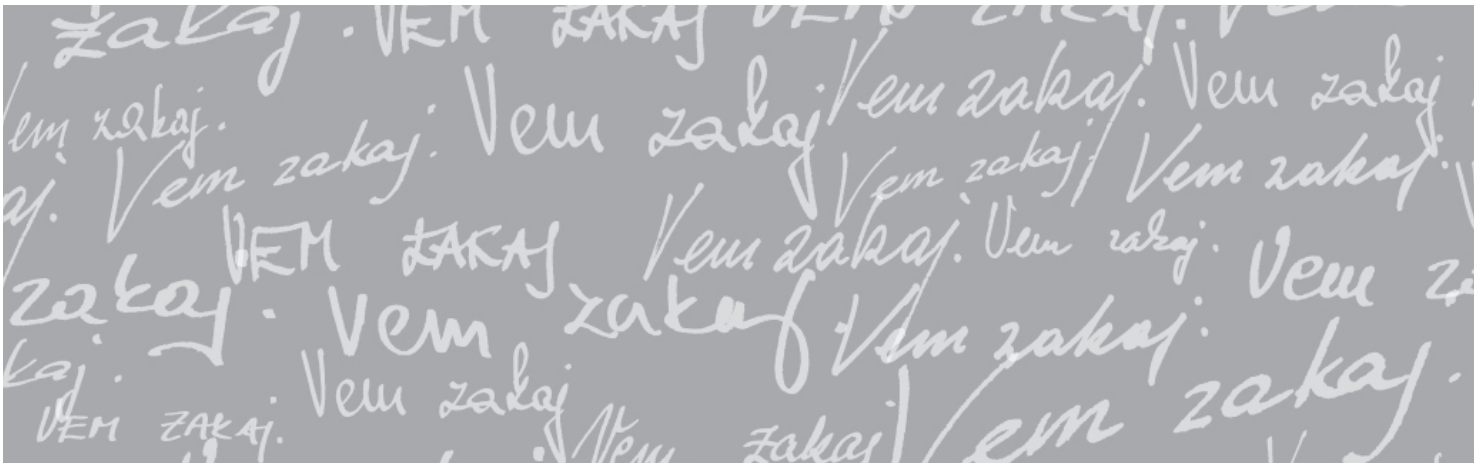
NLB



Extract from the NLB Tariff and the Resolution on NLB d.d Interest Rates for holders of NLB Business Accounts for resident and non-resident legal entities, sole proprietors, private undertakings, collectives and civil law entities

Applicable from June 1, 2013.

Opening of an account	
• opening of the first account for resident and non-resident legal entities, sole proprietors, private undertakings, collectives and other civil law entities	no fee
• opening of an account for an election campaign	EUR 30.00 (includes account closure fee)
• opening of each subsequent account of the same type - for resident and non-resident legal entities, sole proprietors, private undertakings, collectives and other civil law entities - for class collectives and groups	 EUR 44.63 no fee
Account management	
• domestic legal entities, for the clients of a notary/lawyer/enforcement officer, the fiduciary account of an official receiver, the fiduciary account of a real estate company and an electoral account	EUR 11.61
• non-resident legal entities, sole proprietors, private undertakings, other civil law entities, for the clients of a notary/lawyer/enforcement officer and the fiduciary account of an official receiver and the fiduciary account of a real estate sole trader	EUR 5.80
• class collectives and groups of children	no fee
Account management includes the management of accounts in domestic and foreign currencies, electronic daily transaction statements reflecting every change in the account balance, electronic calculations of interest on negative account balances, electronic annual notification of cumulative transactions and other notifications.	
Account closure	
• for resident and non-resident legal entities, sole proprietors, private undertakings, collectives and other civil law entities	EUR 30.00
• class collectives and groups of children	no fee
Change data	
• Change to data of the corporate entity, legal representative or authorised person	EUR 5.00
Notifications on a NLB Business Account	
• daily account statements in paper form (all account statements in paper form are charged together once a month)	EUR 1.02

• daily electronic account statements via NLB Proklik	EUR 0.00
• interest calculations in paper form	EUR 1.02
• electronic interest calculations via NLB Proklik	EUR 0.00
• annual notification of cumulative transactions in paper form	EUR 1.02
• electronic annual notification of cumulative transactions via NLB Proklik	EUR 0.00

NLB BA Maestro Business Card

• issue of a NLB BA Maestro Business Card	no fee
• NLB BA Maestro Business Card membership fee	no fee
• issue of a new NLB BA Maestro Business Card prior to expiration	EUR 6.70
• ordering of a new PIN	EUR 3.75
• reporting of a lost/stolen card	EUR 6.70
• cancellation of a card in the month of renewal	EUR 6.70
• cancellation of a card that has been ordered but not yet received	EUR 21.39
• cash withdrawals	
- at NLB Group* and Banka Celje ATMs	EUR 0.00
- at the ATM of another bank in Slovenia	EUR 0.65
- at ATMs in EU Member States in euros, Swedish krona and Romanian leu	EUR 0.65
- at ATMs in EU Member States in currencies other than the euro, Swedish krona and Romanian leu	1.07% (minimum: EUR 2.14)
- at ATMs in other countries within and outside the EU	1.07% (minimum: EUR 2.14)
- at POS terminals at bank branches in Slovenia and abroad**	1.07% (minimum: EUR 4.30)
- at POS terminals at NLB and Banka Celje bank branches	1.07% (minimum: EUR 4.30)
• a deposit of cash on NLB ATM***	0,33% (minimum 2,23 EUR)
• unjustified claim	
- unjustified claim determined within NLB	EUR 10.70
- unjustified claim determined outside NLB (within the MasterCard card system and/or at the point of sale of another commercial bank)	EUR 21.39

Notes:
*NLB Group: NLB, NLB Razvojna banka, NLB Banka, NLB banka Beograd, NLB Montenegro banka, NLB Tutunska banka in banka NLB Priština.
** Also applies to the purchase of goods and services at branches of Pošta Slovenije/PBS.
*** It is possible to deposit cash on NLB ATMs, which are specially marked.

NLB Business card MasterCard

• Sending of reminder – 1st letter	5 EUR
• Sending of reminder – 2nd letter	10 EUR
• Sending of reminder – 3rd letter	10 EUR
• Sending of reminder – 4th letter	10 EUR

Domestic payment transactions

Payment transactions in the domestic currency

Non-cash payment transactions
Payment debited to an account

	Payment to a customer at the same bank (internal payment)	Payment to a customer at another bank (external payment)	
	amount of fee, irrespective of the amount	up to EUR 50,000	more than EUR 50,000 and urgent orders*
Order issued via NLB Proklik	EUR 0.40	EUR 0.95	EUR 6.00
Order issued at a bank counter, via NLB Teledom (for private undertakings only), in NLB DNT	EUR 2.05	EUR 2.80	EUR 8.00

Note:
• No fee is charged for payments to the accounts of humanitarian organisations such as the Red Cross, Karitas and UNICEF.
* Urgent orders via NLB Teledom only up to EUR 50,000.

Direct debit

SEPA direct debits (SDD)	
• via NLB Proklik	EUR 0.38
• via other market channels	EUR 0.63
• cancellation of SDD	EUR 0.38
for payers	
• direct debit	EUR 0.40
• notification of a non-executed direct debit	EUR 3.50
• restriction on the execution of SDD	
- to one payment recipient	EUR 1.00
- full restriction	EUR 6.00
Management of SDD consents for payment recipients	
• which execute SDD through NLB	EUR 0.10
• which execute SDD through other banks	EUR 0.15

Bulk payments SEPA

• for an aggregate order	EUR 5.35
• for the recipient of funds	EUR 0.21 per transaction

Payments credited to an account

• external payment to a NLB Business Account	EUR 0.11
• internal payment to a NLB Business Account	EUR 0.00

Cash operations

Cash deposits	
• via a NLB day-night deposit box	
- deposit of banknotes	0.33% of the amount (minimum: EUR 2.24)
- unauthorised depozit of coins	4.28% of the amount (minimum: EUR 44.64)
• to NLB's central vault (for large amounts, by agreement)	
- banknotes	0.33% of the amount
- coins in an amount up to EUR 30	0.33% of the amount
- coins in an amount over EUR 30	2.14% of the amount (minimum: EUR 5.35)
• pick-up at a client's business premises (for amounts of EUR 41,000 and more)	
- banknotes	0.43% of the amount
- coins in an amount up to EUR 30	0.43% of the amount
- coins in an amount over EUR 30	2.14% of the amount (minimum: EUR 5.35)
• at a bank counter	
- banknotes	0.36% of the amount (minimum: EUR 2.24)
- coins in an amount up to EUR 30	0.36% of the amount (minimum: EUR 2.24)
- coins in an amount over EUR 30	2.14% of the amount (minimum: EUR 5.35)
Cash withdrawals	
Cash withdrawals for financial institutions (e.g. HKS, etc.)	
- banknotes	0.17% of the amount
- coins	2.14% of the amount (minimum: EUR 5.35)
Cash withdrawals for other holders of NLB Business Accounts	
- banknotes	0.11% of the amount (minimum: EUR 1.18)
- coins	2.14% of the amount (minimum: EUR 5.35)
Exchange of cash (coins for banknotes and banknotes for coins)	
• exchange of banknotes for coins and coins for banknotes	4.28% of the amount (minimum: EUR 5.35)

Foreign currency payment transactions

Order issued via NLB Proklik	
• internal*	EUR 4.39
• external	EUR 8.88
Order issued at a bank counter	
• internal*	EUR 8.88
• external	EUR 13.37
Payment received	
• external	EUR 4.39

Note:
* No fee is charged for transfers between the accounts of the same client.

Mass payment	
aggregate order	EUR 10.70
• plus additional costs charged to the recipient	EUR 0.45

Payment transactions outside the home country

Cross-border credit transfers of up to EUR 50,000 (inclusive) or the Swedish krona (SEK) and Romanian leu (RON) equivalent

Regulated cross-border payments

A regulated payment is a payment of up to EUR 50,000 or the SEK and RON equivalent for transfers to and from EEA countries that include all data required for automatic processing (e.g. BIC, IBAN and SHA).

issued via NLB Proklik	
• standard settlement (D+1)	EUR 0.95
• urgent settlement (D+0)	EUR 13.37
issued via NLB Teledom (for private undertakings only)	
• standard settlement (D+1)	EUR 2.80
issued at a bank counter	
• standard settlement (D+1)	EUR 2.80
• urgent settlement (D+0)	EUR 15.51
payment received	EUR 0.11

Unregulated cross-border payments

An unregulated cross-border payment is a payment that fails to meet at least one provision applicable to regulated cross-border payments.

issued via NLB Proklik	
• standard settlement (D+1)	EUR 11.56
• urgent settlement (D+0)	EUR 17.86
issued at a bank counter	
• standard settlement (D+1)	EUR 13.37
• urgent settlement (D+0)	EUR 20.00
payment received	EUR 10.81

Cross-border credit transfers amount exceeding EUR 50,000 or the Swedish krona (SEK) and Romanian leu (RON) equivalent

Regulated cross-border payments

A regulated payment is a payment amount exceeding EUR 50,000 or the SEK and RON equivalent for transfers to and from EEA countries that include all data required for automatic processing (e.g. BIC, IBAN and SHA).

issued via NLB Proklik	
• standard settlement (D+1)	EUR 6.00
• urgent settlement (D+0)	EUR 34.76

issued at a bank counter	
• standard settlement (D+1)	EUR 8.00
• urgent settlement (D+0)	EUR 41.18
payment received	EUR 0.11

Unregulated cross-border payments

An unregulated cross-border payment is a payment that fails to meet at least one provision applicable to regulated crossborder payments.

issued via NLB Proklik	
• standard settlement (D+1)	EUR 16.15
• urgent settlement (D+0)	EUR 45.46
issued at a bank counter	
• standard settlement (D+1)	EUR 17.97
• urgent settlement (D+0)	EUR 51.87
payment received	EUR 10.81

Other credit transfers

Other credit transfers include cross-border payments in other currencies and payment transactions with third countries.

issued via NLB Proklik	
• standard settlement*	0.08% (minimum: EUR 8.93; maximum: EUR 223.15)
• urgent settlement (shortened by 1 day)	0.10% (minimum: EUR 17.86; maximum: EUR 267.37)
• urgent settlement (shortened by 2 days)	0.14% (minimum: EUR 26.74; maximum: EUR 320.85)
order issued at a bank counter	
• standard settlement*	0.10% (minimum: EUR 11.15; maximum: EUR 223.15)
• urgent settlement (shortened by 1 day)	0.12% (minimum: EUR 20.00; maximum: EUR 267.37)
• urgent settlement (shortened by 2 days)	0.16% (minimum: EUR 28.98; maximum: EUR 320.85)

Note:
* D+1 applies to EUR, SEK and USD; D+2 applies to all other currencies.

Payment received	0.10% (minimum: EUR 11.15; maximum: EUR 223.15)

Other payment transactions

Payment by check	0.15% of the amount (minimum: EUR 19.25)
Mass payment	
aggregate order	0.10% of the amount (minimum: EUR 11.15; maximum: EUR 223.15)
• plus additional costs charged to the recipient	EUR 0.45

Direct debit

SEPA direct debits (SDD)	
• via NLB Proklik	EUR 0.38
• via other market channels	EUR 0.63
• cancellation of SDD	EUR 0.38
for payers	
• direct debit	EUR 0.40
• notification of a non-executed direct debit	EUR 3.50
• restriction on the execution of SDD	
- to one payment recipient	EUR 1.00
- full restriction	EUR 6.00

Foreign currency cash operations

• foreign currency withdrawals	2.14% of the amount (minimum: EUR 6.70; maximum: EUR 89.27)
• deposit of foreign currency banknotes	0.54% of the amount (minimum: EUR 6.70; maximum: EUR 89.27)
• deposit of foreign currency coins	21.40% of the amount

NLB E-invoice: Forwarding of e-invoices and e-registrations

• receipt and forwarding of an e-invoice to a recipient (fee paid by issuer)

number of e-invoices sent per month/file size	price in EUR for files up to 200 KB	price in EUR for files between 200 KB and 500 KB	price in EUR for files between 500 KB and 1 MB	price in EUR for files between 1 MB and 2 MB
up to 500	0.28	0.30	0.33	0.45
from 501 to 10,000	0.27	0.29	0.32	0.45
from 10,001 to 25,000	0.26	0.28	0.31	0.45
more than 25,001	0.25	0.27	0.30	0.45
• forwarding of e-registration/e-cancellation for receipt of e-invoices to the issuer (fee paid by issuer)				EUR 0.02
• forwarding of feedback regarding the delivery/non-delivery of an e-invoice to the issuer				no fee

Electronic banking

NLB Proklik (for resident and non-resident legal entities, sole proprietors and private undertakings)	
• NLB Proklik registration fee	EUR 42.78
• NLB Proklik registration fee for budget users	EUR 21.39
• monthly user fee for medium-sized and large enterprises	EUR 8.03
• monthly user fee for micro and small enterprises, sole proprietors and associations	EUR 4.82
• monthly user fee for budget users	EUR 2,41
• access to cash-management services via NLB Proklik	EUR 31.24

NLB day-night deposit box and NLB rental safe deposit boxes

Use of a NLB day-night deposit box (DNDB)	
• includes the fabrication and use of a magnetic DNDB card and 240 DNDB bags annually	EUR 51.33 annually
Use of a NLB day-night deposit box (DNDB) and safe deposit box	
• includes the fabrication and use of a magnetic DNDB card and 240 DNDB bags annually, and the use of a safe deposit box for documentation (with a key)	EUR 65.93 annually
DNDB bags not included in the annual allotment	EUR 0.21
Use of a NLB safe deposit box for document storage	
• includes the fabrication of a safe deposit box key and use of a safe deposit box	EUR 20.03 annually

Telephone banking for sole proprietors and private undertakings

NLB Teledom	
• NLB Teledom registration fee	EUR 10.70
• monthly user fee	EUR 0.43

NLB Automated Response	
• monthly user fee	EUR 1.07

Acquiring- Installment (purchase)

Number of installments	Fee
1	EUR 0.00
2	EUR 3.00
3	EUR 4.50
4	EUR 6.00
5	EUR 9.00
6	EUR 10.80
7	EUR 12.60
8	EUR 14.40
9	EUR 18.00
10	EUR 20.00
11	EUR 22.00
12	EUR 24.00

Other fees

• Enforcement order or composition order on funds on a debtor's NLB business Account	
- receipt and processing of an order	EUR 40.00
- every transfer for the execution of an order within the EEA area	EUR 2.09
- every transfer for the execution of an order outside the EEA area	0.10% of the amount (minimum: EUR 10.43; maximum: EUR 208.65)
• Redemption of enforcement draft:	EUR 40.00
- primary bank fee receipt and processing enforcement draft on debtor account	EUR 30.00
- secondary bank fee for processing enforcement draft on debtor account	EUR 2.09
- every transfer for the execution of enforcement draft within the EEA area	0.10% of the amount,
- every transfer for the execution of enforcement draft outside the EEA area	(minimum: EUR 10.43; maximum: EUR 208.65)
• Redemption of bills of exchange	
- procedure for redeeming bills of exchange	EUR 32.10
- procedure for redeeming bills of exchange, including the payment thereof	EUR 32.10
• Preparation of data regarding the solvency of an account holder NLB Business Account	EUR 15.00 plus VAT
• Internal forms for domestic and foreign payment transactions	free of charge
• Reissue of a daily NLB business account statement	EUR 2.24
• Statement of transactions on a NLB business account for an extended timeframe	EUR 6.70
• Confirmation of an account number and/or balance on a NLB Business Account at the account holder's request	EUR 4.50
• Confirmation of an account number and/or balance on a NLB Business Account at the request of lawyers and notaries in enforcement proceedings	EUR 8.35 plus VAT
• Inquiries by creditors with an expressed legal interest:	
1. Basic information from an enforcement order	EUR 6.70
2. Confirmation of the account number or balance on a NLB Business Account	EUR 6.70
3. Confirmation of the numbers of securities accounts and the accounts of other financial instruments, and the balances and transactions on these accounts	EUR 6.70
4. Data regarding the existence and balances on a debtor's other deposits at a bank, stockbroking company or other entity	EUR 6.70
• Confirmation of an account number and/or balance on a NLB Business Account at the written request of the court, tax administration, the State Attorney's Office, the State Prosecutor's Office, the Office for Money Laundering Prevention and the police	free of charge

• Reissue of notification of accrued interest, notification of accrued and paid fees, etc.	EUR 6.70
• Sending of reminders	EUR 10.00
• Sending of notification regarding an unauthorised overdraft on a NLB Business Account	EUR 5.00
• Costs of claims, inquiries, changes, rejections, cancellations and amendments with respect to payments and transfers	EUR 16.10 additional costs charged by foreign bank
• Cancellation/rejection of payment order before execution	EUR 8.94
• Manual correction of data for bulk payments SEPA and SEPA direct debits at the initiator's request	
- file with data comprising up to 1,000 records	EUR 90.00
- file with data comprising more than 1,000 records	EUR 224.00
• Verification of payors' account types for SDDs	EUR 0.21

NLB MasterCard Business Card

• see when paying by payment order	EUR 70.59 annually
• see when paying by standing order	EUR 35.30 annually
• monthly card statement in paper form for each card	1.02 EUR
• total monthly card statement in paper form	1.02 EUR

Interest on funds

Interest rate	
• on the balance in the domestic currency on a NLB Business Account	0.01% annually (nominal)
• on the balance in foreign currency on a NLB Business Account	AUD, BAM, BGN, CAD, CHF, CZK, DKK, GBP, HKD, HRK, HUF, JPY, LVL, MKD, MXN, NOK, NZD, PLN, RON, RSD, RUB, SEK, TRY, USD, ZAR, 0.01% annually

Services on a NLB Business Account

Traditional overdraft limit in the domestic currency

Prices depend on the client's credit rating, business relationship with the Bank, complexity of processing and validity of the limit.

• Interest rate	7.90% to 8.75% annually The nominal interest rate is fixed for the duration of the limit.
• fee for processing of request	0.11% to 1.00% of the approved amount (minimum: EUR 85.00)
• fee for reservation of funds	0.30% to 0.60% of the approved amount

Note:
- The reference exchange of the Bank of Slovenia valid on the calculation date is applied to the conversion of fees and the costs of services from a foreign currency to the domestic currency.
- The above stated fees and interest rates are subject to change with each valid NLB Tariff and Resolution on NLB d.d. Interest Rates.
- If the fee for a specific payment service is not included in this extract, this data may be obtained from the NLB Business Account holder's account manager.

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NLB d.d., Trg republike 2, 1000 Ljubljana, **June 2013**