



## 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 1 February 2012.

### 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 25.00 (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	EUR 41.73
- for class collectives and groups	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 10.85
• 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 5.42
• 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 25.00
• class collectives and groups of children	no fee

### 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 0.95
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• daily electronic account statements via NLB Proklik	EUR 0.00
• interest calculations in paper form	EUR 0.95
• electronic interest calculations via NLB Proklik	EUR 0.00
• annual notification of cumulative transactions in paper form	EUR 0.95
• 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 6.26
• ordering of a new PIN	EUR 3.50
• reporting of a lost/stolen card	EUR 6.26
• cancellation of a card in the month of renewal	EUR 6.26
• cancellation of a card that has been ordered but not yet received	EUR 20.00
• cash withdrawals	
- at NLB Group* and Banka Celje ATMs	EUR 0.00
- at the ATM of another bank in Slovenia	EUR 0.60
- at ATMs in EU Member States in euros, Swedish krona and Romanian leu	EUR 0.60
- at ATMs in EU Member States in currencies other than the euro, Swedish krona and Romanian leu	1% (minimum: EUR 2.00)
- at ATMs in other countries within and outside the EU	1% (minimum: EUR 2.00)
- at POS terminals at bank branches in Slovenia and abroad**	1% (minimum: EUR 4.00)
- at POS terminals at NLB and Banka Celje bank branches	1% (minimum: EUR 4.00)
• a deposit of cash on NLB ATM***	0,30% (minimum 2,09 EUR)
• unjustified claim	
- unjustified claim determined within NLB	EUR 10.00
- unjustified claim determined outside NLB (within the MasterCard card system and/or at the point of sale of another commercial bank)	EUR 20.00

Notes:

\*NLB Group: NLB, NLB Razvojna banka, NLB Tuzlanska banka, NLB Continental banka, NLB Tutunska banka, NLB Priština, NLB Montenegro banka and NLB LHB banka.

\*\* 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.

## 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
Order issued via NLB Proklik	EUR 0.35	EUR 0.80	EUR 5.10
Order issued at a bank counter	EUR 1.80	EUR 2.50	EUR 6.80
Order issued via NLB Teledom (for private undertakings only)	EUR 1.35	EUR 1.80	EUR 6.10
Order issued in NLB DNT	EUR 1.40	EUR 1.80	EUR 6.20

Note:

• No fee is charged for payments to the accounts of humanitarian organisations such as the Red Cross, Karitas and UNICEF.

## Urgent orders\*

• orders issued via NLB Proklik	EUR 5.10
• orders issued at a bank counter	EUR 6.80
• orders issued via NLB Teledom	EUR 6.10
• orders issued in NLB DNT	EUR 6.20

Note:

\*The above stated fees apply to urgent orders up to EUR 50,000.

## Direct debit

### for recipient

• via NLB Proklik	EUR 0.38 or as agreed
• via other means	EUR 0.63 or as agreed

### for payers

• direct debit	EUR 0.20
• notification regarding non-execution of a direct debit	EUR 2.20

## Direct credit

• within NLB (internal processing)	EUR 0.30
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## Bulk payments SEPA

• for an aggregate order	EUR 5.00
• for the recipient of funds	EUR 0.19 per transaction

## Payments credited to an account

• external payment to a NLB Business Account	EUR 0.10
• internal payment to a NLB Business Account	EUR 0.00

## Cash operations

### Cash deposits

• via a NLB day-night deposit box - deposit of banknotes	0.30% of the amount (minimum: EUR 2.09)
• to NLB's central vault (for large amounts, by agreement) - banknotes	0.30% of the amount
- coins in an amount up to EUR 30	0.30% of the amount
- coins in an amount over EUR 30	2.00% of the amount (minimum: EUR 5.00)
• pick-up at a client's business premises (for amounts of EUR 41,000 and more) - banknotes	0.40% of the amount
- coins in an amount up to EUR 30	0.40% of the amount
- coins in an amount over EUR 30	2.00% of the amount (minimum: EUR 5.00)
• at a bank counter - banknotes	0.33% of the amount (minimum: EUR 2.09)
- coins in an amount up to EUR 30	0.33% of the amount (minimum: EUR 2.09)
- coins in an amount over EUR 30	2.00% of the amount (minimum: EUR 5.00)

### Cash withdrawals

Cash withdrawals for financial institutions (e.g. HKS, etc.) - banknotes	0.15% of the amount
- coins	2.00% of the amount (minimum: EUR 5.00)
Cash withdrawals for other holders of NLB Business Accounts - banknotes	0.10% of the amount (minimum: EUR 1.10)
- coins	2.00% of the amount (minimum: EUR 5.00)

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**Exchange of cash (coins for banknotes and banknotes for coins)**

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- exchange of banknotes for coins and coins for banknotes 4% of the amount (minimum: EUR 5.00)
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**Foreign currency payment transactions****Order issued via NLB Proklik**

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- internal\* EUR 4.10
  - external EUR 8.30
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**Order issued at a bank counter**

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- internal\* EUR 8.30
  - external EUR 12.50
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**Payment received**

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- external EUR 4.10
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Note:

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

**Mass payment**

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- aggregate order EUR 10.00
  - plus additional costs charged to the recipient EUR 0.42
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**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**

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- standard settlement (D+1) EUR 0.80
  - urgent settlement (D+0) EUR 12.50
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**issued via NLB Teledom (for private undertakings only)**

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- standard settlement (D+1) EUR 1.80
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**issued at a bank counter**

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- standard settlement (D+1) EUR 2.50
  - urgent settlement (D+0) EUR 14.50
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**payment received**

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EUR 0.10

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**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**

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- standard settlement (D+1) EUR 10.80
  - urgent settlement (D+0) EUR 16.70
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**issued at a bank counter**

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- standard settlement (D+1) EUR 12.50
  - urgent settlement (D+0) EUR 18.70
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**payment received**

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EUR 10.10

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## Other credit transfers

Other credit transfers include cross-border payments exceeding EUR 50,000 or the SEK and RON equivalent, cross-border payments in other currencies and payment transactions with third countries.

### issued via NLB Proklik

• standard settlement*	0.08% (minimum: EUR 8.35; maximum: EUR 208.65)
• urgent settlement (shortened by 1 day)	0.10% (minimum: EUR 16.70; maximum: EUR 250.00)
• urgent settlement (shortened by 2 days)	0.14% (minimum: EUR 25.00; maximum: EUR 300.00)

### order issued at a bank counter

• standard settlement*	0.10% (minimum: EUR 10.43; maximum: EUR 208.65)
• urgent settlement (shortened by 1 day)	0.12% (minimum: EUR 18.70; maximum: EUR 250.00)
• urgent settlement (shortened by 2 days)	0.16% (minimum: EUR 27.10; maximum: EUR 300.00)

Note:

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

<b>Payment received</b>	0.10% (minimum: EUR 10.43; maximum: EUR 208.65)
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## Other payment transactions

<b>Payment by check</b>	0.15% of the amount (minimum: EUR 18.00)
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### Mass payment

aggregate order	0.10% of the amount (minimum: EUR 10.43; maximum: EUR 208.65)
• plus additional costs charged to the recipient	EUR 0.42

## Direct debit

### for recipient

• via NLB Proklik	EUR 0.38
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### for payers

• direct debit	EUR 0.20
• notification regarding non-execution of a direct debit	EUR 2.20

## Foreign currency cash operations

• foreign currency withdrawals	2.00% of the amount (minimum: EUR 6.26; maximum: EUR 83.46)
• deposit of foreign currency banknotes	0.50% of the amount (minimum: EUR 6.26; maximum: EUR 83.46)
• deposit of foreign currency coins	20.00% 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
up to 500	0.28	0.30	0.33
from 501 to 10,000	0.27	0.29	0.32
from 10,001 to 25,000	0.26	0.28	0.31
more than 25,001	0.25	0.27	0.30

• 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 40.00
• monthly user fee for medium-sized and large enterprises	EUR 7.50
• monthly user fee for micro and small enterprises, sole proprietors and associations	EUR 4.50
• access to cash-management services via NLB Proklik	EUR 29.21

## 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
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### 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
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## Telephone banking for sole proprietors and private undertakings

### NLB Teledom

• NLB Teledom registration fee	EUR 10.00
• monthly user fee	EUR 0.40

### NLB Automated Response

• monthly user fee	EUR 1.00
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## Other fees

<b>• Enforcement order or composition order on funds on a debtor's NLB business account</b>	
- receipt and processing of an order	EUR 40.00
- every transfer for the execution of an order	EUR 2.09
<b>• Redemption of bills of exchange</b>	
- procedure for redeeming bills of exchange	EUR 30.00
- procedure for redeeming bills of exchange, including the payment thereof	EUR 30.00
<b>• Preparation of data regarding the solvency of an account holder</b>	
<b>NLB Business Account</b>	EUR 12.00 plus VAT
<b>• Internal forms</b> for domestic and foreign payment transactions	free of charge
<b>• Reissue of a daily NLB business account statement</b>	EUR 2.09
<b>• Statement of transactions on a NLB business account for an extended timeframe</b>	EUR 6.26
<b>• Confirmation of an account number and/or balance on a NLB Business Account at the account holder's request</b>	EUR 4.17
<b>• Confirmation of an account number and/or balance on a NLB Business Account at the request of lawyers and notaries in enforcement proceedings</b>	EUR 8.35

<b>• Inquiries by creditors with an expressed legal interest:</b>	
1. Basic information from an enforcement order	EUR 6.26
2. Confirmation of the account number or balance on a NLB Business Account	EUR 6.26
3. Confirmation of the numbers of securities accounts and the accounts of other financial instruments, and the balances and transactions on these accounts	EUR 6.26
4. Data regarding the existence and balances on a debtor's other deposits at a bank, stockbroking company or other entity	EUR 6.26
<b>• 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</b>	free of charge
<b>• Reissue of notification of accrued interest, notification of accrued and paid fees, etc.</b>	EUR 6.26
<b>• Sending of reminders</b>	EUR 10.00
<b>• Sending of notification regarding an unauthorised overdraft on a NLB Business Account</b>	EUR 5.00
<b>• Costs of claims, inquiries, changes, rejections, cancellations and amendments with respect to payments and transfers</b>	EUR 15.02 additional costs charged by foreign bank

## NLB MasterCard Business Card

• membership fee	EUR 33,00 annually
• monthly card statement in paper form for each card	0,95 EUR
• total monthly card statement in paper form	0,95 EUR

## Interest on funds

<b>Interest rate</b>	
• on the balance in the domestic currency on a NLB Business Account	0.10% annually (nominal)
• on the balance in foreign currency on a NLB Business Account	AUD, CAD, HRK, CZK, DKK, HUF, NOK, PLN, SEK, GBP, MKD, RSD, BAM, RUB, BGN, RON, LVL 0.05% annually USD, CHF, JPY, ZAR, HKD, TRY, MXN, NZD 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	7.10% to 9.00% annually The nominal interest rate is fixed for the duration of the limit.
• fee for processing of request	0.10% to 1.00% of the approved amount (minimum: EUR 80.00)
• 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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