

Valid as of 1 February 2011

Terms and Conditions for Correspondent Banks

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I. ACCOUNT SERVICES

1. Account maintenance
2. Credit / debit interest
3. Overdraft

Subject to arrangement
Subject to arrangement
Subject to arrangement

II. PAYMENTS / TRANSFERS

1. Bank to Bank Transfers (MT 200 or MT 202, MT202 COV)
 - transfer in favour of own account
 - transfer in favour of third bank

EUR 2,00
EUR 2,50 including third party's charges (if any)
Subject to arrangement

- manual (NSTP)*

* If MT2xx not completed in accordance with SWIFT Standards

2. Commercial Payments Orders (MT 103 or MT 103+)

2.1 BEN/SHA option:

- beneficiary with NLB d.d.
- beneficiary with other banks:
 - PSD payments*
 - non PSD payments**

Free of charge for the sending bank

- amount up to EUR 50.000,00 or equivalent
- amount exceeding EUR 50.000,00 or equivalent

EUR 2,00
Free of charge for the sending bank
EUR 5,00
EUR 10,00

2.2 OUR option:***

- amount up to EUR 50.000,00 or equivalent
- amount exceeding EUR 50.000,00 or equivalent

EUR 10,00
EUR 15,00

2.3 OUR option - charges paid in advance (Field 71G):***

- amount up to EUR 50.000,00 or equivalent
- amount exceeding EUR 50.000,00 or equivalent

EUR 5,00
EUR 10,00

* The commission will be charged to the sending bank.

** The charges will be deducted from the principal amount.

*** NLB d.d. reserves the right to claim third bank charges (if any).

3. Additional processing charges

- STP (Straight Through Processing)*
- NSTP (Repaired)**

Free of charge
Subject to arrangement

* STP (Straight Through Processing) conditions:

field 50: ordering customer's account number in IBAN or ID structure

fields 52-57: valid SWIFT BIC code, option A

field 59: beneficiary's account in IBAN structure followed by complete name and address of the beneficiary

field 23E, 72, 77B: must not be populated

** Repaired fees are included in the monthly invoice

III. CHEQUE COLLECTION

1. Cheques received for immediate credit
 - cheques drawn on us
 - cheques drawn on other banks than NLB d.d.
2. Cheques received for credit after final payment
 - cheques drawn on us
 - cheques drawn on third banks
3. Other charges and fees
 - stop payment on cheque
 - returned and/or unpaid cheques
4. Cash Letter Service
5. Payment commission

Free of charge
0,15% min EUR 25,00

0,15% min EUR 25,00
0,20% min EUR 35,00

EUR 25,00 per cheque
EUR 30,00 per cheque
Subject to arrangement
0,15% min EUR 30,00*

* Please see X.2.

IV. CLEAN & DOCUMENTARY COLLECTIONS

1. Clean and documentary collections
2. Conditional Payments
3. Obtaining acceptance of drafts
4. Amendments, tracers
5. Clean or documentary items with protest
6. Delivery of documents free of payment, return of items due to payment or non-acceptance
7. Payment commission

* Please see X.2.

0,15% min EUR 30,00* max EUR 150,00
0,20% min EUR 12,50 max. EUR 100,00
0,15% min EUR 30,00* max EUR 150,00
EUR 30,00*
0,20% min EUR 30,00* max EUR 250,00

EUR 25,00*
0,15% min EUR 30,00*

V. DOCUMENTARY CREDITS, COMMERCIAL AND STANDBY LETTERS OF CREDIT

1. Preadvising
2. Opening (for each three months or part thereof)
3. Advising
4. Confirmation commission (for each one month or part thereof)
5. Taking up / checking of documents
6. Amendments including cancellation of L/C
7. Payment commission
8. Deferred payment / acceptance (for each month or part thereof)
9. Discrepant documents
10. Transfer of L/C
11. Assignment of proceeds
12. Non-utilization

* Please see X.2.

EUR 30,00
0,20% min EUR 50,00*
0,10% min EUR 30,00*
Subject to arrangement
0,15% min EUR 30,00*
EUR 30,00*
0,15% min EUR 30,00*
0,20% min EUR 30,00
EUR 50,00*
0,10% min EUR 100,00
0,10% min EUR 100,00
EUR 30,00

VI. REIMBURSEMENTS ON US BY OTHER BANKS

1. Notification to third parties
2. Payments of reimbursement claims
3. Reimbursement undertaking

* Please see X.2.

EUR 50,00
EUR 50,00 per payment*
Subject to arrangement

VII. LETTERS OF GUARANTEE

1. Advising without our confirmation
2. Passing forward L/G
3. Confirmation or Issuance of L/G
4. Amendments
5. Avalization of drafts

* Please see X.2.

0,15% min EUR 80,00, max EUR 250,00
0,15% min EUR 80,00, max EUR 250,00
Subject to arrangement, min EUR 27,00
EUR 30,00*

Subject to arrangement, min EUR 60,00*

VIII. REPORTING

1. MT 950 (daily)
2. Balance confirmation to auditors
3. Confirmation of all outstanding business transactions to auditors

* Please see X.2.

Free of charge
EUR 30,00*
EUR 50,00*

IX. OTHER SERVICES

1. Commercial Information Report	EUR 70,00
2. Inquiries, amendments related to account entries and charges for returned items*	
- up to 2 months after booking	EUR 40,00
- over 2 months after booking	EUR 75,00
3. Letter of intent	
- Binding	Subject to arrangement
- Non-Binding	Subject to arrangement

* Third party's charges are not included

X. GENERAL

1. Any tariff rates which are not included in this schedule will be quoted upon request.
2. * The afore mentioned tariffs apply to normal transactions. Postage (EUR 5,00), telex (EUR 10,00), SWIFT (EUR 5,00), telefax (EUR 5,00) or DHL charges (according to DHL rates) will be added to the above rates.
3. Applicable commission rates and expenses will always be charged to the foreign bank in case of payments less than EUR 30,00 or equivalent.
4. This schedule of our revised minimum commission rates for correspondent banks supersedes any tariff rates previously quoted and is subject to change without prior notice.
5. Cut-off time: NLB d.d.'s standard cut-off time for commercial payments bank transfers and book transfers is 15:00 (3:00 p.m.), payment orders received afterwards will be executed on best effort basis.
6. Transactions requiring unusual efforts/expenditure will be priced individually.
7. The commission rates and charges presented above do not apply to special services provided. The Bank can determine the exact pricing at its own discretion for any further services not set out in this list, provided upon the request.
8. The commission for payments in favour of individuals with other Slovenian banks is subject to arrangements with those banks.
9. Claims for charges received over three months after booking will not be accepted.



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