

Valid as of 1 May 2021

# Terms and Conditions for Correspondent Banks



## I. ACCOUNT SERVICES

1. Account maintenance	Subject to arrangement
2. Account opening / closing	Subject to arrangement
3. Credit / debit interest	Subject to arrangement
4. Fee for positive balance on the account	Subject to arrangement
5. Overdraft	Subject to arrangement

## II. PAYMENTS / TRANSFERS

### 1. Bank to Bank Transfers (MT 200 or MT 202, MT 202 COV)

#### 1.1. Payments (debits)

- Book transfer	EUR 2.00
- External transfer	EUR 2.50

#### 1.2. Receipts (credits)

- Book transfer	Free of charge
- External transfer	Free of charge

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

#### 2.1. BEN/SHA option:

- beneficiary with NLB d.d.	Free of charge for the sending bank
- beneficiary with other banks:	
• PSD payments*	EUR 2.00
• non PSD payments**	Free of charge for the sending bank
- amount up to EUR 50,000.00 or equivalent	EUR 5.00
- amount exceeding EUR 50,000.00 or equivalent	EUR 10.00

#### 2.2. OUR option:

- amount up to EUR 50,000.00 or equivalent	EUR 10.00
- amount exceeding EUR 50,000.00 or equivalent	EUR 15.00

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

- amount up to EUR 50,000.00 or equivalent	EUR 5.00
- amount exceeding EUR 50,000.00 or equivalent	EUR 10.00

\* The commission will be charged to the sending bank.

\*\* The charges will be deducted from the principal amount. In case NLB d.d. acts as an intermediary bank and the payment amount is less or equal of EUR 5.00 (option BEN/SHA), such a payment will be considered as null and void and no funds will be returned.

### 3. Additional processing charges

- STP (Straight Through Processing)*	Free of charge
- Non-STP surcharge (Repaired)**	Subject to arrangement
- Payment orders received after agreed cut-off time (MT 20X only)	EUR 20.00
- Value date adjustment	EUR 100.00 + interest charges
- Third bank's charges (if any)	Third bank's charges as charged to NLB d.d.
- Investigations / amendments / returns of payment orders***	EUR 40.00

\* STP (Straight Through Processing) conditions:

Conditions for MT 10X:

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 72, 77B: must not be populated

Conditions for MT 20X (all data required for execution of payment must be fulfilled):

fields 52-58: valid SWIFT BIC code, option A

field 72: must not be populated.

\*\* Repaired fees are included in the monthly invoice (MT 10X only).

\*\*\* Charges for returned items: if returned item amount is below EUR 40.00, the amount will be retained in full irrespective of the time of receipt of the payment order.

### III. CLEAN & DOCUMENTARY COLLECTIONS

1. Clean and documentary collections	0.20% min EUR 50.00 max EUR 250.00*
2. Conditional Payments	0.20% min EUR 50.00*
3. Obtaining acceptance of drafts	0.15% min EUR 50.00 max EUR 250.00*
4. Amendments, tracers	EUR 50.00*
5. Clean or documentary items with protest	0.20% min EUR 50.00 max EUR 300.00*
6. Delivery of documents free of payment, return of items due to payment or non-acceptance	EUR 50.00*
7. Goods consigned to NLB d.d.	EUR 70.00*
8. Payment commission	0.15% min EUR 35.00*

\* Please see X.2.

### IV. DOCUMENTARY CREDITS, COMMERCIAL AND STANDBY LETTERS OF CREDIT

1. Opening (for each three months or part thereof)	0.20% min EUR 100.00*
2. Advising	0.20% min EUR 100.00 max EUR 1,500.00*
3. Confirmation commission (for each month or part thereof)	Subject to arrangement
4. Taking up / checking of documents	0.17% min EUR 100.00*
5. Amendments including cancellation of L/C, tracers	EUR 100.00*
6. Payment commission	0.15% min EUR 35.00*
7. Deferred payment / acceptance (for each month or part thereof)	0.20% min EUR 100.00
8. Discrepant documents	EUR 200.00*
9. Transfer of L/C	0.15% min EUR 200.00*
10. Assignment of proceeds	0.15% min EUR 200.00*
11. Non-utilization	EUR 50.00*
12. Transfer of documents	EUR 50.00*
13. Goods consigned to NLB d.d.	EUR 70.00*

\* Please see X.2.

### V. REIMBURSEMENTS ON US BY OTHER BANKS

1. Notification to third parties	EUR 50.00*
2. Payments of reimbursement claims	EUR 100.00 per payment*
3. Reimbursement undertaking	Subject to arrangement
4. Amendments including cancellation of authorization to reimburse	EUR 100.00*

\* Please see X.2.

### VI. LETTERS OF GUARANTEE

1. Advising without our confirmation	0.15% min EUR 80.00, max EUR 500.00*
2. Passing forward L/G	EUR 50.00*
3. Confirmation or Issuance of L/G	Subject to arrangement
4. Amendment	min EUR 50.00 max EUR 150.00* (depending on work involved)
5. Avalization of drafts	Subject to arrangement*
6. Checking of L/G wording	min EUR 100.00 max EUR 1,000.00* (depending on work involved)
7. Claiming under L/G	min EUR 50.00 max EUR 500.00* (depending on work involved)
8. Release / Cancellation of L/G	EUR 50.00*
9. Urgency fee**	EUR 50.00

\* Please see X.2.

\*\* Surcharge for issuance of L/G within 24 hours after the date of receipt of the request for issuance

## VII. REPORTING

1. MT 950 (daily)	Free of charge
2. Balance confirmation to auditors and to correspondent banks	EUR 30.00*
3. Confirmation of all outstanding business transactions to auditors	EUR 50.00*

\* Please see X.2

## VIII. OTHER SERVICES\*

1. Commercial Information Report	EUR 70.00
2. Letter of intent	
- Binding	Subject to arrangement
- Non-Binding	Subject to arrangement

\* Third bank's charges are not included

## IX. CUT - OFF TIME

- Bank to Bank Transfers (MT 200, MT 202, MT 202 COV)
  - Book Transfers (in favour of banks maintaining an account in our books) 15:45 CET on the value date
  - External Payments (in favour of other banks) in EUR, USD, CAD 15:45 CET on the value date
  - External Payments (in favour of other banks) in AUD, JPY, RUB, NZD, HKD 10:00 CET on the value date - 1\*
  - External Payments (in favour of other banks) in other currencies 14:30 CET on the value date - 1\*

\* 1 business day before the value date of the payment order
- Commercial Payment Orders (MT 103 or MT 103+)

NLB's standard cut-off time for commercial payments is 15:30 CET.

## X. GENERAL

- Any fees and charges which are not included in this schedule will be quoted upon request.
- \* The afore mentioned fees and charges apply to normal transactions. Postage (EUR 20.00), SWIFT (EUR 20.00), telefax (EUR 20.00), Courier charges (DHL, TNT, Fedex etc. - according to their rates) or Communication charges (min EUR 10.00 max EUR 50.00) will be added to the above rates.
- This schedule of our revised minimum fees and charges for correspondent banks supersedes any fees and charges previously quoted and is subject to change without prior notice.
- NLB will honour the OUR fees up to a maximum of EUR 50.00 or its equivalent in other currencies only.
- Transactions requiring unusual efforts/expenditure will be priced individually.
- The fees and charges presented above do not apply to special services provided. NLB can determine the exact pricing at its own discretion for any further services not set out in this list, provided upon the request.
- The fees and charges for payments in favour of individuals with other Slovenian banks are subject to arrangements with those banks.
- Claims for charges received over three months after booking will not be accepted.



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