

Valid as of 1 February 2017

# Terms and Conditions for Correspondent Banks



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## I. ACCOUNT SERVICES

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

## II. PAYMENTS / TRANSFERS

1. Bank to Bank Transfers (MT 200 or MT 202, MT 202 COV)	
1.1. Payments (debits)	
- STP* book transfer	EUR 2.00
- STP* external transfer	EUR 2.50
- Non-STP* transfer	Subject to arrangement
- Third bank's charges (if any)**	Third bank's charges as charged to NLB d.d.
1.2. Receipts (credits)	
- STP and Non-STP transfer	Free of charge
- Third bank's charges (if any)**	Third bank's charges as charged to NLB d.d.
* STP (Straight Through Processing) conditions: fields 52-58: valid SWIFT BIC code, option A field 72: must not be populated All data required for execution of payment must be fulfilled.	
** Third bank's charges (if any) for executing payments (debits) and receipts (credits) will be charged upon receipt of the third bank's invoice.	
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.	
*** NLB d.d. reserves the right to claim third bank's charges (if any).	
2.4. Additional processing charges	
- STP (Straight Through Processing)*	Free of charge
- NSTP (Repaired)**	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 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	Free of charge
- cheques drawn on other banks than NLB d.d.	0.15% min EUR 25.00
2. Cheques received for credit after final payment	
- cheques drawn on us	0.15% min EUR 25.00
- cheques drawn on third banks	0.20% min EUR 35.00
3. Other charges and fees	
- stop payment on cheque	EUR 25.00 per cheque
- returned and/or unpaid cheques	EUR 30.00 per cheque
4. Cash Letter Service	Subject to arrangement
5. Payment commission	0.15% min EUR 30.00*

\* Please see XI.2.

#### IV. CLEAN & DOCUMENTARY COLLECTIONS

1. Clean and documentary collections	0.15% 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. Payment commission	0.15% min EUR 30.00*

\* Please see XI.2.

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

1. Preadvising	EUR 50.00*
2. Opening (for each three months or part thereof)	0.20% min EUR 100.00*
3. Advising	0.20% min EUR 100.00*
4. Confirmation commission (for each month or part thereof)	Subject to arrangement
5. Taking up / checking of documents	0.15% min EUR 100.00*
6. Amendments including cancellation of L/C, tracers	EUR 100.00*
7. Payment commission	0.15% min EUR 30.00*
8. Deferred payment / acceptance (for each month or part thereof)	0.20% min EUR 100.00
9. Discrepant documents	EUR 100.00*
10. Transfer of L/C	0.15% min EUR 200.00*
11. Assignment of proceeds	0.15% min EUR 200.00*
12. Non-utilization	EUR 50.00*
13. Transfer of documents	EUR 50.00*

\* Please see XI.2.

#### VI. 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 XI.2.

#### VII. LETTERS OF GUARANTEE

1. Advising without our confirmation	0.15% min EUR 80.00, max EUR 250.00*
2. Passing forward L/G	EUR 30.00
3. Confirmation or Issuance of L/G	Subject to arrangement
4. Amendment	min EUR 30.00 max EUR 100.00* (depending on work involved)
5. Avalization of drafts	Subject to arrangement*
6. Checking of L/G wording	min EUR 30.00 max EUR 100.00* (depending on work involved)
7. Claiming under L/G	min EUR 30.00 max EUR 100.00* (depending on work involved)
8. Release / Cancellation of L/G	EUR 30.00*
9. Urgency fee**	EUR 50.00

\* Please see XI.2.

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

#### VIII. 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 XI.2.

## IX. OTHER SERVICES\*

1. Commercial Information Report	EUR 70.00
2. Inquiries, amendments related to account entries and charges for returned items**	
- up to 3 months after receipt of payment order	EUR 40.00
- over 3 months after receipt of payment order	EUR 80.00
3. Letter of intent	
- Binding	Subject to arrangement
- Non-Binding	Subject to arrangement

\* Third bank's charges are not included  
\*\* 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

## X. CUT - OFF TIME

1. 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 working day before the value date of the payment order	
2. Commercial Payment Orders (MT 103 or MT 103+)	
NLB's standard cut-off time for commercial payments is 15:30 CET.	

## XI. GENERAL

1. Any fees and charges which are not included in this schedule will be quoted upon request.
2. \* 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.
3. 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.
4. NLB will only honour the OUR fees up to a maximum of EUR 50.00 or its equivalent in other currencies.
5. Transactions requiring unusual efforts/expenditure will be priced individually.
6. 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.
7. The fees and charges for payments in favour of individuals with other Slovenian banks is subject to arrangements with those banks.
8. Claims for charges received over three months after booking will not be accepted.



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