

TARIFFS FOR CORRESPONDENT BANKS

Effective 1st January 2016

Prepared on: 1st January 2016

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1. ACCOUNT MAINTENANCE

Account Maintenance	subject to agreement
Minimum Balance	not required
Account Statements	
- by swift	free of charge
- by fax/mail	EUR 10.00 per statement
- additional statements	EUR 10.00 per statement
Credit Interest Rate	Subject to agreement

2. PAYMENT CHARGES

2.1. Bank-to-bank payments (MT 2xx)

- in-house payments	EUR 2.00
- external	EUR 4.00

2.2. Commercial payments (MT 1xx)

2.2.1. Outgoing payments

Payments in EUR within EEA

• up to EUR 50,000.00	
- urgent payments	EUR 10.00
- regular priority payments	EUR 3.00
• over EUR 50,000.00	0.09% max EUR 60.00
Other payments	0.12% min EUR 13.00 max EUR 200.00

2.2.2. Incoming payments - OUR charges

2.2.2.1. in favour of our customers

Payments in EUR from EEA

-up to EUR 12,500.00	EUR 3.00
-up to EUR 50,000.00	EUR 15.00
-over EUR 50,000.00	EUR 50.00

Other payments

-up to EUR 50.00	EUR 5.00
-up to EUR 12,500.00	EUR 15.00
-up to EUR 50,000.00	EUR 35.00
-over EUR 50,000.00	EUR 50.00

2.2.2.2. in favour of customers of other Slovenian banks

- Payments in EUR from EEA	
- up to EUR 12,500.00	EUR 13.00
- up to EUR 50,000.00	EUR 35.00
- over EUR 50,000.00	EUR 50.00 + final bank charges
- Other payments	
-up to EUR 50.00	EUR 15.00
-up to EUR 12,500.00	EUR 25.00
-up to EUR 50,000.00	EUR 50.00
-over EUR 50,000.00	EUR 50.00 + final bank charges

2.2.3. Conditional payments

0.35% min EUR 21.00

2.3. Non STP fee

EUR 10.00

The NON STP fees are charged to the sending bank irrespective of the fees option.

2.4.Cancellation of P/O

EUR 20.00

2.5.Returned items

EUR 20.00

3. CHEQUE SERVICES

3.1. Received for credit after final payment

- Drawn on us Free of charge

3.2. Protest

0.2% min EUR 12.00 max EUR 135.00
+ notary charges

4. COLLECTIONS

4.1. Documentary and Clean collections, drafts, etc. 0.20% min EUR 26.00 max EUR 205.00

4.2. Obtaining acceptance of a draft 0.25% min EUR 31.00 max EUR 226.00

4.3. Amendments EUR 26.00

4.4. Clean and documentary collections with protest 0.25% min EUR 36.00 max EUR 277.00
+ notary charges

4.5. Delivery of documents free of payment EUR 26.00

4.6. Return of items due to non-payment or non-acceptance EUR 31.00

4.7 Payment Commission 0.15% min EUR 26.00 max EUR 307.00

5. DOCUMENTARY CREDITS

5.1. Import Documentary Credits

5.1.1. Opening up to 0.35% min EUR 52.00 p.q.
+ up to 0.5% flat if applicable

5.1.2. Amendments (including cancellations) EUR 31.00

5.1.3. Extending of stand-by L/C EUR 52.00

5.1.4. Discrepancy fee EUR 52.00

5.1.5. Reimbursements EUR 31.00

5.1.6. Payment of L/C 0.15% min EUR 26.00 max EUR 307.00

5.2. Export Documentary Credits

5.2.1. Advising 0.2 % min EUR 31.00 max EUR 307.00

5.2.2. Preadvising EUR 31.00

5.2.3. Taking up documents 0.15% min EUR 52.00 max EUR 205.00

5.2.4. Amendments (including cancellations) EUR 31.00

5.2.5. Transfer	0.15% min EUR 52.00 max EUR 307.00
5.2.6. Payment of L/C	0.15% min EUR 26.00 max EUR 307.00
5.2.7. Confirmation	subject to agreement
5.2.8. Assignment of Proceeds	0.25% min EUR 52.00 max EUR 307.00

6. GUARANTEES/COUNTERGARANTEES

6.1. Advising	0.20% min EUR 31.00 max EUR 307.00
6.2. Issuance of guarantee on the basis of counterparty	1% of approved amount min EUR 52.00 max EUR 307.00 and min 0.35% of approved amount, min. EUR 52.00 for banks with rating A and B; min 0.8% of approved amount, min. EUR 103.00 for banks with rating C, D and E (p.q.)
6.3. Amendments (including cancellations)	EUR 31.00
6.4. Taking up documents	0.15% min EUR 52.00 max EUR 205.00
6.5. Transfer	0.15% min EUR 52.00 max EUR 307.00
6.6. Taking up documents under counterparty	0.20% min EUR 52.00 max EUR 307.00
6.7. Issuance of declaration	EUR 88.00
6.8. Issuance of guarantee/counterparty	subject to agreement

7. INVESTIGATION

7.1. Investigation / Reclamation fee	EUR 25.00
7.2. Providing information	EUR 20.00
7.3. Balance confirmation to auditors	EUR 100.00

8. ADJUSTMENT OF VALUE DATES LEADING TO PAYMENT OF INTEREST

8.1. Administrative Fee	EUR 100,00
8.2. Compensation Rate	EONIA + 0,25%

9. CUT OFF TIMES

9.1. Bank-to-bank payments (MT 2xx) 4.00 p.m

9.2. Commercial payments (MT 1xx)

Incoming STP for beneficiaries with account with our bank 5.00 p.m.
Incoming for further processing to Slovenian bank in field 57 2.00 p.m.

10. GENERAL

STP CRITERIA

➤ STP (Straight Through Processing):

- field 53, 54, 57: option A,
- field 59: IBAN structure,
- field 23E: in field 23E only code INTC will be read
- field 72: INS code only with valid SWIFT BIC code is to be included

➤ Incoming MT 103 and MT 103+ messages:

- field 59 - first line: beneficiary's account in IBAN structure. The beneficiary's account will be credited on the basis of the provided IBAN data. No double check between the beneficiary's account number and the name of the beneficiary is to be done by Banka Intesa Sanpaolo d.d.
- MT 103 messages -field 57: the name of the branch is not required.

PERIODICAL BILLING

- Periodical charging of OUR and NON STP charges will be applied as of 1 July 2007. The statements of OUR and NON STP charges will be provided to the correspondent banks at the beginning of each month period in the MT998 form.

MISCELLANEOUS

- Fees, which are not included in this schedule, will be quoted at request.
- Out-of-pocket expenses and third party charges, if any, will be charged separately.
- All letters of credit issued, advised and/or confirmed by Banka Intesa Sanpaolo d.d. are subject to the Uniform Customs and Practice for Documentary Credits, ICC Paris, latest Revision.
- All collection items handled by our bank are subject to the Uniform Rules for Collections, ICC Paris and latest issue.
- This revised Tariffs for correspondent banks supersedes any fees previously quoted and is subject to change without prior notice.

PREVENTION OF MONEY LAUNDERING

In compliance with EC regulation no.1781/2006/ES on information on the payer accompanying transfers of funds, which entered into force on 1 January 2007, and pursuant to the special recommendation of FATF VII, the following payer details are required on all incoming instructions sent to Banka Intesa Sanpaolo d.d.:

- for payments between EU countries, the originator's name and account number (or if none, a unique reference number that allows the transaction to be tracked back to the payer) must be stated.
- for payments received from or sent to non-EU countries, the full name, account number or unique identifier and full address of the originator must be included.

From 15 December 2007, Banka Intesa Sanpaolo d.d. does not reject incoming transfers due to missing data, but the missing information will be requested from the remitting institution.

Due to pending receipt of all necessary information, Banka Intesa Sanpaolo d.d. will not assume responsibility for any losses that may occur because of a delayed transaction.

We reserve the right to charge an additional fee regarding such items not containing full payer information.

PAYMENT SERVICE DIRECTIVE – PSD

The European Directive 2007/64/EC, also known as PSD, provides a legal framework for payment services in the EU/EEA market. The PSD is transposed into the local Law – The new Payment Services and Systems Act - and shall become applicable as of 1 November 2009. Effective as per 1 November 2009 Banka Intesa

Sanpaolo d.d. is PSD compliant and offers the payment service in terms of the **Charging options** and **Value-dating** as follows:

I. BANKA INTESA SANPAOLO D.D. AS PAYMENT SERVICE PROVIDER TO THE PAYER

- **Cross Border and Domestic Outgoing payments in the currency of the Member State**

As a sending bank, Banka Intesa Sanpaolo d.d. issues payments with charges »SHA« only.

- **Other payment transactions***

As a sending bank, Banka Intesa Sanpaolo d.d. issues payments with all Charging options.

II. BANKA INTESA SANPAOLO D.D. AS PAYMENT SERVICE PROVIDER TO THE PAYEE

- **Cross border Incoming payments in the currency of the Member State and Domestic Incoming payments in the currency of a Member State outside the euro area**

Presumed that the payment transaction involves a currency conversion at remitting side, payment transactions with charging options set other than »SHA« are accepted and processed in favour of the beneficiary.

- **Other payment transactions***

The payment transactions with all Charging options are accepted and processed accordingly.

III. BANKA INTESA SANPAOLO D.D. AS INTERMEDIARY BANK

Banka Intesa Sanpaolo d.d. forwards payments to other banks if the following conditions are met:

- In field 57 of MT103 the swift BIC code of other Slovenian Bank is quoted
- Banka Intesa Sanpaolo d.d. account is credited by the sending bank
- The instructions provided in the submitted payment message do not include data not complying with The Restrictive Measures Act and The Corporate Policies of Intesa Sanpaolo Group.
- **Cross border Incoming Payments in the currency of the Member State**

Presumed that the payment transaction involves a currency conversion at remitting side payment transactions with charging options other than »SHA« are forwarded to the other Slovenian bank in favour of the beneficiary. Payment transactions with charging option »SHA« or »BEN« are executed without making any deduction to the amount. In the case of the payment transactions with charging option »OUR« the Sending bank will be asked for reimbursement of »OUR« charges in accordance with Banka Intesa Sanpaolo d.d. Tariffs. The payment orders denominated in euro and other currency of the Member State are transferred in favour of other Slovenian bank on value date D.

- **Other payment transactions***

Banka Intesa Sanpaolo d.d. forwards payments to the beneficiary's bank – being other Slovenian bank – without modifying the Charging option in the original payment transaction.

If the payee is not a consumer, the payment transactions with Charging option »SHA« or »BEN« are forwarded by making a deduction of the intermediary charge to the transaction amount. The »Other payment transactions« are forwarded to other Slovenian bank on value date D.

***Other payment transactions**

The new Payment Services and Systems Act defines the »Other payment transactions« as payment transactions in the currency of the Member State that are executed with the transfer of funds between Payment Service Provider in the Member State and Payment Service Provider in the third country, as well as the payment transactions denominated in the currency of the third country.