

## TERMS AND CONDITIONS FOR CORRESPONDENT BANKS JULY 2018

### I ACCOUNT

1.	Account maintenance	by arrangement
2.	Minimum balance	not required
3.	Credit interest rate	subject to arrangement
4.	Debit interest rate for unintentional overdrafts * overdrafts are not allowed	<i>for HRK:</i> ZIBOR O/N + 2.50% p.a. + EUR 100.00 handling fee  <i>for other currencies:</i> reference rate (e.g.EONIA, LIBOR...) O/N + 1% p.a. + EUR 100.00 handling fee
5.	SWIFT Statements MT950 MT900/MT910	EUR 1.00 free of charge
6.	Statements by fax/mail	EUR 1.00/per page
7.	Additional reports	EUR 15.00/per report
8.	Account opening	free of charge *Additional charges that can occur during the account opening process (such as OIB acquiring, official document translation and notarization) will be borne by the account opening Bank
9.	Account closure	EUR 75.00

### II PAYMENTS

1.	Bank to bank transfers	free of charge
2.	Commercial payments with option <b>"OUR"</b>	
a)	<i>in favor of bank's clients</i> up to EUR 20.00 from EUR 20.01 up to EUR 500.00 above EUR 500.01	EUR 1.00 EUR 5.00 0.1% (min EUR 10.00 - max EUR 50.00)
b)	<i>in favor of third banks' clients</i> up to EUR 500.00 from EUR 500.01 up to EUR 12,500.00. above EUR 12,500.01	EUR 2.00 (plus third bank charges) EUR 10.00 (plus third bank charges) EUR 20.00 (plus third bank charges)
3.	Commercial payments with option <b>"BEN/SHA"</b> when Raiffeisenbank Austria acts as an intermediary bank	
a)	<i>charges for the sending bank</i>	free of charge
b)	processing fee for payments with option SHA for third Banks's clients (PSD payments) – borne by the sending Bank	EUR 3.50
4.	Raiffeisenbank Austria d.d. honours OUR charges only up to amount of *except in case where the correspondent bank honours OUR charges up to a lower amount – then Raiffeisenbank Austria will honour up to the equivalent amount.	EUR 50.00

### III CUSTOMER SERVICE

1.	Amendment of orders	EUR 10.00
2.	Unclear and incomplete instructions inquiry for Non SEPA payments	EUR 15.00
3.	Cancellation of payment orders Non SEPA: <ul style="list-style-type: none"> <li>• if executed</li> <li>• not executed</li> </ul> SEPA – applicable for cancellation of payments received 10+ days after the receipt of the original payment order: <ul style="list-style-type: none"> <li>• if executed</li> <li>• if not executed</li> </ul>	EUR 30.00 EUR 15.00  EUR 30.00 EUR 15.00
4.	Back valuation	EUR 50.00 + other bank's charges
5.	Return of funds Non SEPA payments	EUR 15.00
6.	Execution of payment orders after the standardized cut-off-time <ul style="list-style-type: none"> <li>• for bank's clients</li> <li>• for other banks' clients</li> </ul>	EUR 5.00 EUR 20.00
7.	Incorrect test message	EUR 30.00
8.	Commercial information report on companies	EUR 50.00 + PDV*
9.	Payment inquiries <ul style="list-style-type: none"> <li>• up to 1 month</li> <li>• beyond 1 month</li> </ul>	EUR 15.00 EUR 30.00
10.	Signature correctness verification	EUR 20.00
11.	Confirmation of balance	EUR 50.00
12.	SWIFT charges/fees in connection with letters of credit, letters of guarantee and documentary collections	EUR 25.00

\* PDV (value added tax) applicable to residents only

### IV CHECKS

1.	Checks drawn on Raiffeisenbank Austria d.d., Croatia	free of charge
2.	Checks drawn on other Croatian bank:	
a)	Checks received for immediate credit up to EUR 120.00 above EUR 120.00	EUR 2.50 1% (min EUR 20.00 - max EUR 200.00)
b)	Checks received for credit after final payment up to EUR 120.00 above EUR 120.00	EUR 2.50 0.3% (min EUR 20.00 - max EUR 300.00)
3.	Stop payments	EUR 25.00
4.	Returned or unpaid check	0.2% min EUR 20.00/per check+protest charges

## V DOCUMENTARY COLLECTIONS

1.	Documentary collections	0.15% (min EUR 70.00 - max EUR 150.00)
2.	Obtaining acceptance of drafts	0.15% (min EUR 70.00 - max EUR 150.00)
3.	Documentary or clean collections with protest	0.15% (min EUR 70.00 - max EUR 150.00 + cost of protest)
4.	Delivery of documents free of payment	EUR 70.00
5.	Amendments, return of not collected or not accepted items	EUR 70.00/per amendment

## VI DOCUMENTARY CREDITS

1.	Pre-advising	EUR 50.00
2.	Advising without confirmation	0.1% (min EUR 70.00 - max EUR 150.00)
3.	Confirmation (for each three months period or part thereof)	by arrangement
4.	Taking up and checking the documents	0.2% min EUR 70.00
5.	Amendments or cancellation of credits	EUR 70.00
6.	Transfer of credits	0.2% min EUR 70.00
7.	Handling of discrepant documents received under documentary credits issued by Raiffeisenbank Austria d.d., Croatia	EUR 70.00/per set
8.	Payment commission	(see item II Payments)

## VII REIMBURSEMENT

1.	Reimbursement credits	EUR 70.00
2.	Confirmation of reimbursement (for each three months period or part thereof)	by arrangement
3.	Honoring of reimbursement claims	EUR 70.00/per payment
4.	Amendments	EUR 70.00/per amendment

## VIII LETTERS OF GUARANTEE

1.	Advising a Letter of guarantee	0.2% (min EUR 70.00 - max EUR 350.00)
2.	Issuing a Letter of guarantee on basis of counterguarantee	by arrangement
3.	Request for payment	0.2% (min EUR 70.00 - max EUR 350.00)
4.	Amendments	EUR 75.00
5.	Advising a Letter of guarantee through another bank with authenticity check	EUR 70.00

## IX FORFAITING

1.	Forfaiting transactions	by arrangement
----	-------------------------	----------------

## **X CUT-OFF TIMES**

### FCY TRANSFERS PAYMENTS

Commercial payments received until 14:00 will be executed the same day, with value date D+1

Interbank transfers received until 15:00 will be executed the same day, value date D

Interbank transfers received after 15:00 will be executed the same day, value date D +1

### LOCAL CURRENCY PAYMENTS

Commercial payments received until 14:00 will be executed the same day, with value date D+0

Commercial payments received after 14:00 will be executed with value date D+1

Interbank transfers received until 15:00 will be executed the same day, value date D

Interbank transfers received after 15:00 will be executed the same day, value date D +1

## **GENERAL**

1. The Bank can unilaterally modify the „Terms and Conditions for Correspondent banks“ subject to 15 days notice to the Client by publishing the information on its official web site ([www.rba.hr](http://www.rba.hr)).
2. The rates of this tariff apply only to transactions that can be handled in a routine fashion. Those which are not included will be charged separately.
3. Quoted EUR rates will be charged in EUR or in the original currency of the transaction at the current rate of RBA exchange rate list.
4. Postage, stamps, cable, fax, SWIFT, courier and other out-of-pocket expenses incurred will be charged additionally.
5. Letters of credit issued by the Bank are subject to the Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce, Publication No. 600 (2007 Revision) or subsequent revision thereto.
6. Collection items will be handled in accordance with the Uniform Rules for Collections of the International Chamber of Commerce, Publication No. 522 (1996 Revision) or subsequent revision thereto.
7. RBA d.d. Croatia does not bear any responsibility for delays, errors, misinterpretations etc. that may arise from unclear or incomplete instructions.
8. These Terms and Conditions supersede a tariff rates previously quoted.