

TERMS AND CONDITIONS FOR CORRESPONDENT BANKS

FEBRUARY 2024

I ACCOUNT

1.	Account maintenance	by arrangement (monthly per account)
2.	Minimum balance	not required
3.	Credit interest rate	subject to arrangement
4.	Debit interest rate for unintentional overdraft	Reference rate applied by RBA + 1% p.a. + EUR 100 handling fee
5.	SWIFT statements: <ul style="list-style-type: none"> • MT 950 • MT 900/910 	EUR 1 per message free of charge
6.	Statements by fax/mail	EUR 1 per page
7.	Additional reports	EUR 15 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 per account

II PAYMENTS

1.	Bank to bank transfers	
a)	Credits MT2XX	free of charge
b)	Debits MT2XX and MT202COV	EUR 1.50 per item
2.	Commercial payments with option "OUR"	
a)	in favor of bank's clients up to EUR 20.00 from EUR 20.01 up to EUR 500.00 above EUR 500.01	EUR 1 EUR 5 0.1% (min EUR 10 - max EUR 50)
b)	in favor of third banks' clients up to EUR 500.00 from EUR 500.01 up to EUR 12,500.00. above EUR 12,500.01	EUR 2 (plus third bank charges) EUR 10 (plus third bank charges) EUR 20 (plus third bank charges)
3.	Commercial payments with option "BEN/SHA" when Raiffeisenbank Austria d.d. acts as an intermediary bank	
a)	Non-PSD payments (charges for beneficiary bank) up to EUR 12,500.00 EUR 12,500.01 - EUR 50,000.00 from EUR 50,000.01	EUR 5 EUR 10 EUR 15
b)	PSD payments (charges for the sending bank) processing fee for option SHA for third bank's clients	EUR 3.50

Raiffeisenbank Austria d.d. honours OUR charges up to maximum amount of EUR 50.00, 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.

III CUSTOMER SERVICE

1.	Amendment of orders	EUR 20
2.	Unclear and incomplete instructions *	EUR 20
3.	Return of funds *	EUR 20
4.	Back valuation	EUR 50 + other bank's charges
5.	Cancellation of payment orders: <ul style="list-style-type: none"> • Executed • not executed 	EUR 30 EUR 20
6.	Incorrect test message	EUR 30
7.	Commercial information report on companies	EUR 50 + VAT**
8.	Payment inquiries (processed payments) *** <ul style="list-style-type: none"> • up to 1 month • older than 1 month • older than 3 months 	EUR 15 EUR 30 EUR 50
9.	Signature correctness verification	EUR 20
10.	Confirmation of balance	EUR 50
11.	SWIFT charges/fees in connection with letters of credit, letters of guarantee and documentary collections	EUR 25

* free of charge for the payment in the amount less than or equal to EUR 20.00

** applicable to residents only

***In line with standard market practice, any third party's charges incurred during the investigation will be passed on to your good bank.

IV DOCUMENTARY COLLECTIONS

1.	Documentary collections	0.15%, min EUR 75
2.	Obtaining acceptance of drafts	0.15%, min EUR 75.
3.	Documentary or clean collections with protest	0.15%, min EUR 75 + cost of protest
4.	Delivery of documents free of payment	EUR 75
5.	Amendments, return of not collected or not accepted items	EUR 75 per amendment

V DOCUMENTARY CREDITS

1.	Pre-advising	EUR 50
2.	Advising without confirmation	0.1%, min EUR 75
3.	Confirmation (for each three months period or part thereof)	by arrangement
4.	Taking up and checking the documents	0.2%, min EUR 75
5.	Amendments or cancellation of credits	EUR 75
6.	Transfer of credits	0.2%, min EUR 75
7.	Handling of discrepant documents received under documentary credits issued by Raiffeisenbank Austria d.d., Croatia	EUR 75 per set
8.	Payment commission	(see item II Payments)

VI REIMBURSEMENT

1.	Reimbursement credits	EUR 75
2.	Confirmation of reimbursement (for each three months period or part thereof)	by arrangement
3.	Honoring of reimbursement claims	EUR 75 per payment
4.	Amendments	EUR 75 per amendment

VII LETTERS OF GUARANTEE

1.	Advising a Letter of guarantee	0.2% (min EUR 70 - max EUR 350)
2.	Issuing a Letter of guarantee on basis of counterguarantee or standby L/C	by arrangement
3.	Request for payment	0.2% (min EUR 70- max EUR 350)
4.	Amendments	EUR 75 per amendment
5.	Advising a Letter of guarantee through another bank with authenticity check	EUR 70

VIII FORFAITING

1.	Forfaiting transactions	by arrangement
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IX CUT-OFF TIMES

FOR PAYMENTS IN EUR	Cut-off	Value dating
Commercial payments		
EUR	14:00 CET	D
Bank to bank transfers		
EUR	15:00 CET	D

FOR PAYMENTS IN OTHER CURRENCIES	Cut-off	Value dating
Commercial payments		
USD, GBP, SEK, NOK, DKK, CHF, HUF	14:00 CET	D
PLN, MKD, RON, RSD	12:00 CET	D
AUD, JPY, CZK	14:00 CET	D+1
CNY, NZD, RUB, CAD	14:00 CET	D+2
Bank to bank transfers		
USD, GBP, SEK, NOK, DKK, CHF, HUF	15:00 CET	D
PLN, MKD, RON, RSD	12:00 CET	D
AUD, JPY, RUB, CZK, CAD	15:00 CET	D+1
CNY, NZD	15:00 CET	D+2

Applicable only if there are sufficient funds on the account.

Payments/transfers received after cut-off times will be processed next working day.

GENERAL PROVISIONS

1. The rates of this tariff apply only to transactions that are handled in a routine fashion. Those which are not included will be charged separately.
2. Quoted EUR rates will be charged in EUR or in the original currency of the transaction using current RBA exchange rates.
3. Postage, stamps, cable, fax, SWIFT, courier service and other out-of-pocket expenses incurred will be charged additionally.
4. Documentary credits are subject to ICC publication "Uniform Customs and Practice for Documentary Credits", version currently in force.
5. Collection items are subject to ICC Publication "Uniform Rules for Collections", version currently in force.
6. Guarantees/counterguarantees are subject to ICC Publication "Uniform Rules for Demand Guarantees (URDG)", version currently in force.
7. RBA does not bear any responsibility for delays, errors, misinterpretations etc. that may arise from unclear or incomplete instructions.
8. These Terms and Conditions supersede the previous version and remain effective until further notice.