

# ABANKA

**ABANKA VIPA d.d.** Slovenska 58, 1517 Ljubljana, Slovenija  
T 00386 1 47 18 100  
F 00386 1 43 25 165  
Telex: 31 228 ABANKASI, SWIFT: ABANSI2X  
www.abanka.si

## TERMS & CONDITIONS FOR FOREIGN CORRESPONDENTS

<b>I. ACCOUNT CONDITIONS</b>		
<b>1.</b>	<b>Opening of the account</b>	Free of charge
<b>2.</b>	<b>Account maintenance</b>	
2.1.	Reporting services / MT 950	Free of charge
2.2.	Credit interest	By agreement
2.3.	Debit interest	By agreement
2.4.	Standard balance confirmation to the auditors	30.00 EUR
<b>3.</b>	<b>Clearing payments</b>	
3.1.	Book transfer	0.50 EUR
3.2.	Bank to bank transfer	5.00 EUR
3.3.	Manual	10.00 EUR
<b>4.</b>	<b>Amendments, cancellations after execution</b>	7.00 EUR
Cut-off time for MT2XX in EUR or USD currency: 13:00 (local time) in other currencies: 11:00 (local time) for the transfer execution with the same day value. Rates for conversions and deposits will be quoted upon request. MT 950 will be sent on a daily basis in case of any transaction through the account.		
<b>II. COMMERCIAL PAYMENTS</b>		
<b>1.</b>	<b>Cross-Border Payments (up to 50,000.00 EUR)</b>	
1.1.	Received in favour of our customers (op. OUR)	Flat fee 5.00 EUR
1.2.	Received in favour of customers of other banks in Slovenia (op. OUR)	0.075%, min 6.00 EUR ( <i>plus charges of beneficiary's bank</i> ) / max 60.00 EUR
1.3.	Sent in favour of customers with banks outside Slovenia - priority normal	Flat fee 5.00 EUR
1.4.	Sent in favour of customers with banks outside Slovenia - priority urgent	5.00 EUR ( <i>additional to normal priority charges</i> )
<b>2.</b>	<b>Cross-Border Payments (over 50,000.00 EUR)</b>	
2.1.	Received in favour of our customers (op. OUR)	0.05%, max 60.00 EUR
2.2.	Received in favour of customers of other banks in Slovenia (op. OUR)	0.075%, min 6.00 EUR ( <i>plus charges of beneficiary's bank</i> ) / max 60.00 EUR
2.3.	Sent in favour of customers with banks outside Slovenia - priority normal	0.05%, max 60.00 EUR
2.4.	Sent in favour of customers with banks outside Slovenia - priority urgent	5.00 EUR ( <i>additional to normal priority charges</i> )
<b>3.</b>	<b>International Payments (Non EU-countries and/or payments in currencies other than EUR)</b>	
3.1.	Received in favour of our customers (op. OUR)	0.1%, min 7.00 EUR / max 125.00 EUR
3.2.	Received in favour of customers of other banks in Slovenia (op. OUR)	0.075%, min 6.00 EUR ( <i>plus charges of beneficiary's bank</i> ) / max 60.00 EUR
3.3.	Sent in favour of customers with banks outside Slovenia - priority normal	0.08%, min 15.00 EUR / max 125.00 EUR
3.4.	Sent in favour of private persons with banks outside Slovenia - priority normal	0.08%, min 15.00 EUR / max 125.00 EUR

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3.5.	Sent in favour of customers with banks outside Slovenia - priority urgent	15.00 EUR <i>(additional to normal priority charges)</i>
When the amount of a transaction is less than fee, the fee shall be charged to the remitting party		
<b>4.</b>	<b>Conditional Payments</b>	30.00 EUR <i>(additional charges)</i>
<b>5.</b>	<b>Investigations / Repairs</b>	
5.1.	Investigations for transactions within the last 3 months	30.00 EUR
5.2.	Investigations for transactions dating back more than 3 months	60.00 EUR
5.3.	Amendments, cancellations	30.00 EUR
3.4.	NON-STP correction fee	10.00 EUR
<b>III.</b>	<b>CHEQUES</b>	
<b>1.</b>	<b>Cheque issuance</b>	0.20%, min 30.00 EUR
<b>IV.</b>	<b>COLLECTION OF DOCUMENTS &amp; BILLS OF EXCHANGE</b>	
<b>1.</b>	<b>Inward Collections</b>	
1.1.	Collection against payment and/or acceptance	0,15%, min 20.00 EUR / max 200.00 EUR
1.2.	Obtaining acceptance and holding B/E (or Draft) until maturity	25.00 EUR <i>(in addition to Item No.1.1.)</i>
1.3.	Amendment of Collection instructions	22.00 EUR
1.4.	Tracer	15.00 EUR
1.5.	Protest of B/E (or Draft)	50.00 EUR
1.6.	Delivery of documents free of payment, return of documents to remitting bank	22.00 EUR <i>(in addition to Item No.1. 1.)</i>
1.7.	Payment commission	0.15%, min 20.00 EUR / max 300.00 EUR
1.8.	Transport document issued to our order or consigned to us	0.10%, min 35.00 EUR
1.9.	Postage/SWIFT/charges as disbursed	
<b>2.</b>	<b>Outgoing Collections</b>	
2.1.	Collection against payment and/or acceptance	0,15%, min 20.00 EUR / max 200.00 EUR
2.2.	Amendment of Collection instructions	22.00 EUR
2.3.	Tracer	15.00 EUR
2.4.	Payment commission	0.15%, min 20.00 EUR / max 300.00 EUR
2.5.	Postage/SWIFT/charges as disbursed	
<b>V.</b>	<b>LETTERS OF CREDIT</b>	
<b>1.</b>	<b>Letters of Credit opened by us</b>	
1.1.	Opening Commission	0.20%, min 50.00 EUR <i>(for every three months or part thereof)</i>
1.2.	Deferred payment commission <i>(Additional if L/C provides for deferred payment)</i>	0.20%, min. 50.00 EUR <i>(for every three months or part thereof)</i>
1.3.	Amendment <i>(increasement and/or extension involves also commission as per Item No. 1.1)</i>	25.00 EUR
1.4.	Checking documents	0.15%, min 25.00 EUR

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1.5.	Discrepancy commission	min 50.00 EUR / max 150.00 EUR <i>(subject to reciprocity)</i>
1.6.	Payment commission	0.15%, min 20.00 EUR / max 300.00 EUR
1.7.	Cancellation commission	50.00 EUR
1.8.	Transport document issued to our order or consigned to us	0.10%, min 35.00 EUR
1.9.	Postage/charges as disbursed	
<b>2.</b>	<b>Letters of Credit advised with or without our confirmation</b>	
2.1.	Advising of confirmed or unconfirmed credits	0.15%, min 25.00 EUR / max 300.00 EUR
2.2.	Confirmation	by arrangement - subject to negotiation <i>(in addition to Item No. 2.1.)</i>
2.3.	Amendments <i>(increasement and/or extension of confirmed credit involves also commission as per Item No. 2)</i>	25.00 EUR
2.4.	Checking documents	0.15%, min 25.00 EUR
2.5.	Transfer of L/C	0.15%, min 60.00 EUR
2.6.	Assignment of Proceeds	0.10%, min 35.00 EUR / max 300.00 EUR
2.7.	Payment commission	0.15%, min 20.00 EUR / max 300.00 EUR
2.8.	Tracer	15.00 EUR
2.9.	Cancellation commission	50.00 EUR
3.0.	Postage/charges as disbursed	
<b>VI.</b>	<b>CLEAN REIMBURSEMENT AUTHORITY - REIMBURSEMENTS ON US BY OTHER BANKS</b>	
<b>1.</b>	<b>Unconfirmed</b>	
1.1.	Handling	50.00 EUR
1.2.	Amendment	25.00 EUR
1.3.	Payment of reimbursement claim	50.00 EUR
1.4.	Cancellation	25.00 EUR
1.5.	Postage/charges as disbursed	
<b>2.</b>	<b>Confirmed</b>	
2.1.	Irrevocable undertaking to honour	by arrangement - subject to negotiation
2.2.	Postage/SWIFT/charges as disbursed	
<b>VII.</b>	<b>LETTERS OF GUARANTEE &amp; STANDBY LETTERS OF CREDIT</b>	
<b>1.</b>	<b>Without our commitment</b>	
1.1.	Advising commission	0.15%, min 20.00 EUR / max 220.00 EUR
1.2.	Amendment fee	25.00 EUR
1.3.	Implementation fee <i>(Checking of documents)</i>	0.15%, min 25.00 EUR
1.4.	Payment commission	
1.4.1.	- incoming payments – op. OUR	0.10%, min 15.00 EUR / max 300.00 EUR
1.4.2.	- outgoing payments	0.10%, min 15.00 EUR / max 300.00 EUR
1.4.3.	- conditional payments	30.00 EUR (additional to VII/1.4.2.)
1.5.	Postage/charges as disbursed	
<b>2.</b>	<b>Confirmation or issuance of Guarantees under the Counter-Guarantee of a foreign bank</b>	
2.1.	Advising commission	0.15%, min 20.00 EUR / max 220.00 EUR
2.2.	Issuance fee	0.10%, min 50.00 EUR / max 220.00 EUR

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2.3.	Commission for issued guarantee or confirmed standby L/C	by arrangement
2.4.	Amendment fee	25.00 EUR
2.5.	Implementation fee ( <i>Checking of documents</i> )	0.15%, min 25.00 EUR
2.6.	Payment commission	
2.6.1.	- incoming payments – op. OUR	0.10%, min 15.00 EUR / max 300.00
2.6.2.	- outgoing payments	0.10%, min 15.00 EUR / max 300.00
2.6.3.	- conditional payments	30.00 EUR (additional to VII/2.6.2.)
2.7.	Postage/charges as disbursed	
<b>VIII.</b>	<b>OTHER SERVICES</b>	
<b>1.</b>	<b>Business &amp; Credit reports</b>	110.00 EUR
<b>2.</b>	<b>General information on clients</b>	42.00 EUR

## IX. GENERAL

1. Tariff rates which are not included in this schedule will be quoted on request.
2. Higher tariff rates may be applied on a reciprocal basis. In the case of large volumes of transactions we will be pleased to quote more favourable rates.
3. Postage, telex, SWIFT or telefax charges and other out-of-pocket expenses, if any, will be added to the above rates.
4. Letters of credit handled by our bank are subject to Uniform Customs and Practice for Documentary Credits, ICC Paris, latest Version.
5. Clean and documentary collections are subject to Uniform Rules for Collection, ICC Paris, latest Version.
6. Standby L/Cs handled by our bank are subject to the ICC Uniform Customs and Practice for Documentary Credits latest Version.
7. Guarantees handled by our bank are subject to the ICC Uniform Rules for Demand Guarantees 458
8. This schedule or our revised minimum commissions for correspondent banks supersedes any tariff rates previously quoted and is subject to change without prior notice.
9. The above rates given in EUR will be charged in the currency of the actual transaction.

Effective from – May 2008