

Terms and Conditions for foreign and domestic banks

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I. Account Services

1.	Account opening	Free of charge
2.	Account maintenance	Subject to arrangement
3.	Minimum balance	Not required
4.	Credit interest rate	Subject to arrangement
5.	Debit interest rate	Subject to arrangement
6.	Reporting services / MT 950	Free of charge

II. Payments

1.	Payments in favour of banks (MT202)		
1.1	Transfer in favour of own account		Free of charge
1.2	Transfer in favour of third bank		Free of charge
2.	Clean payments (MT103)		
2.1	OUR option		
2.1.1	In favour of bank's customers	Up to EUR 12.500	EUR 5
		EUR 12.501 – EUR 20.000	EUR 10
		From EUR 20.001	EUR 15
2.1.2	In favour of customers of third banks in Slovenia	Up to EUR 12.500	EUR 5
		EUR 12.501 – EUR 20.000	EUR 10
		From EUR 20.001	EUR 20 (Plus third bank charges)
2.1.3	In favour of customers of banks outside Slovenia	Up to EUR 12.500	EUR 5
		EUR 12.501 – EUR 20.000	EUR 10
		From EUR 20.001	EUR 20 (Plus third bank charges)
2.2	BEN/SHA option		
2.2.1	Beneficiary with RBSI		Free of charge
2.2.2	Beneficiary with other banks:		
	- PSD payments*		EUR 2,50
	- Non PSD payments**		EUR 7
3.	Urgent payment orders		0,15 %,min EUR 20, max. EUR 100 (additional to normal priority charges)



- * The charges will be transferred to the sending bank
 ** The charges will be deducted from the principal amount

III. Payments Requiring Additional Processing Cost

1.	Amendment of orders	EUR 20
2.	Unclear and incomplete instructions	EUR 20
3.	Cancellations	EUR 20
4.	Payment investigations	EUR 30
5.	Return of payment order that can not be executed	EUR 30
6.	Non-STP correction fee	EUR 7

IV. Cheque Collection

1.	Cheques drawn on our bank for credit after final payment	0,10 %, min. EUR 10
2.	Cheques drawn on third banks for credit after final payment	0,15 %, min. EUR 10
3.	Other charges and fees	
3.1	Stop payment on cheque	EUR 25 per cheque
3.2	Returned or unpaid items	EUR 25 per item

V. Clean & Documentary Collections

1.	Documentary collections	0,15 %, min. EUR 15 , max. EUR 150
2.	Obtaining acceptance of drafts	EUR 15 (additional to V.1.)
3.	Documentary or clean collections with protest	EUR 50 (additional to V.1.)
4.	Delivery of documents free of payment, return of items due to non-payment or non-acceptance	EUR 20 (additional to V.1.)
5.	Amendments	EUR 20 per amendment
6.	Payment commission	(Item II. Payments)



VI. Documentary Credits

1.	Pre-advising	EUR 15
2.	Advising without confirmation	0,10 %, min. EUR 20
3.	Confirmation (for each three months or part thereof)	Subject to arrangement
4.	Taking up documents	0,15 %, min. EUR 25
5.	Amendments or cancellation of credits	EUR 25
6.	Transfer of credits*	0,10 %, min. EUR 50
7.	Issuing of credits	Subject to arrangement
8.	Handling of discrepant documents received under documentary credits issued by us	Subject to arrangement
9.	Payment commission	(Item II. Payments)
10.	Assignment of proceeds	EUR 50

* A higher commission may be charged if the bank considers that any additional risk is involved.

VII. Reimbursement

1.	Reimbursement	EUR 25
2.	Confirmation of reimbursement (for each three months or part thereof)	Subject to arrangement
3.	Amendments	EUR 25 per amendment
4.	Cancellations	EUR 25

VIII. Letters of Guarantee

1.	Advising a L/G	EUR 25
2.	Issuance of L/G	Subject to arrangement
3.	Confirmation of L/G (for each three months or part thereof)	Subject to arrangement
4.	Amendments	EUR 25 per amendment

IX. Other Services

1.	General information on clients	EUR 25
2.	Balance confirmation to auditors	EUR 30
3.	Additional statements	Depending on the amount of work involved, min. EUR 30 per statement
4.	Signatures correctness verification	EUR 20



Rules and principles concerning handling of payments

Outgoing payments:

- Cut-off time 13:00 on value date
- Execution of all payments is subject to the sufficient funds on the account **before cut-off time**

Bank-to-bank transfers:

- The amount will be paid to beneficiary bank with the same value date as debit value date

Customer transfers

- *In favour of account held with Raiffeisen Banka d.d. Maribor, Slovenia*

The beneficiary account will be credited with the same value as debit value date.

- *In favour of account held with other Slovenian banks*

The amount will be remitted to the beneficiary bank with value one working day after debit value date.



General Remarks

1. Tariff rates which are not included in this list will be quoted on request.
2. This list is subject to change without prior notice.
3. 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.
4. Quoted EUR rates will be charged in EUR or in the original currency of the transaction using the current rate of Raiffeisen Banka's exchange rate list.
5. Postage, SWIFT, cable, telephone charges and other out-of-pocket expenses, if any, will be added to the above rates.
6. Letters of credit are subject to the »Uniform Customs and Practice for Documentary Credits« in the current version released by the International Chamber of Commerce, Paris.
7. Collections are subject to the »Uniform Rules for Collections« in the current version released by the International Chamber of Commerce, Paris.
8. Raiffeisen Banka d.d. Maribor, Slovenia does not bear any responsibility for delays, errors, misinterpretations etc. that may arise from unclear or incomplete instructions.
9. These Terms and Conditions supersede any tariff rates previously quoted.

