

# **Terms and Conditions for foreign and domestic banks**

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## I. Account Services

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

## II. Payments

<b>1.</b>	<b>Payments in favour of banks (MT202)</b>	
1.1	Transfer in favour of own account	Free of charge
1.2	Transfer in favour of third bank	Free of charge
<b>2.</b>	<b>Clean payments (MT103)</b>	
<b>2.1</b>	<b>OUR option</b>	
2.1.1	In favour of bank's customers	0,15 %,min EUR 15, max EUR 100
2.1.2	In favour of customers of third banks in Slovenia	0,15 %,min EUR 15, max EUR 100 (plus charges of beneficiary's)
2.1.3	In favour of customers of banks outside Slovenia	0,15 %,min EUR 15, max EUR 100 (plus charges of beneficiary's)
<b>2.2</b>	<b>BEN/SHA option</b>	
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
<b>3.</b>	<b>Urgent payment orders</b>	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

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

### IV. Cheque Collection

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

### V. Clean & Documentary Collections

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



## VI. Documentary Credits

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

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

## VII. Reimbursement

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

## VIII. Letters of Guarantee

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

## IX. Other Services

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

