

FEE LIST FOR CORPORATE

Validity 01.09.2024

SERVICES	FEE AMOUNT in € or %	FREQUENCY
ACCOUNTS AND SAVINGS		
TRANSACTION ACCOUNTS		
I. ACCOUNT OPENING		
Account opening	free of charge	
Opening an account for foreign legal entities	€100.00	in the month of account opening
Opening a second and each subsequent transaction account (other than accounts with code F in the RTRR register)	€35.00	in the month of account opening
Extra charge for urgent account opening	€50.00	in the month of account opening
II. TRANSACTION ACCOUNT ADMINISTRATION		
a) For sole traders, private professionals and associations		
Transaction account administration fee	€6.50	monthly
Escrow account maintenance for: insolvency manager, notary, attorney, housing stock manager, executor, and other purposes	€6.50	monthly
Maintenance a transaction account for purpose of election campaigns	€6.50	monthly
Transaction account administration for foreign legal entity	€30.00	monthly
b) For legal entities		
Transaction account administration fee	€13.00	monthly
Non-profit institutions serving households	€6.50	monthly
Escrow account maintenance for: insolvency manager, notary, attorney, housing stock manager, executor, and other purposes	€6.50	monthly
Maintenance a transaction account for purpose of election campaigns	€13.00	monthly
Transaction account administration for foreign legal entity	€30.00	monthly
c) Bundle administration		
For sole traders, private professionals and associations		
Smart Start *	€6.99	monthly
Smart Business**	€8.99	monthly
For legal entities		
Smart Business***	€19.99	monthly
* <i>Smart Start includes business account management, use of business online, electronic and mobile banking, issuance of Visa debit cards.</i>		
** <i>Smart Business for sole traders, private professionals and associations includes business account administration, use of online, electronic and mobile bank, issuance of debit card Visa, SMS notifications for transactions with the selected debit card, transaction account overdraft (excluded for associations), issuance and use of Visa charge card, security SMS notification for transactions with Visa charge cards, five inflow domestic/cross-border transactions, 3-month lease-free new POS terminal leases (in accordance with the contractually agreed price).</i>		
*** <i>Smart Business for legal entities includes business account administration, use of online, electronic and mobile bank, issuance of debit card Visa, SMS notifications for transactions with the selected debit card, issuance of business prepaid Visa cards, SMS notification of transactions with a business prepaid Visa card transaction, account overdraft, issuance and use of Visa charge card, security SMS notification for transactions with Visa charge cards, five internal outflow transactions through online/electronic/mobile banking, fifteen inflow domestic/cross-border transactions, 3-month lease-free new POS terminal leases (in accordance with the contractually agreed price).</i>		
III. TRANSACTION ACCOUNT CLOSURE		
Earlier than 6 months after concluding the contract	€30.00	once, on a monthly statement
Earlier than 6 months after concluding the contract by order of the Bank	up to the amount of available account balance, max €30.00	once, on a monthly statement
Termination of bundle by the client earlier than 12 months after concluding the contract	€100.00	once, on a monthly statement
IV. ACCOUNT BALANCE STATEMENTS		
Paper statement	€5.00 / per statement	once, on a monthly statement
Paper statement/duplicate	€5.50 / per duplicate	at the time of execution
Swift intra-day transaction report MT 942	€45.00	monthly
Swift end-of-day statement MT 940	€45.00	monthly
MT940 + MT942 per account	€50.00	monthly
MT101 set up fee	min €240.00	after launch
MT101	€30.00	monthly, on a monthly statement
Activation of SWIFT MT 940 messaging service (one-time charge, covers all BIC)	€40.00	one-time charge, on monthly statement
Activation of SWIFT MT 942 intra-day messaging (one-time charge, covers all BIC)	€40.00	one-time charge, on monthly statement
Cancellation of MT101 request service or SWIFT MT 942 or MT 940 messaging service (charge applicable to each service cancelled)	€40.00	one-time charge, on monthly statement
Pooling	in accordance with the contract	
V. STANDING ORDERS		
Opening a standing order	free of charge	
Changes (including cancellation) of a standing order	€1.50	at the time of execution
Cost of non-executed standing order	€2.50	at the time of execution
VI. MANAGEMENT OF AVERAGE MONTHLY BALANCES		
Management of average monthly balances	free of charge	
VII. OTHER FEES		
Issuance of transaction and balance statements	€8.50	at the time of execution
Other certificates and statements (certificate of recapitalization, bank account certificate, zero debt certificate, certificate of Founding Capital, inquiry on signatories on individual business account, confirmation of financial identification, authorized signatories of companies ...)	€8.54 including VAT	at the time of execution
Solvency certificate, issuance of BON 2 form	€18.30 including VAT	at the time of execution
More extensive reports and certificates	€122.00 including VAT	at the time of execution
Change of customer's basic data (name, address, registered office, authorized person) and authorizations to use account	€8.50	at the time of execution
Written information on exchange rates, interest rates and similar for past periods	€36.60 including VAT	at the time of execution
Sending reminders	€15.00 / per reminder	monthly
Distribution of SMS/e-mail notifications on transaction account use	€0.05 / per message	at the time of execution
Information on account balance at bank counter	free of charge	
Printing the documents for digital users	2.50€	per document/at requests
LOANS		
SHORT-TERM LOANS		
Preparation and processing (origination fee) up to €5,000.00: short-term loan / revolving / corporate overdraft / L/C coverage	€130.00	at production
Preparation and processing (origination fee) from €5,001.00:		
Short-term loan with maturity up to one year	0.10% - 0.40%* min €200.00	at production
Loans - deposit insurance 100%	0.10% - 0.20%* min €130.00	at production
Revolving, Overdraft	0.20% - 0.80%* min €200.00	at production
Limit Smart Business	2% min €100.00 max €200.00	at production
Costs of approval / change (annex) of the intraday limit	0.20% of amount, min 200,00€	at approval
Costs of managing the intraday limit	0.05% of contract amount	quarterly
Fee for undrawn part of revolving loan (Commitment fee)	0.10% - 0.55% * annually from the balance of the unused part of the approved loan	after booking, monthly for the month then ended
Approval of a credit line to provide cover for L/C	0.20% - 1.00%* min €200.00	at production
Utilization of credit line to provide cover for L/C	0.10% - 0.50% * from amount min €50.00 max €200.00	at production
<i>Fees on credit transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>		
<i>*Loans with increasing balance are subject to a charge on the increased amount, as defined for the relevant type of loan. If the change of loan amount also extends the final maturity by more than one month, the change is subject to the same fee as a new loan.</i>		

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SMART BUSINESS LOANS		
SMART BUSINESS Loans	2% min €100.00 max €200.00	at production
LONG-TERM LOANS		
Preparation and processing (Management fee) up to €5,000.00 (also applies to loans fully collateralized by a deposit and rescheduled loans)	€130.00	at production
Preparation and processing (Management fee) from €5,001.00 (also applies to rescheduled loans)	0.10% - 1.00%* min €200.00	at production
Loans fully collateralized by deposit	0.10% - 0.20%* min €200.00	at production
Administration of amortizing loans	0.05% - 0.20%* annually from the loan balance min €100.00	yearly
Commitment fee for undrawn part of the loan	0.10% - 0.55%* annually from the balance of the undrawn part of the approved loan, min €100.00. There is no charge for using the loan for up to 30 days.	after booking, monthly for back
<i>Fees on credit transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>		
<i>*Loans with increasing balance are subject to a charge on the increased amount, as defined for the relevant type of loan. If the change of loan amount also extends the final maturity by more than one month, the change is subject to the same fee as a new loan.</i>		
OTHER FEES		
Special offers	under contract with external partners	at production
Cancellation after loan approval or signature of contract	calculation of the fee for the preparation and processing of the loan according to the type of loan	at production
Cancellation by the borrower after accepting an indicative offer	50% of the calculation of the fee for the preparation and processing of the loan according to the type of loan	upon resignation
Approval and preparation of a decision for the Slovenian Enterprise Fund and / or other financial institutions d.o.o.	€200.00	at production
Binding letter of intent	0.30% min €220.00	at production
Modifications of approved loans		
Up to €5,000.00	€130.00	at production
From €5,000.01	0.10% - 0.30% min €200.00	at production
Early partial and fully repayment of the loan	2% of the amount of early payment, min €165.00 No compensation is charged when the repayment is up to 30 days before the due date.	at production
Issue of certificates and statements by request of the user (e.g. company rating, creditworthiness, amortization schedules, past interest rates, transaction cards, etc.)	€30.00	at request
Land registry permission fee (mortgage deregistration deed statement, notarized mortgage deregistration permissions)	€80.00	at request
Preparing opinions, analyses and reports relating to investments by request of the user	0.15% per invoice amount or min €300.00 + VAT	at request
Preparing various statements, analyses by request	on agreement + VAT	at request
Financial risk assumed	individual, according to the competence of the decision-making body	at request
Sending reminders	€15.00/per notice	at the time of execution
Issuing statement of accounts	€18.30 including VAT	at request
Credit transactions executed on behalf and for the account of legal entities using balances intended for consumers for construction of residential property	1.25% three months period, min €3.34 max €10.43 per individual credit*	quarterly
Credit transactions executed on behalf and for the account of other legal entities	0.5% min €8.35 or by agreement and contract with the legal entity*	quarterly
Non-binding statements	€170.00	at request
<i>*Charged on the balance of loans drawn and amortizing at the end of the quarter for the quarter then ended. Applies to existing facilities; the Bank does not originate new facilities.</i>		
CARDS		
PAYMENT CARDS		
VISA BUSINESS CARD WITH DEFERRED PAYMENT		
Annual membership fee	€70.00	the first month after issue
Card cancellation	€20.00	at request
Cash withdrawals (ATM or POS terminal)	6% of amount, min €15.00	monthly
Creating a copy of the purchase slip/collecting the slip from point of sale (transaction carried out by the cardholder - has no slip)	€8.00	at production
Change of monthly card-linked account limit by request of the client	€50.00	at production
Change of monthly card limit by request of the client	€5.00	at production
Change of settlement date by request of the client	€5.00	at production
VISA DEBIT BUSINESS CARD		
Card issuance and regular, automatic renewal	€4.00	the first month after issue
Card cancellation	€10.00	at request
Cash withdrawals		
a) at ATMs of OTP banka	free of charge	
b) at ATMs of other banks in Slovenia and EU countries where the local currency is EUR, SEK, RON	0.65% of amount, min €0.80	at the time of the transaction
c) at ATMs outside the EU and EU countries in other currencies (other than EUR, SEK, RON) and in other countries	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
d) at POS terminals in Slovenia and abroad	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
Cash deposit in ATM	0.20% of amount, min €2.00	at the time of the transaction
Balance checks at		
a) ATMs of OTP banka	free of charge	at the time of the transaction
b) ATMs of other banks in Slovenia	€0.60	at the time of the transaction
Creating a copy of the purchase slip/collecting the slip from point of sale (transaction carried out by the cardholder - has no slip)	€8.00	at production
VISA PREPAID BUSINESS CARD		
Card issuance and regular, automatic renewal	€10.00	at production
Card cancellation	€10.00	at request
Prepaid account top-up (online or through a bank account)	free of charge	
Cash withdrawal		
a) At bank counters of OTP banka	€3.50	at the time of the transaction
b) at ATMs of OTP banka	free of charge	
c) at ATMs of other banks in Slovenia and EU countries where the local currency is EUR,	0.65% of amount, min €0.80	at the time of the transaction
d) at ATMs outside the EU and EU countries in other currencies (other than EUR, SEK,	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
e) at POS terminals in Slovenia and abroad	1.1% of amount, min €2.50, max €23.00	at the time of the transaction
Transfer from Prepaid Account to Transaction Account of OTP banka		
a) Online bank	free of charge	
b) Bank counters	€3.50	at the time of the transaction
Balance check		
a) at ATMs owned by OTP banka	free of charge	
b) ATMs of other banks in Slovenia	€0.60	at the time of the transaction

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SERVICES	FEE AMOUNT in € or %	FREQUENCY
OTHER		
Early card replacement	€10.00	at production
Order a new PIN for an existing card	€10.00	at production
Costs of unjustified complaints	€10.00	after unjustification
SMS notifications on transactions for a single card	€1.50	monthly
Transaction statements by request of the client		
a) Online bank statement	free of charge	monthly
b) Second statement by request of the client	€5.00	at production
Sending reminders	€15.00 / per reminder	at the time of execution
PAYMENTS		
DOMESTIC / CROSS-BORDER REGULATED PAYMENT OPERATIONS¹		
INBOUND TRANSACTIONS		
Cross-border regulated inbound / outbound payment in domestic payment operations	0.13€	monthly
OUTBOUND TRANSACTIONS		
Electronic Order²		
Internal order	€0.41	monthly
Payment order up to €50,000.00	€1.00	monthly
Payment order exceeding €50,000.00	€7.50	monthly
Urgent order	€7.50	monthly
Paper order / order on a data medium²		
Internal order	€3.00	monthly
Payment order up to €50,000.00	€5.00	monthly
Payment order over €50,000.00	€12.50	monthly
Urgent order	€12.50	monthly
<p>1) Regulated cross-border payment is a payment to / from an EU or EEA Member State* in EUR/ SEK / RON and must contain: Recipient's IBAN, amount of payment in EUR, SEK, RON, shared cost option marked "SHA", which means that each participant pays the costs of his bank to make or receive a payment. Payments to the UK and Switzerland in euro are also charged at the same prices. * EEA = EU + Iceland, Norway and Liechtenstein</p> <p>2) These items do not apply to remittances for humanitarian purposes (tariff annex), payments to subsidiaries and associates of OTP banka to transaction accounts held with OTP banka, payments to SAVA Infond to transaction accounts held with a custodian bank, with Raiffeisen Capital Management payments (RCM), Raiffeisen Kapitalanlage - Gesellschaft mbH to transaction accounts with OTP banka, payments to OTP funds to transaction accounts held with OTP banka, payments to Sava pokojninska dd - PDPZ, payments to Triglav funds to transaction accounts with OTP banka and transfers to the joint account of stock exchange clients (SI56 0451 5000 2425 702).</p>		
SEPA DIRECT DEBIT - PAYMENT RECEIPT		
Seпа direct debit - internal order	€0.35	monthly
Seпа direct debit - external order	€0.39	monthly
SEPA DIRECT DEBIT - PAYER		
SEPA direct debits	€0.41	monthly
Non-executed SEPA direct debits	€2.50	monthly
Update of ban on SEPA direct debits under the core scheme	€5.35	monthly
Update of B2B scheme approvals	€10.00	monthly
SEPA MASS PAYMENTS		
Collective order (batch)	€6.50	monthly
SEPA Mass payments (by order)	€0.35	monthly
Single SEPA	€1.00	monthly
OTHER CROSS-BORDER AND OTHER PAYMENTS		
INBOUND TRANSACTIONS		
Inbound payments	0.10% min €10.00 max €150.00	monthly
Internal order for debt payments to OTP banka	free of charge	
OUTBOUND TRANSACTIONS		
Internal order		
Electronic Order	€0.41	monthly
Paper order	€3.00	monthly
For deposits	free of charge	
Standard payment order		
Paper order	0.20% min €20.00 max €300.00	monthly
Electronic Order	0.10% min €10.00 max €150.00	monthly
Urgent order	0.25% min €20.00 max €300.00	monthly
<p>An additional fee of €17.00 is charged on all payment orders with the option OUR; for the BEN option, the fee is paid by the recipient.</p>		
STANDING ORDERS / AUTHORIZATIOS		
Payments to accounts of consumers, sole traders, entrepreneurs (same accountholder) at OTP banka	free of charge	
Payments to loan and savings accounts of consumers at OTP banka	free of charge	
Payment to accounts at OTP banka	€1.00	monthly
Payment to accounts with another bank	€1.35	monthly
MONITORING OF INBOUND PAYMENTS AND ACCOUNT BALANCES PLEDGED TO THIRD PARTY, BANK		
Monitoring per each account	€110.00	monthly
Notification of pledgee	€11.00 per notification	monthly
OTHER CHARGES		
Complaint fee	actual costs + €30.00	monthly
Removal of order from payment schedule by request of the client / change of payment order priority	€1.30 by order	monthly
Subsequent transfer of remaining funds from a closed account (internal/external order)	€5.00	upon payment
Written confirmation of executed transfer, inbound / outbound payment	€8.00	monthly
Early termination of deposits	1% of balance of deposit terminated early; min €50.00	at the time of execution
Currency exchange	free of charge	
Sending reminders	€15.00 / per reminder	at the time of execution
MODERN BANKING CHANNELS		
E-BANKING		
Set up fee		
Sole traders and private individuals	free of charge	
Legal entities	free of charge	
Issuance of security credential:		
In the Approve mobile application	free of charge	
Token One one-time password generator (including theft, loss, damage)	€65.50	the first month after introduction
Qualified digital certificate Halcom CA	According to the valid Price list of Halcom CA for Legal entities	Issuing cost for qualified digital certificate is paid directly to Halcom
Monthly service fee		
Sole traders and private individuals	€2.00	monthly
Legal entities	€5.90	monthly
Change of Token One one-time password generator by request of the user	€10.00	at request

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COMMISSION FOR THE ONLINE PAYMENT SERVICE		
Online bank payments online store (for merchants)	merchant commission 3%, max €10.02 of the amount of each payment	monthly or according to the contract
E-DOCUMENTS - TRANSMISSION OF E-DOCUMENTS AND E-LOGIN		
ACCEPTANCE AND TRANSMISSION OF AN E-DOCUMENT TO THE RECIPIENT (CHARGE PAID BY THE ISSUER)		
a) Internal delivery		
	Size of each e-document:	
Number of e-documents	up to 200 kB 200 kB up to 500 kB 500 kB up to 1 MB 1 MB up to 2 MB	
Up to 500	€0.12 €0.13 €0.14 €0.17	€ 0.17
501 to 10,000	€0.11 €0.12 €0.13 €0.16	€ 0.16
10,001 to 25,000	€0.10 €0.11 €0.12 €0.15	€ 0.15
25,001 onwards	€0.08 €0.09 €0.10 €0.14	€0.14
b) External delivery		
	Size of each e-document:	
Number of e-documents	up to 200 kB 200 kB up to 500 kB 500 kB up to 1 MB 1 MB up to 2 MB	
Up to 500	€0.23 €0.25 €0.26 €0.34	€ 0.34
501 to 10,000	€0.21 €0.22 €0.23 €0.32	€0.32
10,001 to 25,000	€0.19 €0.20 €0.21 €0.30	€ 0.30
25,001 onwards	€0.16 €0.17 €0.18 €0.27	€ 0.27
<i>Charge calculated based on the number of e-documents sent and the size of each e-document.</i>		
E-LOGIN / LOGOUT - ACCEPTANCE OF EXTERNAL E- DOCUMENTS (CHARGE PAID THE ISSUER)		
E-login / logout - acceptance of external e-documents.	€0.02	monthly
E-RETURN RECEIPT (CHARGE PAID BY THE ISSUER)		
E-document: external delivery	€0.02	monthly
E-login / e-logout: external delivery	€0.02	monthly
CASH BUSINESS		
CASH OPERATIONS in €		
CURRENCY EXCHANGE (domestic and foreign cash) at bank counter		
Exchange of banknotes for coins and vice versa	€0.20 per sleeve / bag	monthly
Exchange of banknotes for banknotes	1.0% of amount, min €5.50 max €350.00	monthly
Exchange of coins for coins	2.0% of amount, min €5.50 max €350.00	monthly
CURRENCY EXCHANGE (domestic and foreign cash) at Post counter		
Exchange of banknotes for coins and vice versa up to 50 pieces	free of charge	
Exchange of banknotes for coins and vice versa over 50 pieces	2% of amount; min €5.00	at the time of execution
Exchange of banknotes for banknotes up to 10 pieces	free of charge	at the time of execution
Exchange of banknotes for banknotes over 10 pieces	2% of amount; min €5.00	at the time of execution
Exchange coins to coins up to 50 pices	free of charge	
Exchange coins to coins over 50 pices	2% of amount, min €5.00	at the time of execution
CASH WITHDRAWAL		
Coins	€0.20 per sleeve / bag	monthly
Coins (Post office)	0.2% of amount min €2.00	monthly
Banknotes	0.11% of amount min €2.90 max €150.00	monthly
CASH DEPOSIT		
a) 24-hour cash deposit		
Clients	0.30% of amount min €3.00	monthly
Non-clients	0.40% of amount min €5.00	monthly
b) At bank counter		
b1) Banknotes		
Clients	0.45% of amount min €2.20	monthly
Non-clients	0.50% of amount min €5.00	monthly
b2) Coins		
Clients		
Coin deposit up to €4.99	free of charge	
Coin deposit over €5.00	2.00% of amount min €5.50	monthly
Non-clients	2.00% of amount min €10.00	monthly
c) Sealed cash deposit bag		
Clients	0.30% of amount min €3.00	monthly
Non-clients	0.40% of amount min €5.00	monthly
d) E-safe/cash centre		
Banknotes		
Clients	0.30% of amount min €3.00	monthly
Non-clients	0.40% of amount min €5.00	monthly
Coins		
Clients	2.00% of amount	monthly
Non-clients	2.00% of amount	monthly
REFUND OF UNCLAIMED CASH ON THE DAY OF TRANSFER		
Up to €10,000.00	€10.00	per transaction
Over €10,000.00	0.60% of amount	per transaction
FOREIGN CASH		
Withdrawal at bank counter	2.00% min €10.00	per transaction
Deposit at bank counter	0.60% min €5.00	per transaction
24-HOUR CASH DEPOSIT		
Use fee	€40.00	yearly
Sending mutilated or damaged euro banknotes for exchange to Banka Slovenije up to and including 99 pieces	€10.00	at production
Unauthorized deposit of coins	4% of amount min €60.00	after authorization
WEB CASH		
WebGOTOVINA application usage fee	free of charge	
GLN (global location number) usage fee	free of charge	
Transfer of messages	free of charge	
REPLACEMENT OF DAMAGED EURO BANKNOTES		
Replacement of euro banknotes (in case of damaged bill and triggered anti-theft devices)	€0.10 per piece min €4.50	at request
OTHER		
Cash deposit bag (price per pc)	€0.30 for banknotes, €0.80 for coins	monthly
Sending reminders	€15.00 / reminder	at the time of execution
SAFE DEPOSIT BOXES		
RENTAL FEE for accountholders		
For safe deposit box A - G	€305.00 including VAT	yearly
Replacement of lost key	€40.00 including VAT + real costs	at issuing the key
Sending reminders	€15.00 / reminder	at the time of execution

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DOCUMENTARY BUSINESS		
DOCUMENTARY COLLECTION- AND INTERNATIONAL BILL OF EXCHANGE		
Nostro and loro documentary collection (opening or notification)	0.21% min €35.00 max €210.00	at transaction / daily
Outstanding bill of exchange / returned document	€25.00	at transaction / daily
Obtaining acceptance of bill of exchange or irrevocable payment commitment	0.16% min €22.00 max €210.00	at transaction / daily
Loro documentary collection with executed protest of bill of exchange	0.21% min 22.00 max €160.00	at transaction / daily
Amendments	€45.00	at transaction / daily
Payment by loro collection	0.10% min €10.00 max €150.00	at transaction / daily
Urgency; inquiry by order of the client	€30.00	at transaction / daily
Sending Documents / Express Courier Costs (DHL)	actual costs + €15.00	at transaction / daily
<i>Within the documentary collection business, the Bank also charges a fee on payments according to relevant payment operations fee items. This applies to the collection of banknotes and other securities ordered by private professionals and sole traders.</i>		
DOCUMENTARY AND STANDBY LETTER OF CREDIT		
IMPORT (NOSTRO) DOCUMENTARY AND STANDBY LETTER OF CREDIT		
Opening an L/C	0.35% min €50.00 for each started quarter from the day of opening to the date of payment	at transaction/daily
Amendment of terms of L/C, cancellation of L/C	€45.00	at transaction/daily
Accepting and checking documents	0.16% min €45.00	at transaction/daily
Payment per Letter of Credit	0.22% min €35.00 max €320.00	at transaction/daily
Urgency; inquiry by order of the client	€30.00	at transaction/daily
Preparation of draft	min €40.00	at transaction/daily
EXPORT (LORO) DOCUMENTARY AND STANDBY LETTERS OF CREDIT		
Notification	0.2% min €35.00 max €850.00	at transaction/daily
Confirmation - by prior agreement	by agreement	calculation quarterly at transaction / daily
Amendments, Unutilized L/C	€45.00	at transaction/daily
Transfer of Letter of credit	0.2% min €50.00	at transaction/daily
Accepting and checking documents	0.16% min €45.00	at transaction/daily
Payment per Letter of Credit	the price of the payment order	at transaction/daily
Payment based on reimbursement authorization of the issuing bank	€55.00 for each payout	at transaction/daily
Urgency; inquiry by order of the client	€30.00	at transaction/daily
Preparation of a draft L/C or preview of L/C	min € 40.00	at transaction/daily
Preview of documents	€35.00	at transaction/daily
Documents / Express Courier Costs (DHL)	Real costs + €15.00	at transaction/daily
<i>Common messaging rate or flat rate not charged between banks. If the L/C is not used (in part or in full) due to any reason, the fee is not refunded.</i>		
LORO GUARANTEES		
Notification without commitment	0.15% min €50.00 max €400.00	at transaction/daily
Amendments, early termination	€45.00	at transaction/daily
Encashment of loro guarantee		
a) Preparation of draft or preview of the encashment claim	€40.00	at transaction/daily
b) Acceptance and review of documents for encashment of loro guarantee	0.21% min €40.00 max €160.00	at transaction/daily
c) Confirmation of signatures of authorized persons	€15.00	at transaction/daily
Transfer fee per guarantee	the price of the payment order	at transaction/daily
Urgency; inquiry by order of the client	€30.00	at transaction/daily
GUARANTEE BUSINESS		
GUARANTEES, BILL ENDORSEMENT, AND BANK GUARANTEE STATEMENT		
Guarantee (service, payment) of up to and including €1,000.00	min €100.00 (payable in advance/ without maintenance fee)	once; at transaction/daily
Guarantee issued from guarantee line (service, payment) up to and including €1,000.00	min € 50.00 (payable in advance /without maintenance fee)	once; at transaction/daily
Service guarantees (bid bond, advance payment bond, performance, warranty, retention money) - guarantee issue fee	0.15 - 1.00%* min € 50.00	once; at transaction/daily
Service guarantees (bid bond, advance payment bond, performance, warranty, retention money) - guarantee administration fee	0.30 - 1.20%*, min 50.00€	quarterly
Guarantee line for service guarantees (bid bond, advance payment bond, performance, warranty, retention money) - guarantee line origination fee	0.20 - 0.50%* min €75.00	once; at transaction/daily
Guarantee line for service guarantees (bid bond, advance payment bond, performance, warranty, retention money) - guarantee line administration fee	0.30 - 1.20%*, min 50.00€	quarterly
Payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee issue fee	0.30 - 1.20%*, min 50.00€	once; at transaction/daily
Payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee line administration fee	0.40 - 2.00%*, min 100.00€	quarterly
Guarantee line for payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee line origination fee	0.20 - 0.50%*, min 75.00€	once; at transaction/daily
Guarantee line for payment guarantees (payment, customs, tax, excise duties, rent, missing B / L) - guarantee line administration fee	0.40 - 2.00%*, min 100.00€	quarterly
Guarantees with 100% cash coverage - once; at transaction/daily	0.10 - 0.30%* min €50.00	once; at transaction/daily
Guarantees with 100% cash coverage - quarterly	0.10 - 0.30%* min 50.00	quarterly
Binding guarantee statement, which is an integral part of bid bond	min €50.00 max €110.00	once; at transaction/daily
Stand-alone binding statement	0.10 - 0.50%* min €50.00	once; at transaction/daily
Indemnity letter	0.50%* min €50.00	at request
Priority issue of guarantees - additional costs	0.30%* min €50.00	at transaction/daily
Redrafting of previously issued guarantee by request of the client	for guarantees up to €100,000.00: €30.00 for guarantees from €100,000.01: €50.00	at transaction/daily
<i>Calculation of quarterly charges for guarantees and endorsed bills issued for a period shorter than three months: in calculating charges on guarantees and endorsed bills issued for a period shorter than three months, the actual number of days is considered, but not less than the minimum amount indicated.</i>		
<i>Calculation of quarterly charges for guarantees and endorsed bills issued for a period longer than three months: in calculating charges on guarantees and endorsed bills issued for a period longer than three months, the first charge shall be applied by considering the actual number of days between the date of the guarantee or endorsement of the bill until the last day of the third month (the first month shall be the month in which the guarantee or endorsement was issued). For each next month started, the fee is calculated according to the actual number of days, but not less than the minimum amount indicated.</i>		
<i>*Fees on guarantee transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>		
AMENDMENTS OF GUARANTEES, BILL ENDORSEMENTS AND BANK GUARANTEE STATEMENTS		
Amendments without approval by Credit Committee	€50.00	at transaction/daily
Amendments with approval by Credit Committee	one-off: 0.1 - 0.5%* of the amount. to which the change relates, min €100.00	at transaction/daily
<i>Where a modification of the term of a guarantee or guarantee line has the characteristics of a renewal, the modification is not subject to fees under this section, but rather to a one-time origination fee.</i>		
<i>*Fees on guarantee transactions are determined based on the following criteria, as set out by the Bank's rules: credit rating, competitive aspect, collateral, other products held by the client, and other criteria. The decision shall be reasoned in the Business Case document.</i>		

FEE LIST FOR CORPORATE

Validity 01.09.2024

SERVICES	FEE AMOUNT in € or %	FREQUENCY
OTHER CHARGES		
Non-binding guarantee statements that are not integral part of the guarantee	€80.00	at transaction/daily
Encashment of guarantee	0.21% min €40.00 max €160.00	at transaction/daily
Drafting a guarantee	min €40.00	at transaction/daily
Early cancellation of the guarantee	€35.00	at transaction/daily
Cancellation before signing the contract		at transaction/daily
a) After approval of a short-term loan / guarantee / statement	€150.00	at transaction/daily
b) After approval of a long-term loan / guarantee / statement	€250.00	at transaction/daily
c) Cancellation of guarantee from guarantee line	€50.00	at transaction/daily
Monitoring guarantees from other issuers where a SWIFT encashment message is required		at transaction/daily
a) Fee for recording the guarantee for electronic encashment	€20.00	at transaction/daily
b) Fee for mediation in electronic submission under guarantee	€100.00	at transaction/daily
Sending reminders	€15.00 / per reminder	at the time of execution
OTHERS		
Creating transcripts, microfilm records, and document copies by request of the user	€1.50 per page	when created
Translation from foreign language and vice-versa	twice the applicable rate of the Association of Scientific and Technical Translators + VAT	when created
Enquiries, checks, and confirmation of authorized signatories (companies) and individuals where the enquirer is not exempt from the service fee by law	€24.40 incl. VAT	at transaction/daily
Obtaining information from abroad and sending information abroad	actual costs + €13.00 + VAT	at transaction/daily
Purchase of L/C-based receivables (forfeiting)	fee per contract	at transaction/daily
ENFORCEMENTS		
ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES		
ACCEPTANCE AND ENFORCEMENT OF COURT DECISIONS AND ORDERS OF OTHER AUTHORITIES		
Processing of enforcement order - account block	€38.00	after the decision
Payment order for the transfer of funds	€11.00	at payment order
Processing of account balance attachment order for a client in personal bankruptcy	€10.00	once
Acceptance and processing of bill of exchange	€25.00	once
Processing of IOU note	€38.00	by bill of exchange
OTHER		
Enforcement of decision on inheritance - per heir*	€15.00	at execution
Copy of enforcement order and other documents received	€1.83 per page including VAT	at the request
Various certificates regarding the execution of enforcement and protection orders, IOU notes, bills of exchange, e.g. additional notification on execution of enforcement decision, interest statement, breakdown of partial payments, statement of sums outstanding, etc.	€6.10 including VAT	after the decision
Extracts from records regarding the execution of enforcement and protection orders, IOU notes, bills of exchange, e.g. list of orders, list of paid fees	€6.10 including VAT	after extracts, printouts
<i>*if they did not have any active retail transactions</i>		
DEPOSITS		
Premature deposit termination fee	1% of the deposit amount, min €250.00	upon of early termination

All services are exempt from VAT in accordance with point (4) Article 44 ZDDV-1, except for services subject to VAT. Fees charged on services subject to tax are shown as including VAT. The VAT rate is 22% under current legislation.