

General Terms and Conditions for Banks

Valid 3.10.2019

The general conditions outlined on the following pages apply to transactions in euro and foreign currencies and relate to ordinary transactions with UniCredit Banka Slovenija d.d..

The acceptance and execution of collections are subject to the General Terms and Conditions for Banks as amended at any given time and to the "Uniform Rules for Collections" published by the International Chamber of Commerce in Paris, latest revision.

Documentary credits are subject to the General Terms and Conditions for Banks as amended at any given time and to the "Uniform Customs and Practice for Documentary Credits" of the International Chamber of Commerce in Paris, latest revision.

Any reasonable out-of-pocket expenses incurred by the bank, such as telephone, cable and fax charges, stamp duties, messenger fees, additional postage, as well as correspondent's charges will be debited separately in each case.

Where necessary, minimum and maximum charges expressed in euro will be converted into other currency at the prevailing rates of exchange.

These conditions supersede any tariff rates previously quoted and are subject to alteration at any time without prior notice.

Upon request, we shall be pleased to quote our terms and conditions for transactions not mentioned in this tariff of charges by mail or swift.

I. ACCOUNT SERVICES

1.	Maintenance	€ 30,00 per month
2.	MT 950 statements (provided automatically whenever an account entry occurs)	Free of charge
3.	MT 940 statements	€ 50,00 per month
4.	MT 942 statements	€ 50,00 per month
5.	Paper statements	€ 10,00
6.	Credit interest rate (quarterly)	-50 bp p.a.
7.	Overdraft rate (€ account)	€STR + fixed spread 8.5 bp + 200 bp p.a.
8.	BusinessNet entrance fee	€ 70,00
9.	BusinessNet monthly fee	€ 30,00
10.	Balance confirmation	€ 50,00 plus out-of-pocket charges
11.	Detailed Audit Report	€ 100,00 plus out-of-pocket charges

II. BANK-TO-BANK TRANSFERS (MT200 or MT202)

1.	Transfer in favour of own account	€ 2,00
2.	Transfer in favour of third bank	€ 2,00
3.	MT 202COV	€ 1,50
4.	MT 900 (confirmation of debit)	€ 1,50
5.	MT 910 (confirmation of credit)	€ 1,00
6.	Non-STP surcharge (to be borne by the sending bank)	€ 7,00
6.1.	Cut-off times for € accounts (delivery of funds):*	
	- inter-bank	VD 16:00 CET
	- book transfer	VD 16:00 CET
6.2.	Cut-off times for US\$ accounts (delivery of funds):*	
	- inter-bank	VD 11:00 CET
	- book transfer	VD 11:00 CET
6.3.	Cut-off times for other currencies (delivery of funds):	
	- on case by case basis	
6.4.	Cancellations/ Amendments	
	- of delivery instructions	up to execution
	- of book transfers	up to execution

*Orders received after the above mentioned times will be executed on the best-effort basis.

III. CUSTOMER TRANSFERS (MT103)
INCOMING MESSAGES

1.	Charging option BEN/SHA :	
1.1.	- beneficiary's account with UniCredit Banka Slovenija d.d.	Free of charge for the sending bank
1.2.	- beneficiary's account at other banks, where the sender's bank is a member of Member States** and the currency of p/o is in € or currencies of Member States	€ 3,00 for the sender's bank
1.3.	- beneficiary's account at other banks, where the sender's bank is not a member of Member States and where the sender's bank is a member of Member States and payment is not in currencies of Member States (fee is deducted from incoming payment)	0,03 % min 5,00 max. € 50,00
2.	Charging option OUR (charges to be borne by the sending bank) ¹	
2.1.	- amount up to € 75,00 or equivalent	€ 10,90
2.2.	- amount from € 75,01 to € 5.500,00	€ 22,90
2.3.	- amount from € 5.500,01 to € 12.500,00	€ 47,90
2.4.	- amount from € 12.500,01 to € 50.000,00	€ 79,90
2.5.	- amount exceeding € 50.000,01	€ 120,90

**** Member States are countries which are members of EU and EEC (European Economic Community).**

Bank reserve the right to change condition of charges on incoming payments from OUR to SHA received from the banks that are not fulfilling their obligation of payment requested charges. Whenever our bank will not receive payment of requested OUR charges within two months after sent request (MT191) will start to change option OUR to SHA on all future received payments from such bank and advise bank about our action by mail or swift.

OUTGOING MESSAGES

3.	Domestic, cross-border and international	according to arrangement with our bank's customers
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OTHER

4.	Request for conditional payment	€ 15,00
5.	Investigations and adjustments	
5.1.	- not caused by us	€ 50,00
5.2.	- tracer	€ 50,00
5.3.	- for transactions booked up to 2 months ago	€ 50,00
5.4.	- for transactions booked over 2 months ago	€ 75,00

¹ UniCredit Banka Slovenija d.d. reserves the right to claim third bank charges (if any)

5.5.	- without proper reference	€ 100,00
5.6.	- amendments of value date (for credits of our bank's clients only)	€ 100,00 plus interests
5.7.	- cancellations, refunds at request of remitting bank (third party charges are not included)	€ 30,00
6.	Non-STP surcharge (to be borne by the sending bank) ²	€ 7,00
7.	Cut-off times for cross border and international payments are published in Business hours for transaction account operation http://www.unicreditbank.si/	

IV. DOCUMENTARY COLLECTIONS

1.	Nostro and loro documentary collections	0,22%, min. € 60, max. € 495
2.	Obtaining acceptance of drafts	€ 25
3.	Amendment of conditions	€ 60
4.	Loro collection with executed protest of drafts	0,22%, min. € 100
5.	Delivery of documents free of payment, return of items due to non-payment or non-acceptance	€ 60
6.	Transfer fee	0,17%, min. € 60,00, max. € 330

V. DOCUMENTARY CREDITS

1.	Issuing (for each three months or part thereof)	0,25 - 2,25%, min. € 100
2.	Advising/notification without adding confirmation	0,22%, min. € 60, max. € 495
3.	Confirmation commission	Subject to arrangement
4.	Documentary fee	0,17%, min. € 60
5.	Amendments of conditions	€ 60
6.	Transfer fee for a letter of credit	0,17%, min. € 110
7.	Reimbursement fee	€ 60 for each paym.

² STP (Straight Through Processing):

- field 50: account number followed by complete name and address of the ordering customer
- fields 52-57: valid SWIFT BIC code, option A
- field 59: beneficiary's account in IBAN structure followed by complete name and address of the beneficiary
- field 70: if the amount exceeds € 12.500, the field must be fulfilled
- field 23E , 72, 77B: must not be fulfilled

8.	Discrepancy fee	€ 110
9.	Transfer fee	0,17%, min. € 60, max € 330

VI. LETTERS OF GUARANTEE

1.	Advising a Letter of Guarantee without any obligation on our part	0,22%, min. € 60, max. € 495
2.	Amendment of conditions	€ 60
3.	Documentary fee	0,22%, min. € 60, max. € 330
4.	Transfer fee	0,17%, min. € 60, max € 330

VII. E-INVOICES

1.	Fee for sending E-invoice	€ 0,11
2.	Fee for sending E-payment notice, E-debit note, E-credit note, E-purchase order, E-dispatch advice, E-proforma invoice	€ 0,11

VIII. DATA FOR THE PURPOSE OF FATCA

The Account holder hereby consents that the Bank may from time to time inspect the Account holder's data for the purpose of FATCA (Foreign Accounts Tax Compliance Act) in order to establish, whether the possible circumstances (U.S. Indicia) have emerged which could cause that the Account holder owns an account that needs to be reported to U.S. (U.S. reportable account).

Notwithstanding to the above the Account holder is obliged to inform the Bank immediately in written form about any change of circumstances of its status (U.S. Indicia), such as U.S. address or transfer of seat to the U.S. or U.S. person becomes owner in fact or at change of activity code pursuant to SKD etc.. The Account holder is obliged to inform the Bank and submit to it the adequate documentation proving the possible change of circumstances.

In case the Account holder does not inform and provide to the Bank the adequate documents immediately after receiving written notice from the Bank to submit the adequate documentation proving the status of the Account holder, the Bank shall inform the tax authority of Republic of Slovenia that the Account holder owns an account which needs to be reported to the U.S.. In that case the Bank is entitled to terminate the contract unilaterally after sending written notice to the Account holder and close the account pursuant to the general terms and conditions of the contract.

The Account holder is obliged to compensate to the Bank all possible costs and damage that may be caused by the Account holder's breach of this subject matter clause.

The Account holder and the Bank agree that the Account holder by committing to this clause pursuant to Art. 216 (3) of the Banking Act (Zban – 2) consents that the Bank for the purpose of FATCA may inform the tax authority of Republic of Slovenia about certain confidential data of the Account holder.

IX. DEPOSIT GUARANTEE SCHEME

The Account holder declares that prior to opening the account, the Bank has ensured information about the deposit guarantee scheme which was according to the Deposit Guarantee Scheme Act established and is managed by the Bank of Slovenia. The Account holder also explicitly confirms that they are acquainted with such information.