

account services

• account opening	free of charge
• account maintenance	free of charge
• minimum balance	none
• credit interest	0,05% p.a.
• debit interest	O/N EURLIBOR + 2% p.a.
• statement message MT950 (daily)	free of charge
• additional / upon request message MT 900, 910	EUR 0.80/ message

- payment orders MT202TGT (through TARGET2)
 - in favour of the banks maintaining an account
 - in our books 6:00 p.m. CET on the value date
- Instructions of EUR payments
 - in favour of other banks 1:00 p.m. CET on the value date

customer payments

- **MT103 standard SWIFT msg**
 - in favour of TB clients 6:00 p.m. CET
 - in favour of third party clients 1:00 p.m. CET
- **MT103 through TARGET2**
 - in favour of TB clients 5:00 p.m. CET

payments

bank to bank transfers (MT 200, MT 201, MT 202, MT 203)

• incoming to TATRA BANKA	free of charge
• outgoing from TATRA BANKA	EUR 4
• non-qualified payments, manual handling	EUR 5

customer transfers (MT 103)

A) in favour of TATRA BANKA clients

- payments with fee instruction "BEN", "SHA" free of charge
- payments with fee instruction "OUR"
 - up to EUR 2,000.00 EUR 10
 - from EUR 2,000.01 up to EUR 20,000.00 EUR 25
 - from EUR 20,000.01 EUR 35

B) PSD compliant payments in favour of third party clients

- payments with fee instruction "SHA" only – ordering bank in the EEA. Commission is charged to the sending bank EUR 6.50

C) Other payments

- all other payments with fee instruction "SHA" and "BEN"
 - up to EUR 2,000.00 EUR 10
 - from EUR 2,000.01 up to EUR 20,000.00 EUR 25
 - from EUR 20,000.01 EUR 35
- payments with fee instruction "OUR" – guaranteed all inclusive fee
 - up to EUR 2,000.00 EUR 20
 - from EUR 2,000.01 up to EUR 20,000.00 EUR 50
 - from EUR 20,000.01 EUR 70
- charges for non-STP payments EUR 7
- cancellation of transfers
 - before payment is effected free of charge
 - after payment is effected EUR 35
- amendment to payment instructions
 - before payment is effected free of charge
 - after payment is effected EUR 20 + third party charges
- investigations of transfers / no error on our part
 - up to 1 month EUR 10
 - beyond 1 month EUR 20
- commission for processing of value change (to be added to interest calculated by beneficiary bank) EUR 65

value dates

A) MT103 in favour of TATRA BANKA clients

	Processing date	Value date debit date on loro acc.	Value date (or disposal date)
on the value date (D)* until COT	D	D	D
on the value date (D)* after COT in EUR	D+1	D	D
On the value date (D)* after COT in FCY	D+1	D	D+1
on the date preceding the value date (D)* until COT	D -1	D	D
on the date preceding the value date (D)* after COT	D	D	D

B) MT103 in favour of third party clients in Slovakia

	Processing date	Value date debit date on loro acc.	Value date (or disposal date)
on the value date (D)* until COT	D	D	D+1
on the value date (D)* after COT	D+1	D	D+2
on the date preceding the value date (D)* until COT	D -1	D	D
on the date preceding the value date (D)* after COT	D	D	D+1

C) MT103 in favour of third party clients outside Slovakia

	Processing date	Value date debit date on loro acc.	Value date (or disposal date)
on the value date (D)* until COT	D	D	D+2
on the value date (D)* after COT	D+1	D	D+3
on the date preceding the value date (D)* until COT	D	D	D+2
on the date preceding the value date (D)* after COT	D	D	D+2

*D = value date stated in the field 32A of the MT103 SWIFT message

cut off times (cot)

bank to bank transfers

guaranteed value date

- payment orders MT200, 202 (standard SWIFT msg)
 - in favour of the banks maintaining an account
 - in our books 4:00 p.m. CET on the value date
 - in favour of another Slovak banks 1:00 p.m. CET on the value date
- credit advice MT 210 11:00 a.m. CET on the value date

collections

Collections are subject to the valid "Uniform Rules for Collections" issued by ICC Paris.

documentary collections

° handling fee	0.15% min. EUR 90, max. EUR 1.150
° payment commission	0.25% min. EUR 60, max. EUR 220
° amendment fee / cancellation of collection (or by clean payment)	EUR 50
° tracers and other announcements	EUR 30
° protest	EUR 90 + notary fee

documentary credits (L/C)

Documentary credits are subject to the valid "Uniform Customs and Practice for Documentary Credits" issued by ICC Paris.

advised L/C

° pre-advice	EUR 50
° advising fee	0.25% min. EUR 150
° confirmation fee till maturity	by arrangement min. EUR 300
° amendment fee	EUR 80 (+advising fee by L/C increase)
° checking of documents	EUR 65
° registration fee on ben's request	0.1% min. EUR 125
° discrepancy fee	EUR 70
° payment commission	0.25% min. EUR 80
	(incl. sending docs for payment/accept)
° transfer of L/C	0.3% p.q. min. EUR 130 p.q.
° assignment of proceeds out of L/C	0.1% min. EUR 110
° cancellation/non-utilization of L/C	EUR 60
° discount of L/C*	by arrangement
° reimbursement fee	0.1% min. EUR 100

Fees marked by an asterisk (*) will be increased by the valid VAT rate.

issued L/C

° pre-advice	EUR 50
° issuance fee, increase, prolongation	
- for first 3 months	0.25% p.m. min. EUR 130 p.m.
- every next month till expiry/maturity	0.1% p.m. min. EUR 130 p.m.
	(can be increased depending on collateral)
° amendment fee	EUR 90
° checking of documents	EUR 65
° payment commission	0.25% min. EUR 80
° discrepancy fee	EUR 80
° cancellation/non-utilization of L/C	EUR 60
° preparing L/C text draft	individually min. EUR 120

bank guarantees

issued

° issuance commission	by arrangement
° handling fee	by arrangement min. EUR 100
° amendment fee	EUR 100
° payment commission from claimed amount	0.25% min. EUR 200, max. EUR 1000
° premature release of collateral by global customs guarantee	0.5% min. EUR 200

received

° advising fee /verifications of signature/	EUR 200
° amendment fee	EUR 100
° claim under received guarantee	EUR 200
° service of documents by Community transit Procedure	EUR 100

information and other services**

additional services

° additional charge for express processing	EUR 250
° copies, duplicates	EUR 7 per page
° confirmation on client request/bank request	EUR 50
° reminder fee	EUR 60
° other activities not included in L/C or BG	EUR 100
° transfer of disposal rights of goods	EUR 70

telecommunication and post services

° telephone / facsimile /swift	EUR 20
° postal charge	actual costs

The above-mentioned fees apply to routine bank operations.

Special bank operations and services not listed will be charged separately.

All expenses incurred in connection with the execution of the transactions (e.g. postage, courier and others) will be charged separately.

TATRA BANKA reserves the right to amend listed fees without previous notice.

comments:

p.m. fee will be calculated for each beginning month

p.q. fee will be calculated for each beginning period of three months

p.a. fee will be calculated for each day of guarantee validity, when the standard year is consisting of 360 days (i.e. on base 365/360).

Fees by an asterisk (**) are increased by the valid VAT rate, in case that they are not part of the service, which is free of VAT.