



# TERMS & CONDITIONS FOR BANKS

## VALID FROM SEPTEMBER 30th, 2021

### I. ACCOUNT SERVICES

Valid only for loro accounts held in our books

account opening	free of charge
account maintenance	EUR 100/month (or by arrangement)
account closure	EUR 50
minimum balance	none
credit interest	0 % p.a.
debit interest	euro short-term rate (€STR)* + 2 % p.a.
negative interest rate fee (calculated on the monthly average of positive end of day credit balances)	ECB deposit rate - 0.2 % p.a.
statement message MT950 (daily)	free of charge
audit confirmation	EUR 100

\* if this reference rate is lower than zero, then it will be considered equal to zero

### II. PAYMENTS

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

incoming to TATRA BANKA	free of charge
outgoing from TATRA BANKA	EUR 5 (or by arrangement)
repair, manual handling	EUR 7

#### customer transfers (MT 103)

##### A) in favour of TATRA BANKA's clients

payments with "BEN", "SHA" instruction	free of charge
payments with "OUR" instruction	
- 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 client

payments with "SHA" instruction only – ordering bank in the EEA. Sending bank is subject to charge	EUR 6.50
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##### C) Other payments

all other payments with "SHA" and "BEN" instruction*	
- 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

\*Fee deducted from the transferred amount towards beneficiary

payments with "OUR" instruction – 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
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### III. INVESTIGATIONS & ENQUIRIES

<b>cancellation of transfers</b> (before/after payment is effected)	EUR 50
<b>amendment to payment instructions</b> (before/after payment is effected)	EUR 50
<b>investigations of transfers*</b> (no error on our part)	EUR 50
<b>enquiry</b>	EUR 20
<b>commission for processing of value change</b> (to be added to interest calculated by beneficiary bank)	EUR 100

\*charge can be applied also in case of following scenarios:

- if cover for incoming payment received later than value date advised in 32A of MT103
- in case of refunding of payments received by error or for abandonment of incoming payment received on incorrect nostro account

### IV. CUT OFF TIMES (COT)

<b>guaranteed value date</b>		
payment orders MT200, 202 <b>(standard SWIFT message)</b>		
- in favour of the banks maintaining an account in our books	4:00 p.m. CET	on the value date
- in favour of other banks	1:00 p.m. CET	on the value date
payment orders MT202TGT <b>(through TARGET2)</b>		
- 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

<b>MT103 standard SWIFT message</b>	
- in favour of TB clients	6:00 p.m. CET
- in favour of third party clients	6:00 p.m. CET

<b>MT103 through TARGET2</b>	
- in favour of TB clients	5:00 p.m. CET

### V. VALUE DATES

#### A) MT103 in favour of TATRA BANKA clients

	Processing date	Value date debit on loro acc.	Value date
on the value date (D)* until COT	D	D	D
on the value date (D)* after COT	D+1	D	D
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 EUR in favour of third party clients within EEA

	Processing date	Value date debit on loro acc.	Value 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 EEA currencies in favour of third party clients within EEA**

	Processing date	Value date debit on loro acc.	Value 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	D	D+1
on the date preceding the value date (D)* after COT	D	D	D+1

**D) other MT103 in favour of third party clients**

	Processing date	Value date debit on loro acc.	Value 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

**VI. COLLECTIONS**

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

**Documentary collections**

handling fee	0.15 % min. EUR 100, 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
bill of exchange protest	EUR 100 + notary fee

**VII. 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 500
amendment fee	EUR 95 (+ advising fee by L/C increase)
examining documents	EUR 65
registration fee on ben 's request	0.1 % min. EUR 125
discrepancy fee	EUR 85
payment commission	0.25 % min. EUR 80 (incl. sending docs for payment / accept)
transfer of L/C	0.3 % min. EUR 200
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

**Issued L/C**

pre-advice	EUR 50
issuance fee, increase, prolongation	0.25 % p.m. min. EUR 130 p.m.
- for first 3 months	0.1 % p.m. min. EUR 130 p.m.
- every following month till expiry/maturity	(can be increased depending on collateral)
amendment fee	EUR 95
examining documents	EUR 65
payment commission	0.25 % min. EUR 80
discrepancy fee	EUR 85
cancellation/non-utilization of L/C	EUR 60
L/C draft preparation	individually, min. EUR 200

## VIII. BANK GUARANTEES (BG)

### 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 / verification of signature	EUR 200
amendment fee	EUR 100
claim under received guarantee	EUR 200
service of documents by Community transit procedure	EUR 100

## IX. INFORMATION AND OTHER SERVICES\*

### Additional services related to BG, L/C

additional charge for express processing	EUR 250
copies, duplicates	EUR 10 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
release of goods sent at the disposal of the bank	EUR 70

### Telecommunication and post services

telephone / fax / swift	EUR 25
postal charge	actual costs

Fees marked 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.

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 month commenced

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

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

September 2021