

Excerpt from the Decision on Pricing for Corporate clients - International payments

(Applicable from: 06 June 2016)

Excerpt from the Decision on Pricing

A.II. FX payments – national payments in foreign currency, cross-border and international payments

Item	Type of service	Fee
1.	REMITTANCES AND CHEQUES	
1.1.	Payments	
1.1.1.	Upon order of legal entities	
1.1.1.1.	Payment by remittance – cross-border and national payments	
1.1.1.1.1.	Payment in EUR – paper	HRK 130
1.1.1.1.2.	Payment in EUR – eLEMENT@	HRK 80
1.1.1.1.3.	Payment in foreign currency other than EUR – paper	0.30% min. HRK 80 max. HRK 4,000
1.1.1.1.4.	Payment in foreign currency other than EUR – eLEMENT@	0.25% min. HRK 60 max. HRK 4,000
1.1.1.2.	International remittances	
1.1.1.2.1.	International payment – paper	0.30% min. HRK 80 max. HRK 4,000
1.1.1.2.2.	International payment – eLEMENT@	0.25% min. HRK 60 max. HRK 4,000
1.1.2.	Conditional remittances	0.5% min. HRK 200
1.1.3.	Message to abroad about changes to conditions	HRK 60
1.1.4.	Remittance cancellation	HRK 100
1.2.	Collection (inflows)	
1.2.1.	Crediting corporate customers' accounts	
1.2.1.1.	Cross - border and national	
1.2.1.1.1.	Inflows in EUR	HRK 50
1.2.1.1.2.	Inflows in foreign currency other than EUR	0.2% min. HRK 60 max. HRK 4,000
1.2.1.2.	Other inflows	0.2% min. HRK 60 max. HRK 4,000
1.2.2.	Crediting retail customers' accounts	HRK 7.5 per remittance
1.2.3.	Conditional remittances	0.5% min. HRK 200
1.3.	Collection of cheques (corporate and retail customers' cheques)	0.5% min. HRK 100 max. HRK 4,000
1.4.	Repurchase of cheques from corporate customers and authorised exchange offices	1% min HRK 60
1.5.	Uncashed cheques returned by international banks	HRK 10
1.6.	Cheque drawn to the Bank	0.1% min. HRK 60
1.7.	Cheque drawn to other banks	0.3% min. HRK 60
1.8.	Complaints about cheques	0.3% min. HRK 60, max. HRK 300
1.9.	Retail inflows from paying-in slips	0.4% min. HRK 20, max. HRK 100

A modification or a cancellation of an order is permitted only before its processing. A request for such a modification or cancellation of an already processed payment order may be granted only with consent of the beneficiary.

Item	Type of service	Fee
2.	COLLECTIONS AND PAYMENTS EFFECTED IN FX CASH	
2.1.	Takeover of cash - collection after export of merchandise and services	0.3% min. HRK 60
2.2.	Cash deposits under other operations	0.5% min. HRK 60
2.3.	Advance payment for a business trip abroad	1% min. HRK 60
2.4.	Deposits and withdrawals – separate exchange office account	0,30% min. HRK 60, max. HRK 300

A.III. Documentary collection and collection of bills of exchange

Item	Type of service	Fee
1.	Outgoing and incoming collection	0.3% min. HRK 300
2.	Modification	HRK 100
3.	Consigning of documents free of charge, returning of documents etc.	HRK 200
4.	Obtaining of blank endorsement of bills of exchange	0.2% min. HRK 200
5.	Collection of bills of exchange without protest	0.2% min. HRK 200
6.	Incoming collection of bills of exchange with claimed payment	0.3% min. HRK 200
7.	Discounting of commercial documents and bills of exchange	as contracted
8.	Discounting of cheques under retail current accounts	
8.1	- by 3 instalments	2.5%, i.e. as contracted
8.2	- by 4 instalments	3.5%, i.e. as contracted
8.3	- by 5 instalments	4.5%, i.e. as contracted
8.4	- by 6 instalments	5.5%, i.e. as contracted

Fee from item A.II.1.1.1. i.e. A.II.1.2.1. herein is charged upon collection.

As concerns the documents received for collection in operations with foreign customers, the relevant fee shall be calculated and charged in line with the provisions contained herein, whilst the Uniform Rules for Collections of the International Chamber of Commerce in Paris (Publication No. 522, Rev. 1995, or subsequent revisions thereof) shall be observed in all other aspects of the relationship with the principal.

A.IV. Documentary letters of credit

Item	Type of service	Fee
1.	IMPORT (OUTGOING) L/Cs	
1.1.	Application processing fee for opening of L/C with deferred coverage depositing	HRK 400
1.2.	Opening of L/C with coverage	0.3% min. HRK 200, quarterly
1.3.	Opening of L/C with deferred coverage	From 0.50% to 1%, min.HRK500,quarterly

1.4.	Opening of L/C with full deposit-coverage	0.4 % to 0.8%, min HRK 400, quarterly
1.5.	Transfers of L/Cs and modification of L/C conditions	HRK 400 per modification
1.6.	L/C cancellation	HRK 500
1.7.	Obtaining L/C confirmation	0.2% - 0.5%, min. HRK 500, one-off
1.10.	Forfeit penalty for cancellation subsequent to agreement conclusion	HRK 500
1.11.	Opening of L/C covered by another L/C	0.4% to 0.8% min HRK 400, quarterly
1.12.	Modification of L/C conditions, effecting an international payment without presenting documents, L/C cancellation and L/C related complaints	HRK 400 one-off

An international payment order may be modified or cancelled only before it is processed. Modification or cancellation of an already processed payment order is subject to the beneficiary's consent.

Item	Type of service	Fee
2.	EXPORT (LORO) L/Cs	
2.1.	Non-binding L/C notification	0.15% min. HRK 200,max.HRK 4,000,one-off
2.2.	Confirmation	as agreed, min. 0.3% i.e. HRK 400, quarterly
2.3.	Modification of L/C conditions, transfer of L/C, L/C cancellation	HRK 300 per modification
2.4.	Examination of documents	0.3% min. HRK 300, max HRK 4,000
2.5.	Transfer of L/C	0.1% min. HRK 500

Fee under item A.II.1.2.1. herein is charged on payments under export (incoming) L/C.

If the beneficiary is a customer of another bank, under incoming L/Cs the Bank shall calculate and charge 50% of the beneficiary's bank's pertaining commission.

Upon opening of L/C, the fee is calculated and paid up-front for the first three months from the day of the L/C opening. If the validity period of the L/C and/or payment term continues into a new quarter, the fee shall be calculated on the first day of each new period, whilst in the last period the fee shall be calculated proportionally to the number of days. If the validity period of the L/C continues into a new period up to 5 days, the fee for the concerned period shall not be calculated.

If L/C modification relates to an increase in the L/C amount, the fee for L/C conditions modification shall be charged as well as the fee for opening (depending on L/C type) which is calculated on the increase shown as percentage, i.e. in the minimum amount of HRK 100.00.

In case the L/C is not fully utilised, there will be no refund of the fee collected under L/C.

As concerns L/Cs which were opened with agreed tolerance clause for delivered quantity of goods and amount, the fee shall be calculated on the L/C base plus the agreed tolerance percentage. Upon opening of L/C the calculation is performed and the fee is collected up-front for the first three months from the day of the L/C opening. If the validity period of the L/C and/or payment term continues into a new quarter, the fee shall be calculated on the first day of each new period on the L/C balance as at that day, whilst in the last period the fee shall be calculated proportionally to the number of days. If the validity period of the L/C continues into a new period up to 5 days, the fee for the concerned period shall not be calculated.

A.V. Guarantees and sureties

Item	Type of service	Fee
1.	OUTGOING GUARANTEES	
1.1.	Application processing fee - guarantee issuance	
1.1.1.	Application processing fee – issuance of all guarantees with coverage /secured by a deposit	HRK 200 one-off
1.1.2.	Application processing fee - issuance of all guarantees without coverage /security in the form of a deposit	HRK 400 one-off
1.2.	Issuing of guarantee with coverage	0.3% min. HRK 200, quarterly
1.3.	Issuing of guarantee without coverage	
1.3.1.	Issuing of guarantees with full deposit-coverage	0.4 do 0.8%, min. HRK 400, quarterly
1.3.2.	Issuing of other guarantees without coverage	
1.3.2.1.	Issuing of payment guarantees	0.5% - 1%, min. HRK 500, quarterly
1.3.2.2.	Issuing of guarantees	
1.3.2.2.1.	Issuing of performance guarantees	0.3% - 0.6% min. HRK 500, quarterly
1.3.2.2.2.	Issuing of other performance guarantees	0.4% - 0.8% min. HRK 500, quarterly
1.3.2.3.	Issuing of customs guarantees	
1.3.2.3.1.	Issuing of surety in transit procedure	0.6% - 1%, min. HRK 600, quarterly
1.3.2.3.2.	Issuing of other customs guarantees	0.5% - 1%, min. HRK 500, quarterly
1.4.	Issuing of guarantee confirmation	0.5% - 1.2%, min. HRK 400, quarterly
1.5.	Aval and acceptance of a bill of exchange	0.5% - 1%, min. HRK 500, quarterly
1.6.	Issuing of a letter of intent	
1.6.1.	Issuing of a letter of intent - binding	Equal to the fee of the guarantee it refers to
1.6.2.	Issuing of a letter of intent – non-binding	HRK 400
1.7.	Modification of conditions under a guarantee	HRK 400 per modification
1.8.	Guarantee issued based on a counter guarantee	0.5% - 1%, min. HRK 500.00, quarterly
1.9.	Fee charged for operations upon request to the Bank to pay the guarantee	1% min. HRK 500
1.10.	Forfeit penalty for guarantee cancellation subsequent to agreement conclusion	HRK 500
1.11.	Application processing fee - change of guarantee conditions	
1.11.1.	Fee charged for processing application for change of conditions under a guarantee with coverage / secured by a deposit	HRK 200 one-off
1.11.2.	Fee charged for processing application for change of conditions under all guarantees without coverage	HRK 400 one-off

Fee under item A.II.1.1.1. herein is charged as well upon payment of guarantees.

Item	Type of service	Fee
2.	INCOMING GUARANTEES	
2.1.	Non-binding notification	0.15% min. HRK 400, max. HRK 4,000
2.2.	Confirmation of incoming guarantee	as agreed, min 0.3% i.e. HRK 400, quarterly
2.3.	Modification of conditions, cancellation of guarantee	HRK 400
2.4.	Forwarding of affidavit	HRK 400 one-off
2.5.	Request for payment of incoming guarantee	0.3% min. HRK 400
2.6.	Examination of documents and takeover	0.2% min. HRK 400
2.7.	Certificate of guarantee authenticity	HRK 400 one-off

Fee under item A.II.1.2.1. herein is charged as well upon payment of guarantees

Upon issuance of guarantees, fee is calculated and paid up-front for the first three months from the day of the guarantee issuance. If the validity period and/or respire term continues into a new quarter, the fee shall be calculated on the first day of each new period for the upcoming quarter, whilst in the last period the fee

shall be calculated proportionally to the number of days. If the validity period of the guarantee continues into a new period up to 5 days, the fee for the concerned period shall not be calculated.

A.VIII. Other services

Item	Type of service	Fee
1.	Fee under trust and agency operations	0.80% - 1.50%
2.	Execution of trust and agency operations	in accordance with the agreement with the beneficiary
3.	Customer complaints	actual cost, min HRK 200
4.	International inquiries with regard to inappropriately received international orders	EUR 10
5.	Requesting from and providing information to abroad	actual cost plus HRK 400
6.	Dun letter on outstanding debt with the Bank (under account, loan, guarantee, L/C ...)	HRK 60
7.	FX account blockage (further to a court order, debit note etc.)	HRK 60
8.	Notification to the Court on execution	HRK 20
9.	Preparing copies of card statements, documents etc.	HRK 100
10.	Issuance of various attestations/certifications and certificates of account balance (except for the balance as at 31st December)	HRK 200 per item
11.	Document copies	HRK 5 per page
12.	Filling in of Forms 14 and 15	HRK 40 per form
13.	Daily delivery of OTP or CNB exchange rate lists (except for exchange offices)	EUR 110 semi-annually
14.	Delivery of data from historic exchange rate lists (up to 10 dates per delivery)	HRK 50