

TERMS AND CONDITIONS FOR CORRESPONDENTS

A. ACCOUNT SERVICES

1. Account maintenance	by arrangement
2. Credit and Debit interest	by arrangement
3. Bank to bank transfer including booking in HRK (per item)	
3.1 Credit entries	free of charge
3.2 Debit entries	by arrangement
4. MT940/941/942/950 Daily Statements	by arrangement
5. MT900/910 Debit/Credit advices (per item)	by arrangement
6. Statements and reports on request (per copy)	EUR 10.00
7. Cut-off time for bank-to-bank transfers (MT2xx)*	
7.1 for all bank-to-bank transfers to an A/C with Addiko Bank d.d.	16:00 h T+0
7.2 for all HRK bank-to-bank transfers on an A/C with another bank	15:00 h T+0
7.3 for all foreign currency bank-to-bank transfers to an A/C with another bank in Croatia	11:00 h T+0
7.4 for all foreign currency bank-to-bank transfers abroad	14:00 h T+0

* Stated target times apply only to EUR and USD orders.

8. Cut-off time for commercial transfers (MT1xx)*	
8.1 for all commercial transfers to an A/C with Addiko Bank d.d.	14:00 h T+0
8.2 for all HRK commercial transfers on an A/C with another bank	14:00 h T+0
8.3 for all foreign currency commercial transfers to an A/C with another bank in Croatia	14:00 h T+0
8.4 for all foreign currency commercial transfers abroad	14:00 h T+0

* Stated cut-off times apply only to EUR and USD orders.

The Bank can process the payment order even after the stated cut-off time, with the requested execution date.

9. Cut-off time for cancellation of incoming payment order	14:00 h before value date
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B. INCOMING/OUTGOING PAYMENTS

1. Incoming payments in favour of the accounts at the Bank*

1.1. SWIFT incoming payments with option OUR - corporate clients	0.20%; min HRK 80.00, max. HRK 4,000.00 or counter value
1.2. SWIFT incoming payments with option OUR - retail clients	HRK 45.00 or counter value
1.3. TARGET2 incoming payments with option OUR - corporate clients	HRK 50.00 or counter value
1.4. TARGET2 incoming payments with option OUR - retail clients	HRK 45.00 or counter value

* SWIFT incoming payments in the amount \leq EUR 20,00 or counter value free of charge
TARGET2 incoming payments in the amount \leq EUR 8,00 free of charge

2. Transfers of incoming payments in favour of third Bank's clients*

2.1. Transfers of incoming payments with option SHA/BEN in favour of third Bank's clients (in EEA) (charges for the beneficiary's bank)	free of charge
2.2. Transfers of incoming payments with option SHA/BEN in favour of third Bank's clients (outside EEA) (charges for the beneficiary's bank)	HRK 160.00 or counter value
2.3. Transfers of incoming payments with option OUR in favour of third Bank's clients (in EEA) (charges for the sending bank)	free of charge
2.4. Transfers of incoming payments with option OUR in favour of third Bank's clients (outside EEA) (charges for the sending bank)	HRK 160.00 or counter value

* SWIFT incoming payments in the amount ≤ EUR 20,00 or counter value	free of charge
TARGET2 incoming payments in the amount ≤ EUR 8,00	free of charge

3. Transactions routing in full amount (EUR only)

3.1. Routing of received MT103 from the banks with account in Addiko Bank d.d.*	
3.1.1. through Target2	HRK 14,00 or counter value
3.1.2. through correspondent banks	HRK 20,00 or counter value
3.2. Routing of received MT103 from Target 2 in favour of banks with account in Addiko Bank d.d.	HRK 6,00 or counter value

* Cut-off time for receiving payment orders is 15:00 h

C. TRADE FINANCE

1. DOCUMENTARY COLLECTIONS

1.1. Documentary collections	0.20%; min EUR 80.00
1.2. Delivery of documents free of payment	EUR 70.00
1.3. Obtaining acceptance of drafts	EUR 70.00
1.4. Protesting of B/E and return of documents	0.25%; min EUR 80.00 plus protest charges
1.5. Transfer of rights for disposal of goods - collection fee plus release charges	0.15%; min EUR 80.00
1.6. Delivery of documents presented for payment directly by foreign contractor	0.20%; min EUR 15.00, max EUR 660.00

2. DOCUMENTARY CREDITS

2.1. Issuance (taking up and checking of documents included)	0.70%; min EUR 80.00 p.q.
2.2. Confirmation	by arrangement
2.3. Advising of L/C	0.10%; min EUR 80.00
2.4. Advising of L/C to 2 nd advising bank	0.10% min EUR 100.00, max EUR 300.00
2.5. Advising of L/C to 2 nd advising bank by the order of Addiko Group banks	EUR 50.00
2.6. Transfer of L/C without obligation on our part	0.10%; min EUR 135.00
2.7. Discrepancy fee	EUR 80.00 per set of documents
2.8. Taking up and checking of documents-as per each set of docs	0.30%; min EUR 80.00

3. GUARANTEES

3.1. Issuance	0.50% - 0.75%; min EUR 80.00 p.q.
3.2. Issuing of guarantee under received counter-guarantee	0.30%; min EUR 80.00 p.q.
3.3. Issuing tender guarantees (duration up to 100 days flat)	0.40 % - 0.70 %, min. EUR 80.00 p.q.
3.4. Confirmation	by arrangement
3.5. Advising of guarantee	0.10%; min EUR 80.00
3.6. Forwarding of guarantee to the 3 rd bank	0.10% min. EUR 100.00, max. EUR 300.00
3.7. Forwarding of guarantee to the 3 rd bank by the order of Addiko Group banks	EUR 50.00
3.8. Examination of demand for payment	0.30%; min EUR 80.00

For issued guarantees duration up to 90 days flat commission will be charged as per tariff item 3.1 and 3.2.

4. TRADE FINANCE GENERAL COMMISSIONS

4.1. Amendment or cancellation	EUR 80.00
4.2. Advising/forwarding of amendment to the 3 rd bank by the order of Addiko Group banks	EUR 50.00
4.3. Outgoing payment	0.20%; min EUR 15.00, max EUR 660.00
4.4. Incoming payment	0.20%; min EUR 10.00, max EUR 500.00
4.5. Closing/request for release before expiry date	EUR 30.00
4.6. Verification of authenticity and/or signatures correctness	EUR 70.00
4.7. Sending SWIFT messages and/or queries on request of correspondent banks	EUR 30.00

For advising of L/Cs and forwarding of guarantees, as well as their amendments, via domestic bank half of commission will be charged, In case half of advising of L/C or guarantee commission is less than minimum, minimum will be charged, and for forwarding of SWIFT messages via domestic banks HRK 50.00 or counter value will be charged.

D. REIMBURSEMENTS

1. Advice of a reimbursement authorization	EUR 75.00
2. Confirming a reimbursement authorization	by arrangement
3. Amendments of a reimbursement authorization	EUR 70.00
4. Payment under reimbursement authorization	EUR 75.00

E. OTHER SERVICES

1. Status and creditworthiness information on company	EUR 50.00
2. Bank's auditors confirmations	
2.1. Domestic bank's account balance confirmation	EUR 75.00
2.2. Foreign bank's account balance confirmation	EUR 100.00
3. Cancellation, amendment and inquiry/investigation charges	EUR 30.00
4. Verification of signatures correctness	EUR 70.00
5. Investigations up to six months	EUR 30.00
6. Investigations older than six months	EUR 50.00
7. Cost of returned NON-SEPA incoming payment	HRK 240.00 or counter value
8. Cost of returned SEPA incoming payment (RECALL)	free of charge

F. GENERAL TERMS

1. Tariff rates are quoted in HRK or in other currencies depending of the underlying transaction for which the commission is charged.
2. Tariff rates not covered by this schedule will be quoted at request.
3. Higher/Lower rates may be discussed on a reciprocal basis.
4. Requests for charges older than six months will not be accepted.
5. Postage, SWIFT and other expenses, if any, are for the account of the ordering party, even if not particularly mentioned under the specific transaction type.
6. Stated tariff rates apply to issued and received documentary collections, documentary credits and guarantees.
7. All Letters of Credit issued by our Bank are subject to the Uniform Customs and Practice for Documentary Credits (issued by ICC, Paris, last revision).
8. All guarantees issued by our Bank are subject to the Uniform Rules for Demand Guarantees (issued by ICC, Paris, last revision).
9. All collection items will be handled in accordance with Uniform Rules for Collections (issued by ICC, Paris, last revision).
10. The Bank does not bear any responsibility for delays, errors, misinterpretations, etc. that may arise from unclear or incomplete instructions.
11. These terms and conditions supersede all those previously issued and are subject to change at any time without prior notice.
12. In accordance with laws and regulations of the Republic of Croatia that regulate international payments system and in accordance with Anti Money Laundering and Terrorist Financing Law, for correct payment orders processing, all information on applicant and beneficiary are necessary, including IBAN/account.
13. Pursuant to specific measures prescribed by the competent international bodies, applicable law and internal procedures and acts of the Bank, the Bank reserves the right not to establish or unilaterally terminate the existing business relationship and/or refuse to execute the transaction and/ or prevent the disposal of funds in the event that the Client or legal or a private entity who is in the ownership structure of a client and / or participant in a transaction is listed on the international sanction list of the US Agency for the Control of Foreign Assets (OFAC) or the European Sanctions List (EU) " or UN Sanctions List or internal Black list of Addiko Group.

Zagreb, May 15th 2018