

TERMS AND CONDITIONS FOR CORRESPONDENT BANKING 5/2024

No.	Service	Unit price				
A.	ACCOUNT SERVICES					
A1.	Account maintenance	EUR 100,00				
A2.	Credit/Debit interest	by arrangement				
A2.1.	Fee for positive account balance which client pays to the bank	<table border="0"> <tr> <td>EUR</td> <td>• Positive account balance for EUR = 0,00% p.a.</td> </tr> <tr> <td>CHF</td> <td>• Positive account balance for CHF = 0,00% p.a.</td> </tr> </table>	EUR	• Positive account balance for EUR = 0,00% p.a.	CHF	• Positive account balance for CHF = 0,00% p.a.
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CHF	• Positive account balance for CHF = 0,00% p.a.					
A3.	Bank-to bank transfers (per item)					
A3.1.	Credit entries	EUR 0,50				
A3.2.	Debit entries	EUR 0,50				
A4.	MT940/941/942/950 Daily Statements	free of charge				
A5.	MT900/910 Debit/Credit advices (per item)	by arrangement				
A6.	Statements and reports on request (per copy)	EUR 10,00				
No.	Service	Cut-off times (Local time zone)				
A7.	Cut-off time for bank-to-bank transfers (MT2xx) ¹					
A7.1.	for all bank-to-bank transfers to an account with Addiko Bank Plc.	16:00 T+0				
A7.2.	for all EUR bank-to-bank transfers on an account with another bank	15:30 T+0				
A7.3.	for all foreign currency bank-to-bank transfers to an account with another bank in Croatia	11:00 T+0				
A7.4.	for all foreign currency bank-to-bank transfers abroad	14:00 T+0				
A8.	Cut-off time for commercial transfers (MT1xx)					
A8.1.	for all commercial transfers to an account with Addiko Bank Plc.	17:00 T+0				
A8.2.	for all EUR/USD commercial transfers to an account with another bank in Croatia	14:00 T+0				
A8.3.	for all commercial transfers in other foreign currencies to an account with another bank ²	14:00 T+1				
A9.	Cut-off time for cancellation of incoming payment order	14:00 before value date				
No.	Service	Unit price				
B.	INCOMING PAYMENTS/TRANSFERS (MT1XX)					
B1.	Incoming payments to an account within Addiko Bank Plc. ³					
B1.1.	Incoming payments with option OUR - legal entities	EUR 25,00 or counter value				
B1.2.	Incoming payments with option OUR - private individuals	EUR 25,00 or counter value				
B2.	Transfers to an account with another bank					
B2.1.	Transfers with option SHA/BEN to an account with another bank in EEA (PSD payment - no fee deduction) - processing fee is charged from sending bank in monthly invoice ⁶	EUR 4,00 or counter value				
B2.2.	Transfers with option OUR ⁵ to an account with another bank in EEA (PSD payment - no fee deduction) - processing fee is charged from sending bank in monthly invoice ⁶ and the beneficiary's bank fee is not included	EUR 11,00 or counter value				
B2.3.	Transfers with option SHA/BEN to an account with another bank outside EEA - transfer fee is charged from beneficiary's bank	EUR 22,00 or counter value (plus third bank fees)				
B2.4.	Transfers with option OUR ⁵ u to an account with another bank outside EEA - transfer fee is charged from sending bank	EUR 22,00 or counter value (plus third bank fees)				

No.	Service	Unit price
B3.	Routing service of full amount EUR transactions ⁶	
B3.1.	Routing of incoming MT103/MX(pacs.008) from banks with account in Addiko Bank Plc. ⁴	
B3.1.1.	Through Target2 - with cost option SHA	EUR 2,00
B3.1.2.	Through Target2 - with cost option OUR	EUR 5,00
B3.1.3.	Through correspondent banks (only for Addiko Group members)	EUR 3,50

Financial Institutions

B3.2.	Routing of incoming MT103/MX (pacs.008) to the banks with account in Addiko Bank Plc.	
B3.2.1.	Through Target2 - with cost option SHA	EUR 0,80
B3.2.2.	Through Target2 - with cost option OUR ⁵	EUR 0,80
B3.2.3.	Cost of OUR option - transfer fee is charged from ordering bank	EUR 10,00
B4.	Payment Requiring Additional Processing	
B4.1.	Non-STP charge ⁸	EUR 7,00
C	TRADE FINANCE⁷	
C1.	GUARANTEES	
C1.1.	Issuance	0.50%; min. EUR 100.00 p.q.
C1.2.	Issuing of guarantee under received counter-guarantee	0.30%; min. EUR 100.00 p.q.
C1.3.	Issuing tender guarantees (duration up to 100 days flat)	0.40%, min. EUR 100.00 p.q.
C1.4.	Advising of guarantee	0.10%; min. EUR 100.00
C1.5.	Forwarding of guarantee to the 3 rd party	0.10% min. EUR 150.00, max. EUR 500.00
C1.6.	Forwarding of guarantee by order / in favour of Addiko Group banks, commission for the account of Addiko Group banks	EUR 100.00
C1.7.	Examination of demand for payment	0.30%; min. EUR 100.00
For issued guarantees duration up to 90 days, flat commission will be charged as per tariff item C1.1. and C1.2.		
C2.	TRADE FINANCE - GENERAL COMMISSIONS	
C2.1.	Amendment or cancellation	EUR 100.00
C2.2.	Advising/forwarding of amendment by order / in favour of Addiko Group banks, commission for the account of Addiko Group banks	EUR 80.00
C2.3.	Outgoing payment	0.20%; min. EUR 15.00, max. EUR 660.00
C2.4.	Incoming payment	0.20%; min. EUR 10.00, max. EUR 500.00
C2.5.	Closing/request for release before expiry date	EUR 50.00
C2.6.	Verification of authenticity and/or signatures correctness	EUR 70.00
C2.7.	Sending SWIFT messages and/or queries on request of correspondent banks	EUR 50.00
C2.8.	Delivery of documents free of payment/returning of the documents	EUR 100.00
C2.9.	Transfer of rights for disposal of goods - collection fee plus release charges	0.15%; min. EUR 80.00
No.	Service	Unit price
D	OTHER SERVICES	
D1.	Status and creditworthiness information on company	EUR 50.00
D2.	Confirmations for audit	
D2.1.	Domestic bank's account balance confirmation	EUR 75.00
D2.2.	Foreign bank's account balance confirmation	EUR 100.00
D3.	Cancellation, amendment and inquiry/investigation charges	EUR 30.00
D4.	Verification of signatures correctness	EUR 70.00
D5.	Investigations up to six months	EUR 30.00
D6.	Investigations older than six months	EUR 50.00
D7.	Return of NON-SEPA incoming payment	EUR 35,00 or counter value
D8.	Return of SEPA incoming payment (RECALL - camt.056)	free of charge
D9.	Claim of Non-Receipt (camt.027) - positive answer	free of charge
E	CONTACTS	
E1.	Business relationship	fi.hr@addiko.com
E2.	Investigations - MT1xx	investigation.hr@addiko.com
E3.	Investigations - MT2xx	treasurysettlement.croatia@addiko.com
E4.	Trade Finance - MT7xx	trade-finance.hr@addiko.com

¹ Stated cut-off times apply only to EUR and USD orders.

² Transfers in JPY, AUD and HKD will be executed T+2

³ Incoming payments/transfers ≤ EUR 30,00 or counter value will be executed free of charge

⁴ Cut-off time for receiving payment orders is 16:00.

⁵ Addiko Bank Plc. will forward only 1st beneficiary's bank request for payment of OUR charges, additionally it will deliver the original payment order reference to the beneficiary's bank per request, in order to enable beneficiary's bank to claim the OUR charges directly from the sending bank. When processing received MT103 with OUR option in favor of banks with an account in Addiko Bank plc that have an active EUR transaction routing service, Addiko Bank d.d. will claim its OUR cost from the ordering bank (B3.2.3.)

Financial Institutions

⁶ In monthly invoices, the charges quoted in EUR will be calculated in transaction currency per buying rate from Exchange Rate List of Addiko Bank Plc., valid on last day of month

⁷ For calculation of other counter values for Trade Finance commissions, Addiko Bank Plc. will use buying/selling rate from Exchange Rate list of Addiko Bank Plc.

⁸ STP processing of MT103 payments:

field 50: IBAN followed by name of ordering customer or bank account followed by complete name and address

field 52: Valid SWIFT code, option A

field 53: Valid SWIFT code, option A or B

field 54: Valid SWIFT code, option A

field 56: Valid SWIFT code, option A

field 57: Valid SWIFT code, option A

field 59: correct IBAN and name of beneficiary

GENERAL TERMS:

1. Tariff rates are quoted in EUR or in other currencies depending of the underlying transaction for which the commission is charged.
2. Account service charges (costs, fees, interests, etc) are calculated and debited to your account on monthly basis. Fees for additional services might be charged individually depending on the nature of fees.
3. Account service charges (costs, fees, interests, etc) will be debited to your account in EUR, but if the account balance in EUR is not sufficient to cover the monthly charges the Bank has right to debit the account in any other account currency.
4. Specification of the monthly account service charges will be delivered via email or MT199/MT299. In case that the account balance is not sufficient to cover the monthly charges, the requested will be sent by email or via MT199/MT299.
5. Tariff rates not covered by this schedule will be quoted at request.
6. Higher/Lower rates may be discussed on a reciprocal basis.
7. Requests for charges older than six months will not be accepted.
8. 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.
9. Stated Trade Finance tariff rates apply to issued and received guarantees.
10. All guarantees issued by Addiko Bank Plc. are subject to the Uniform Rules for Demand Guarantees (issued by ICC, Paris, last revision).
11. Addiko Bank Plc. does not bear any responsibility for delays, errors, misinterpretations, etc. that may arise from unclear or incomplete instructions.
12. These terms and conditions supersede all those previously issued and are subject to change at any time without prior notice.
13. 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.
14. Pursuant to specific measures prescribed by the competent international bodies, applicable law and internal procedures and acts of Addiko Bank Plc., Addiko Bank Plc. 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 Blacklist of Addiko Group.
15. Tariff rates are subject to change without prior notice.

Zagreb, May 1st, 2024