

TERMS AND CONDITIONS FOR BANKS



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GENERAL CONDITIONS

The acceptance and execution of collections and procurement orders are subject to the „General Business Conditions of the Austrian Credit Institutions“ and to the „Uniform Rules for Collections“ published by the International Chamber of Commerce, Paris - currently in force.

Documentary credits are subject to *the* „General Business Conditions of the Austrian Credit Institutions“ and to the „Uniform Customs and Practise for Documentary Credits“ published by the International Chamber of Commerce, Paris - currently in force.

In all cases any „third parties“ expenses and fees will be charged separately. In cases where the execution of an order involves work beyond the normal extent, equivalent correspondent additional charges will likewise be debited.

Steiermärkische Sparkasse, Graz reserves the right to make alterations with immediate effect at any time and without prior notification.

All “Payments Service Directive” (PSD) related transactions are in accordance with the underlying legal instructions.

<p>1. EU-regulation/Credeuro compliant transfers</p> <ul style="list-style-type: none"> - for clients of our bank - for non-clients 	<p>free of charge EUR 1,50 or by separate arrangement</p>
<p>2. Commercial Payments with OUR-Version</p> <p>a) in favour of own customers and non-banks account relationship within Austria</p> <ul style="list-style-type: none"> - up to EUR 5.500,-- or equivalent - from EUR 5.500,-- to EUR 10.000,-- or equivalent - more than EUR 10.000,-- or equivalent <p>b) in favour of non-banks outside Austria</p> <p>additional</p> <ul style="list-style-type: none"> - up to EUR 5.500,-- - more than EUR 5.500,-- <p>c) other charges if applicable</p> <ul style="list-style-type: none"> - USD/CAD-Payments - urgent handling 	<p>EUR 5,99</p> <p>EUR 10,99</p> <p>0,10 %, min. EUR 10,99</p> <p>EUR 10,99</p> <p>0,15 %, min. EUR 10,99</p> <p>EUR 6,59</p> <p>EUR 8,79</p>
<p>3. Payments requiring any kind of investigation if without any fault on our part (amendments, recalls, unclear instructions, ...)</p>	<p>EUR 32,97</p> <p>Third party expenses will be charged separately</p>
<p>4. Payment sent by MT 2XX</p>	<p>EUR 2,20</p>
<p>5. Cheques</p>	<p>by arrangement</p>
<p>6. NON-STP-Fee</p>	<p>EUR 10,99 or by separate arrangement</p>
<p>7. Current Account</p> <ul style="list-style-type: none"> - Account maintenance fee - Credit interest - Debit interest for mail credits 	<p>EUR 150,00/year</p> <p>by arrangement</p> <p>by arrangement</p>

<p>8. Collections</p> <p>Delivery of the documents against payment or acceptance of the accompanying draft</p> <ul style="list-style-type: none"> - by ourselves - through correspondents - Fee for release of goods addressed to Steiermärkische Sparkasse or placed at our disposal - Amendment fee (added to collection fee) - if the accepted bill is to be presented by us at maturity for payment, additionally - Delivery “free of payment” 	<p>0,15 %, min. EUR 75,00</p> <p>0,15 %, min. EUR 75,00 <small>plus correspondent's charge</small></p> <p>0,25 %, min. EUR 100,00</p> <p>EUR 35,00</p> <p>0,10 %, min. EUR 75,00</p> <p>0,15 %, min. EUR 75,00</p> <p>The postage expenses incurred on these collections will be added to the above charges.</p>
<p>9. Collection of Bills of Exchange</p> <ul style="list-style-type: none"> - Bills and other remittances payable in Austria - Bills and other remittances payable abroad - Postage charges for bills payable in Austria - Postage charges for bills payable abroad 	<p>0,05 %, min. EUR 75,00</p> <p>0,10 %, min. EUR 75,00</p> <p>EUR 20,00</p> <p>EUR 30,00</p>
<p>10. Guarantees</p> <ul style="list-style-type: none"> - Advising commission - Amendment charges - Charges for claims under a guarantee 	<p>0,10 %, min. EUR 75,00, plus postage/telecommunication charges</p> <p>EUR 35,00</p> <p>0,25 %, min. EUR 100,00, plus postage/telecommunication charges</p>

<p>11. Documentary Letters of Credit</p> <p>IMPORT</p> <p>l/c opening comm.</p> <p>Doc. acceptance comm.</p> <p>deferred payment comm.</p> <p>amendment fee</p> <p>discrepancy fee</p> <p>postage and SWIFT charge</p>	<p>0,10 % min. EUR 100,00 for each 30 days of validity</p> <p>0,25 % min. EUR 100,00</p> <p>0,10 % min. EUR 100,00 for each 30 days of validity</p> <p>EUR 100,00</p> <p>EUR 100,00</p> <p>EUR 40,00 for the opening and 1.doc. presentation EUR 35,00 for each further doc. presentation</p> <p>Courier charges will be charged separately according to the valid courier price list.</p>
<p>EXPORT</p> <p>l/c advising comm.</p> <p>payment comm. confirmation fee</p> <p>deferred payment com.</p> <p>transferring comm.</p> <p>amendment fee</p> <p>postage and SWIFT charges</p>	<p>0,10 % min. EUR 100,00 for each 90 days of validity</p> <p>0,25 % min. EUR 100,00</p> <p>0,10 % min. EUR 100,00 for each 30 days of validity</p> <p>0,15 % min. EUR 100,00 for each 90 days of validity</p> <p>0,375 % min. EUR 175,00 from the transferred amount</p> <p>EUR 100,00</p> <p>EUR 35,00</p>