

## Terms and Conditions

### Applicable to Correspondent Banks

#### Address

**365.bank, a. s.**  
Dvořákovo nábrežie 4  
811 02 Bratislava  
Slovak Republic

#### Other Contacts

Telephone:	+421 2 5960 3110
Telefax:	+421 2 5960 2462
Email:	info@365.bank
SWIFT/BIC	POBNSKBA
Bloomberg:	POBN, POBS
Website:	www.365.bank

### Account Services

Account opening	free of charge
Account maintenance (monthly fee)	€ 5.00
Account statement sent by:	
• SWIFT MT950 *	€ 2.00
• SWIFT MT940 *	by arrangement
• fax / mail*	€ 2.00
• email *	€ 0.35
SWIFT MT900/910 Debit/Credit advice:	
• per item *	€ 1,00
• per month	30.00
Credit and debit interest	according to the document Notice in Interest Rates for Loro Accounts

\* Fees are per item, charged monthly.

### Bank Transfers (MT20n)

Incoming payment	free of charge
Outgoing payment	€ 5.00

### Commercial Payments

Incoming payment in favour of clients of 365.bank, a. s. with charging option SHA/BEN	free of charge
Incoming payment in favour of clients of 365.bank, a. s. with charging option OUR	1 %
	min. € 10.00
	max. € 45.00
Incoming payment in accordance with PSD * regulation in favour of other bank's clients	by arrangement
Outgoing payment	1 %
	min. € 10.00
	max. € 45.00

### Eurogiro Incoming Payments

#### Credit Transfers

• in favour of clients of 365.bank, a. s.	free of charge
• in favour of other clients in Slovakia	by arrangement

<b>Cash Payments</b>	by arrangement
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## Amendments, Cancellations, Return of Payments, Change of Value Date, Investigations

Amendments / Cancellations	€ 25.00 + additional costs
Return of payment	€ 25.00
Back valuation, forward valuation, request for return of a payment sent in error with original value date in €	according to European Interbank Compensation Guidelines
Back valuation, forward valuation, request for return of a payment sent in error with original value date in foreign currency	min. 100 € or equivalent in foreign currency according to the Compensation Guidelines for foreign currency + real costs
Investigations	
• up to 3 months	€ 25.00 + real costs
• over 3 months	€ 50.00 + real costs

## Documentary and Bill Collections

Processing (deduction from the proceeds of collection

or from client's account	0.2 % (from the amount of documents) min. € 34.00
	max. € 830.00
Delivery of documents "free of payment"	0.15% (from the amount of documents) min. € 34.00
	max. € 664.00
Amendment of collection instructions	€ 17.00
Cancellation of collection	0.1% (from the amount of documents) min. € 34.00
	max. € 166.00
Transfer (transmission) of collection to the third bank – concerning import	€ 17.00
Returning of unprocessed documents	€ 34.00 + real costs
Tracers	€ 7.00
Bills of exchange - protest	€ 34.00 + real costs

## Documentary Letters of Credit

### Documentary Letters of Credit - Import

Opening of credit	
• for the first quarter	0.3 % min. € 67.00
• for every next month begun (from the additional part of credit)	0.1 % min. € 34.00
Pre-advising"	€ 34.00
Payment commission	0.25 % (from the amount of documents) min. € 34.00
Deferred payment commission	
• until 30 days	0.25 % (from the amount of documents) min. € 34.00
• for every next month begun after the first month	0.25 % (from the amount of documents) min. € 34.00

#### Amendment of conditions of credit

• increase in amount or extension of validity	0.3 % (from increased/remaining amount) min. € 34.00
• other amendments	€ 34.00
Cancellation	€ 67.00

#### Documentary Letters of Credit - Export

Advising of credit	0.2% (from the amount of credit) min. € 34.00
Charge for the processing of documents	0.15% (from the amount of documents) min. € 34.00
Payment commission	0.25% (from the amount of documents) min. € 34.00
Deferred payment	
• until 30 days	0.25 % (from the amount of documents) min. € 34.00
• for every next month begun after the first month	0.1 % (from the amount of documents) min. € 17.00
Confirmation (for every quarter begun)	
• for clients of our bank	0.3 %, min. € 34.00 + risk premium
• for clients of other banks	0.4 %, min. € 34.00 + risk premium
• for every next month begun	0.1 %, min. € 34.00 + risk premium
Amendment of conditions	
• increase in amount or extension of validity of unconfirmed L/C	0.2 %, min. € 34.00
• increase in amount or extension of validity of confirmed L/C	0.3 %, min. € 34.00
• other amendments of credit	€ 34.00
Assignment of credit (and documents) to the third party	€ 34.000
Transfer of credit to the another beneficiary in the third bank	0.25 %, (from remaining amount of L/C), min. € 50.00
Assignment of proceeds	0.1%, max. € 67.00
Cancellation	€ 67.00
Negotiation	by agreement

#### Guarantees, Counterguarantees, Stand-by Letters of

##### Issued

Processing of documents or issuance of document about  
guarantee, counterguarantee and other commitment of the bank:

• providing of the service	min. € 200.00
• amendment of issued document requested by client	min. € 100.00

*Fee is charged before delivering of the relevant document.*

Issuing of guarantee, counterguarantee, Stand-by Letter of Credit	min. 0.5 % for every quarter begun from the amount of guarantee, however: - guarantee up to € 150,000.00: min. € 500.00/year - guarantee above € 150,000.00: min. € 3,000.00/year
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Issuing of other commitment of the bank,	by arrangement
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*Fee is charged during concluding of the mandate contract and further for every quarter begun*

Amendment of conditions of the guarantee	min. € 200.00
Claim under a guarantee / aval of promissory note	min. € 100.00

#### Received

Pre advising	min. € 34.00
Advising commission	min. € 50.00
Confirmation of guarantee	by agreement
Claim under a guarantee	min. € 34.00
Amendment of conditions of the guarantee	min. € 34.00

#### Information and Other Services

Providing bank information on clients of bank

(the fee is charged in case other bank charges us for this) € 33.33 + VAT

Additional telecommunication messages (SWIFT, fax, modem)

requested by client – the price per piece € 4.00

Confirmation for purpose of audit € 33.33

Beside above-mentioned fees 365.bank, a. s. charges also additional real costs (costs charged to 365.bank, a. s. by other banks and companies) related to the service, if applicable.

#### Cut-off times, Credit Value Dating

For all days are applied restrictions in connection with non-banking days of POBNSKBA and correspondent banks.

Bank-to-bank transfers in EUR	Cut off times	Value date	MT20x received on	Loro account debited on
Book transfers	4:00 p.m.	V MT20x	V	V
Transfers to the other bank	3:30 p.m.	V MT20x	V	V

Commercial payments in EUR	Cut off times	Value date	MT20x received on	Loro account debited on
Incoming transfers for clients of POBNSKBA	4:00 p.m.	V MT103	V	V
Incoming transfers for 3 <sup>rd</sup> party clients:				
• via SIPS	9:00 a.m.	V MT103	V	V
• via TARGET2 (on request)	3:00 p.m.	V MT103	V	V

Bank-to-bank transfers in FCY	Cut off times	Value date	MT20x received on	Loro account debited on
Book transfers	4:00 p.m.	V MT20x	V	V
Transfers to the other bank	9:00 a.m.	V MT20x	V	V

Commercial payments in FCY	Cut off times	Value date	MT20x received on	Loro account debited on
Incoming transfers for clients of POBNSKBA	4:00 p.m.	V MT103	V	V
Incoming transfers for 3 <sup>rd</sup> party clients	1:00 p.m.	V MT103	V	V+2

**POBNSKBA** - 365.bank, a. s.

**FCY** – foreign currency

**V MT103, V MT20x** - the value date quoted by the sending bank in MT20x, MT103

**V** - the value date quoted in MT103, MT20x

**V+2** - two bank working days following after the value date V

365.bank, a. s. reserves the right to alter the terms and conditions without prior announcement.