

Terms and Conditions

Applicable to Correspondent Banks

Address

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

Other Contacts

Infoline:	0850 365 365
Email:	info@365.bank
SWIFT/BIC	POBNSKBA
Bloomberg:	POBN, POBS
Website:	https://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

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	0.1 %
(from the additional part of credit)	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 Credit

Issued

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

- 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

Issuing of other commitment of the bank, by arrangement

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,

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
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
Incoming transfers for clients of POBNSKBA	4:00 p.m.	V MT103	V	V
Incoming transfers for 3 rd party				
• 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
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
Incoming transfers for clients of POBNSKBA	4:00 p.m.	V MT103	V	V
Incoming transfers for 3 rd party	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.