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## Terms and Conditions for Banks

### **BANKHAUS KRENTSCHKER & CO. AKTIENGESELLSCHAFT**

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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.
- Bankhaus Krentschker, 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.

**1. EU-regulation/Credeuro compliant transfers**

- |                           |                                     |
|---------------------------|-------------------------------------|
| - for clients of our bank | free of charge                      |
| - for non-clients         | EUR 1,50 or by separate arrangement |

**2. Commercial Payments with OUR-Version**

- a) in favour of own customers and non-banks account relationship within Austria

- |  |                         |
|--|-------------------------|
| - up to EUR 5.500,— or equivalent                | EUR 5,99                |
| - from EUR 5.500,— to EUR 10.000,— or equivalent | EUR 10,99               |
| - more than EUR 10.000,— or equivalent           | 0,10 % , min. EUR 10,99 |

- b) in favour of non-banks outside Austria

- |                         |                         |
|-------------------------|-------------------------|
| additional              |                         |
| - up to EUR 5.500,—     | EUR 10,99               |
| - more than EUR 5.500,— | 0,15 % , min. EUR 10,99 |

- c) other charges if applicable

- |                    |          |
|--------------------|----------|
| - USD/CAD-Payments | EUR 6,59 |
| - urgent handling  | EUR 8,79 |

**3. Payments requiring any kind of investigation**

- |  |  |
|--|--|
| if without any fault on our part                 | EUR 32,97  |
| (amendments, recalls, unclear instructions, ...) | <i>Third party expenses will be charged separately</i> |

**4. Payment sent by MT 2XX**

EUR 2,20

**5. Cheques**

by arrangement

**6. NON-STP-Fee**

EUR 10,00 or by separate arrangement

**7. Current Account**

- |  |                 |
|--|-----------------|
| - Account maintenance fee (incl. confirmation of balances) | EUR 150,00/year |
| - Credit interest  | by arrangement  |
| - Debit interest for mail credits                          | by arrangement  |

## 8. Collections

Delivery of the documents against payment or acceptance of the accompanying draft

- |   |   |
|---|---|
| - by ourselves  | 0,15 %, min. EUR 50,00                                    |
| - through correspondents  | 0,15 %, min. EUR 50,00 <i>plus correspondent's charge</i> |
| - Fee for release of goods addressed to Bankhaus Krentschker<br>or placed at our disposal | 0,25 %, min. EUR 75,00                                    |
| - Amendment fee (added to collection fee)   | EUR 25,00   |
| <br>  |   |
| - if the accepted bill is to be presented by us<br>at maturity for payment, additionally  | 0,10 %, min. EUR 50,00                                    |
| <br>  |   |
| - Delivery "free of payment"  | 0,15 %, min. EUR 50,00                                    |

*Postage expenses incurred on these collections  
will be added to the above charges.*

## 9. Collection of Bills of Exchange

- |  |                        |
|--|------------------------|
| - Bills and other remittances payable in Austria | 0,05 %, min. EUR 50,00 |
| - Bills and other remittances payable abroad     | 0,10 %, min. EUR 50,00 |
| - Postage charges for bills payable in Austria   | EUR 12,00              |
| - Postage charges for bills payable abroad       | EUR 25,00              |

## 10. Guarantees

- |  |  |
|--|--|
| - Advising commission                  | 0,10 %, min. EUR 50,00<br>plus postage/telecommunication charges |
| - Amendment charges                    | EUR 25,00  |
| - Charges for claims under a guarantee | 0,25 %, min. EUR 75,00<br>plus postage/communication charges     |