

# TERMS AND CONDITIONS

## FOR BANKS

As of 1. 7. 2015

**OTP Banka**  
Dôverujeme si navzájom

## TERMS AND CONDITIONS FOR BANKS

Item number	Operation	Price/Condition
A	<b>ACCOUNT SERVICES</b>	subject to agreement
B	<b>BANK-TO-BANK TRANSFERS</b>	subject to agreement
C	<b>COMMERCIAL PAYMENTS</b>	
	Incoming commercial payments	
	In favour of OTP clients	
	a) With disposition BEN/SHA	free of charge
	b) With disposition OUR	1% (min.10,00, max 50,00)
	Non - STP/manual repairing* (see GENERALLY APPLICABLE ARRANGEMENTS)	7,00 €
D	<b>DOCUMENTARY TRANSACTIONS - GUARANTEES</b>	
	Issuing / amendment commission	min. 25,00 € max. 50,00 €
	Guarantee commission	0,50% - 1,00% p.a.
	Payment settlement of a claim under a guarantee issued by us	1% min. 25,00 €
E	<b>INVESTIGATIONS</b>	
	Investigations initiated by third party	
	a) Retirement pension	free of charge
	b) Commercial Payment	
	up to 3 months	30,00 €
over 3 months	50,00 €	
	c) Reversal of the cover to our correspondent if no payment was received	free of charge
F	<b>RETURN OF THE PAYMENT</b>	
	a) up to 50 €	10,00 €
	b) over 50 €	30,00 €
G	<b>OTHER SERVICES</b>	
	Bank information on request of bank	30,00 € + VAT**
	Trade promotion	free of charge
	Audit Confirmation (Assets and Liabilities for the auditing of accounts)	
	Standard audit confirmation on request of bank	62,50 € + VAT**
H	<b>CUT-OFF TIMES</b>	
	Incoming commercial payments in favour of OTP clients (received via SWIFT/TARGET2-SK ***)	5:00 p.m. CET on the value date
	Cancellation / amendments for incoming commercial payments	8:00 a.m. CET on the value date

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\* non - STP/ manual repairing:

- incorrect/incomplete IBAN
- incorrect/incomplete BNF name (BNF name must be in compliance with the client's Agreement of Current Account)

\*\* If this service is provided for a subject undertaking in another EU member state and for a client (contractor or non contractor) from a third country, whilst the service is to be exerted in these countries (VAT is non enforced)

\*\*\* TARGET2-SK Real Time Gross Settlement (RTGS) system based on the Single Shared Platform (SSP). Slovak banks are direct participants of TARGET2-SK.

### GENERALLY APPLICABLE ARRANGEMENTS

- All the above mentioned Terms & Conditions apply to current transactions in EUR or equivalent in foreign currency.
- Guarantees are subject to Uniform Rules for Demand Guarantees (ICC Publication No. 458).
- Availability of and prices for services not mentioned herein upon request.
- Transactions requiring unusual efforts/expenditure will be priced individually.
- All third-party charges and out-of-pocket expenses are for your account.
- We accept the requests for "OUR" charges up to maximum amount of EUR 50,00 and up to 40 calendar days from the value date of the Customer Credit Transfer (MT103).
- We accept the requests for investigations charges up to maximum amount of EUR 30,00 and up to 3 month period from the date of original payment. For the requests for investigation charges sent to us after 3 month period will be applied the maximum amount of charges up to EUR 50,00. At the same time we accept the maximum amount of charges paid by our correspondent banks on a reciprocal basis.