

REGISTERED ADDRESS

Poštová banka, a.s.
Dvořákovo nábrežie 4
811 02 Bratislava
Slovak Republic

CORRESPONDENT ADDRESS

Poštová banka, a.s.
Dvořákovo nábrežie 4
818 02 Bratislava 16
Slovak Republic

OTHER CONTACTS

Telephone: +421 2 5960 3110
Telefax: +421 2 5960 2462
Email: info@pabk.sk
SWIFT/BIC: POBNSKBA
Reuters: PABK
Website: www.postovabanka.sk

Business ID No.: 313 40 890

Registered in the Commercial Register maintained by the District Court in Bratislava I, section: Sa, file No.: 501/B

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 Interest Rates to 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 Poštová banka, a.s. with charging option SHA/BEN	free of charge
Incoming payment in favour of clients of Poštová banka, 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 Poštová banka, a.s.	free of charge
- in favour of other clients in Slovakia	by arrangement

Cash payments

by arrangement

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 paymentt		
- 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 promise of 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 service)	€ 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 Poštová banka, a.s. charges also additional real costs (costs charged to Poštová banka, 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 rd 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 rd party clients	1:00 p.m.	V MT103	V	V+2

POBNSKBA - Poštová banka, 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

Poštová banka, a.s. reserves the right to alter the terms and conditions without prior announcement.