

# General Terms and Conditions applicable to banks.

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## 1 EUR Accounts

Maintenance fee	by arrangement
Daily SWIFT Statements MT 950/MT 940 (daily on days with a booking entry)	free
Reproduction of statements	EUR 25,00 per statement
Balance confirmation	EUR 30,00
Interest:	
Credit interest rate	by arrangement
Debit interest rate	by arrangement
Account Closure	EUR 200,00

## 2 Bank to Bank Payments SWIFT MT 2XX

Transfers to bank for own account or in favour of a third bank	EUR 4,00 per item respectively as per arrangement
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## 3 Clean Payments - Incoming Commercial Payments / SWIFT MT 103

Payments in favour of other banks, compliant with EU Regulation (924/2009)	EUR 3,00 per item
Payments in favour of other banks, compliant with Payment Service Directive	EUR 3,00 per item
Payments in favour of own clients – customers of LBBW Group as well as savings banks - stating / BEN / SHA / in field 71a of MT 103	free
Payments in favour of own clients – customers of LBBW Group as well as savings banks - and other banks stating / OUR / in field 71a of MT 103	1,00 ‰ min. EUR 5,00 max. EUR 50,00 plus postage EUR 1,50
Payments in favour of other banks »guaranteed OUR« (no third party charges will be claimed)	by arrangement
Payments requiring additional handling such as inquiries by us in respect of incomplete/missing instructions. <i>Note: This fee will also be charged if otherwise instructed.</i>	EUR 25,00 respectively as per arrangement plus our and third party charges
NON-STP Payments/Repairs (for account of the sending bank)	EUR 10,00 per item respectively as per arrangement

- *Straight-through-processing (STP) prices apply to payment orders which comply with our STP guidelines.*
- *For intra-EU commercial payments we follow the EPC Resolution 092/05 for Basic Cross Border Credit Transfers denominated in Euro (mandatory use of BIC and IBAN).*
- *In addition to this, we comply with EU Resolutions 1781/2006 (mandatory remitter details) and 2007/64 (Payment Service Directive).*

#### 4 Cut-off Times - Commercial and Financial Payments via SWIFT FIN-Service – same day processing

EUR via SWIFT	16:00 p.m. CET
Foreign Currencies via SWIFT	11.30 a.m. CET

#### 5 Investigation Charges

Processing of routine inquiries and complaints – for each payment inquiry as well as for inquiries to booking items, investigations / amendments / cancellations

1. less than 6 months after booking	EUR 50,00
2. more than 6 months after booking	EUR 75,00 plus third party charges, if any
SEPA Recall of Credit Transfer	EUR 50,00
Returns of payments (MT1XX, MT2XX)	
1. up to EUR 100,00 or equivalent	EUR 12,50
2. above EUR 100,00 or equivalent	EUR 25,00 plus third party charges, if any
Adjustment of valuation	EUR 100,00 acc. to »European Interbank Compensation Guidelines«

*We kindly ask our customers to use SWIFT MT 192 / MT 292 for any cancellation, and SWIFT MT 195 / MT 295 for any investigation message.*

#### 6 Cheques

1. Collection for immediate credit »subject to final payment«, under a Cash Letter Agreement	
1.1 Cheques in EUR drawn on us or on other banks in Germany, incl. savings banks	EUR 25,00 per remittance
1.2 Cheques in EUR drawn on banks outside of Germany	by arrangement
1.3 Cheques in foreign currencies drawn on us or on other banks	by arrangement
1.4 Queries due to incorrect list	EUR 20,00 per cheque
2. Collection for credit »after final payment« Settlement via account relationship or through other banks / clearing system	1,5 % min. EUR 35,00 max. EUR 200,00 per cheque
3. Unpaid/returned cheques	1,5 % min. EUR 30,00 max. EUR 200,00 per cheque plus any third party charges and protest costs
4. Cheque drawings on our bank <i>Note: We generally request advanced notice per SWIFT MT 110 advice.</i>	EUR 10,00 per cheque
5. Stop payments	EUR 25,00 per cheque
6. Queries due to missing cheque notifications	EUR 20,00 per cheque

## 7 Collections of Documents, Acceptances and Drafts

1. Documents against payment / acceptance	
1.1 Collection / acceptance commission	1,5 ‰ min. EUR 100,00
1.2 Handling commission	1,5 ‰ min. EUR 100,00
(This commission applies if all charges are to be borne by the drawer or if payment is refused by the drawee.)	
2. Delivery of documents free of payment	1,5 ‰ min. EUR 100,00 max. EUR 300,00
3. Amendment of collection instructions	EUR 75,00 per amendment
4. Supervisory commission in case of deferred payment	EUR 100,00
5. Release of goods consigned to ourselves	1,5 ‰ min. EUR 100,00
6. Dunning charge	EUR 20,00

## 8 Documentary Credits and Reimbursements

1. Pre-advising a credit	EUR 100,00
2. Confirmation commission	by arrangement, min. EUR 100,00
3. Confirmation commission for deferred payment / acceptance	by arrangement, min. EUR 100,00
4. Advising commission	1,0 ‰ min. EUR 100,00 max. EUR 300,00
5. Amendment commission	EUR 75,00 per amendment
6. Taking up of documents	1,5 ‰ min. EUR 100,00
7. Handling commission	1,5 ‰ min. EUR 100,00
(if charges are to be borne by the applicant)	
8. Presentation with discrepancies	EUR 100,00 per set of documents
9. Supervisory commission (for credits unconfirmed)	EUR 100,00
10. Release of goods consigned to ourselves	1,5 ‰ min. EUR 100,00
11. Reimbursement by other banks under documentary credits	
11.1 Advising commission	EUR 75,00
11.2 Payment under reimbursement claim	EUR 100,00 per payment
11.3 Amendment commission	EUR 75,00 per amendment
11.4 Irrevocable reimbursement undertaking	by arrangement, min. EUR 100,00
12. Dunning Charge	EUR 20,00

*Note: If all charges and commissions are for your account, the above rates will be increased by such fees normally borne by our clients, if not indicated otherwise.*

## 9 Financial and Commercial Documentary Business Returned

1. Bills of exchange returned (plus protest and third party charges, if any)	1,5 ‰ min. EUR 100,00 respectively 3,0 ‰ min. EUR 200,00
2. Commercial documentary business returned	1,5 ‰ min. EUR 100,00 respectively 3,0 ‰ min. EUR 200,00

## 10 Guarantees and Standby L/Cs

1. Issuance of Guarantees / SBLCs	
1.1 Guarantee / Confirmation commission (for assuming a payment obligation)	<b>by arrangement, min. EUR 100,00</b>
1.2 Issuing commission	
1.2.1 Our standard wording	<b>EUR 100,00</b>
1.2.2 Individual wording	<b>EUR 200,00</b>
2. Forwarding of Guarantees / Advising of SBLCs (without engagement on our part)	1,0 ‰ min. <b>EUR 100,00</b> max. <b>EUR 300,00</b>
3. Amendments (plus additional Guarantee commission in case of extension / increase of guarantee)	<b>EUR 75,00</b> per amendment
4. Payments under Guarantees / SBLCs	1,5 ‰ min. <b>EUR 200,00</b>
5. Drafting of Guarantees / SBLCs (without legal obligation). Will be offset against Issuing commission.	<b>EUR 300,00</b>

## 11 Other Charges and Expenses

- The charges mentioned in this list apply to normal business transactions.
- Postage, SWIFT, and telephone charges, messenger fees, out-of-pocket-expenses as well as any other correspondent's charges are for account of the instructing party.

## 12 Miscellaneous

- The charges mentioned in this list apply to standard transactions. With respect to special services we reserve the right to calculate additional or increased charges and commissions.
- This edition supersedes all previous issued.
- We reserve the right for alterations with immediate effect at any time and without prior notification.
- Transactions with our foreign branches and subsidiaries will be governed by their general terms and conditions and/or arrangements made between the respective customer and those branches or subsidiaries.

If you require further information, please contact us at:

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