

# TERMS AND CONDITIONS FOR FOREIGN CORRESPONDENTS

## VOLKSKREDITBANK AG

Head Office

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SWIFT: VKBLAT2L  
e-mail: international@vkb-bank.at

### I. Current Accounts

account maintenance	subject to arrangement
SWIFT-statements of account	free of charge
interest for credit balances	subject to arrangement
interest for temporary overdrafts	subject to arrangement
charges for investigations (up to 3 months back)	€ 50,00
(over and above)	€ 100,00
(Out-of-pocket-expenses as well as charges accruing outside of VKB have to be charged)	
charges for amendment and cancellation	€ 50,00

### II. Payment orders

1. in favour of resp. to order of a bank (bank-transfers, payment orders resp. bank drafts)	subject to arrangement
2. to other beneficiaries or order	free of charge (charges to the debit of the beneficiary)
3. if payment free of charge to beneficiary is to made	up to € 12,500 .... € 30,00 up to € 50,000 .... € 45,00 over € 50,000 .... € 95,00 plus charges laid out by ourselves
4. MT 103 subject to EU-directive No. 2560/2001 resp. PSD	subject to arrangement
5. Non-STP-Fee for Bank-to-Bank and Commercial payments	€ 7,50
6. Fee for urgent payments	€ 7,50
7. PSD-Fee	€ 2,50

### III. Authorization for reimbursement

Reimbursement authorizations are subject to Uniform Rules for Bank-to-Bank Reimbursements under Documentary Credits, ICC Publ. 525, and will be handled accordingly.

#### 1. unconfirmed reimbursements

reimbursement commissions (for each payment) € 95,00

#### 2. confirmed reimbursements

confirmation commission subject to arrangement

### IV. Documentary credits

Documentary credits are subject to the Uniform Customs and Practices for Documentary Credits of the International Chamber of Commerce, Paris, as currently in force, and are handled accordingly.

#### 1. advised without adding of confirmation

1‰ min. € 95,00

(for every 90 days commenced of period of validity)

#### 2. confirmed documentary credits

subject to arrangement

(No advising commission as mentioned under section 1. for confirmed doc. credits)

#### 3. payments-commission

2,5‰ min. € 95,00

#### 4. deferred payment

a. unconfirmed

1,5‰ min. € 95,00

(for every 90 days commenced up to payment)

b. confirmed

subject to arrangement

#### 5. amendment

€ 95,00

### V. Collections

Collections are handled according to the Uniform Rules for Collections of the International Chamber of Commerce, Paris, as currently in force.

#### 1. clean collections

a. cheques

- drawn on us or on any other bank  
in Austria

1‰, min. € 25,00  
max. € 100,00

b. bills and other clean remittances

domiciled with a bank in Austria

€ 75,00

domiciled with a foreign bank

or not domiciled with a bank

€ 75,00

c. acceptance

€ 75,00

#### 2. documentary collections

collection commission

1,5‰ min. € 85,00

release of goods

2,5‰ min. € 95,00

### 3. unpaid items

cheques	€ 10,00 per item
other clean collections	€ 75,00
additional collection commission and our costs	

### 4. fee for called back clean collections

€ 75,00

### 5. Other charges

delivery free of payment	
a. clean collections	€ 85,00
b. documents	0,75‰ min. € 85,00

## VI. Guarantees

### 1. advised without adding of confirmation

1,5 ‰ min. € 95,00  
max. € 500,00

### 2. confirmed or issued on behalf of ordering institution

(no advising commission as mentioned under point 1. is charged)

subject to arrangement

### 3. amendment

€ 95,00

## VII. Credit Information

€ 100,00

Out-of-pocket-expenses like postage, fax, stamp, courier costs etc. as well as charges accruing outside VKB are not included within above mentioned terms and conditions.

Unless otherwise stipulated in these terms and conditions the execution of instructions is subject to the General Business Conditions of the Volkskreditbank AG, Linz as currently in force.

These conditions are subject to change or termination without prior notification.