

# Terms and Conditions for International Banks

## Conditions for International Banks – Version: 01.10.2002

	Ref.	Description	Base	To POSTBANK giro account	To an account at another German bank
1. Payment service "OUR" – Structured S.W.I.F.T. MT103 – STP – Straight through	1.1	Book transfer – value = field 32A	each transaction	free of charge	–
	1.2	Bank payment – next day value <sup>1</sup>	each transaction	–	EUR 5.00
	1.3	Bank payment – same day value <sup>2</sup>	each transaction	–	EUR 10.00
2. Payment service "OUR" – Structured S.W.I.F.T. MT103 – Repair required	2.1	Book transfer – value = field 32A	each transaction	EUR 5.00	–
	2.2	Bank payment – next day value <sup>1</sup>	each transaction	–	EUR 10.00
	2.3	Bank payment – same day value <sup>2</sup>	each transaction	–	EUR 15.00
3. Payment service "BEN" – Structured S.W.I.F.T. MT103 – STP – Straight through	3.1	Book transfer – value = field 32A	each transaction	free of charge	–
	3.2	Bank payment – next day value <sup>1</sup>	each transaction	–	free of charge
	3.3	Bank payment – same day value <sup>2</sup>	each transaction	–	free of charge
4. Payment service "BEN" – Structured S.W.I.F.T. MT103 – Repair required	4.1	Book transfer – value = field 32A	each transaction	EUR 5.00	–
	4.2	Bank payment – next day value <sup>1</sup>	each transaction	–	EUR 5.00
	4.3	Bank payment – same day value <sup>2</sup>	each transaction	–	EUR 5.00
5. Payment service bank-to-bank – Structured S.W.I.F.T. MT2nn – STP	5.1	Book transfer – value = field 32A	each transaction	free of charge	–
	5.2	Payment for own account MT 200	each transaction	free of charge	free of charge
	5.3	Bank payment – same day value <sup>2</sup>	each transaction	–	EUR 10.00
6. Payment service bank-to-bank – Structured S.W.I.F.T. MT2nn – Repair	6.1	Book transfer – value = field 32A	each transaction	EUR 5.00	–
	6.2	Payment for own account MT 200	each transaction	EUR 5.00	EUR 5.00
	6.3	Bank payment – same day value <sup>2</sup>	each transaction	–	EUR 15.00
<b>Structured S.W.I.F.T.: All bank fields option A, BIC Format</b>					
7. Payment service – International money order, payment to beneficiary in cash	<b>Reference to: Procedures and conditions for cash services</b>				
	Reference to:				
	8.1	2. S.W.I.F.T. MT103 "OUR"	additional	EUR 15.00	EUR 15.00
	8.2	4. S.W.I.F.T. MT103 "BEN"	additional	EUR 15.00	EUR 15.00
8.3	6. S.W.I.F.T. MT2nn	additional	EUR 15.00	EUR 15.00	
9. Incoming payment for credit to your nostro account	Ref.	Description	Base	Payments service	Payments service with Account Management
	9.1	Book transfer – value same day	each transaction	free of charge	free of charge
	9.2	Bank payment – value same day	each transaction	free of charge	free of charge
<b>Value added services</b>					
	9.3	S.W.I.F.T. MT210 matching With counterpart reconciliation to actual receives, and MTn99 notification of any non-receipt to an agreed time of the day	– per advice	free of charge EUR 7.50	free of charge included
	9.4	S.W.I.F.T. MT910 advice according to agreed critical.	per advice	EUR 10.00	included
	9.5	E-mail/telephone advice or action according to agreement.	per advice	Subject to negotiations	Subject to negotiations

Ref.	Description	Base	Payments service	Payments service with Account Management	
10.1	Inquiries on transaction	each	EUR 12.50	included*	10. Investigations
10.2	Trace or pursue of transaction	each	EUR 12.50	included**	
10.3	Change of instructions* MTn9n	each	EUR 7.50	EUR 5.00	
10.4	Change of instructions* MTn9n	each	EUR 25.00	EUR 10.00	
10.5	Request for cancellation* MTn92	each	EUR 7.50	EUR 5.00	
10.6	Request for cancellation* MTn92	each	EUR 25.00	EUR 10.00	
10.7	Unstructured MTn99	additional	EUR 5.00	EUR 5.00	
Ref.	Description	Base	Payments service via regular account	Account Management service	
11.1	Peg balance – daily average on a monthly calculation basis	–	not applicable	Subject to negotiations – minimum EUR 2 Mio	11. Account Management
11.2	Account management fee	monthly	Subject to negotiations	included	
11.3	S.W.I.F.T. MT950 daily statement	monthly	EUR 80.00	included	
11.3	Daily mail statement; additional	monthly	EUR 12.50	EUR 12.50	
<b>Value-added services</b>					
11.4	S.W.I.F.T. MT941 intraday balance information	each	EUR 5.00	5 a day free of charge	
11.5	S.W.I.F.T. MT942 intraday turnover information	each	EUR 20.00	2 a day free of charge	
11.6	Telephone balance information	–	free of charge	free of charge	
11.7	E-mail / telephone information or action according to agreement.	–	not offered	to be negotiated, depending on the actual service requested	
12.1	Overdraft – within limit	p.a.	1% over EONIA	1% over EONIA	12. Interest
12.2	Overdraft – without limit	p.a.	2% over EONIA	1.5% over EONIA	
12.3	Credit balance	p.a.	Subject to negotiations	Subject to negotiations	
12.4	Credit balance – excess of peg balance	p.a.	not applicable	Subject to negotiations	

### Cut-Off Time: 12.00 p.m.

- 1 Conventional processing – via EMZ
- 2 Electronic processing – via RTGS plus
- + For an agreed number of inquiries per month
- ++ For an agreed number of tracers per month

- # Before executed into the clearing
- \* After executed into the clearing – best effort basis

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