



TERMS AND CONDITIONS FOR FOREIGN BANKS

July/August 2013

ACCOUNT SERVICES

Account maintenance fee	Subject to arrangement
Minimum balance	Not required
Credit and debit interests	Subject to arrangement
MT950	Free
MT900, 910 (upon request)	Free
Audit confirmation	Eur. 50,00
Account closure	Eur. 100,00

BANK TO BANK TRANSFER (MT2nn)

Credits	Free
Debits	Eur. 2,50

COMMERCIAL PAYMENTS (PSD COMPLIANT)

Veneto Banca scpa, acting as intermediary bank, will process PSD payments received with charges code SHA without deduction and will claim its handling fees from the sending bank.

Payments in favour of our customers	Free
Payments received as intermediary	Eur. 5,00

COMMERCIAL PAYMENTS (NON-PSD COMPLIANT)

PAYMENTS WITH CHARGING OPTION "SHA" and "BEN"

Handling fees are deducted from the amount payable

Payments in favour of our customers	Free
Payments received as intermediary	Eur. 25,00 (euro equivalent)

PAYMENTS WITH CHARGING OPTION "OUR"

Payments in favour of our customers	0,20%, min. Eur. 10,00 – max Eur 100,00
Payments in favour of non customers	0,20%, min. Eur. 10,00 – max Eur 100,00, plus Eur. 20,00 transfer fees

OUTWARD COMMERCIAL PAYMENTS (NON-PSD COMPLIANT)

Payments ordered by our customers with charges "our"	Veneto Banca Scpa will only pay 0,20% on the amount, max. Eur 100,00
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PAYMENT-RELATED SERVICES

Inquiries within 6 months	Eur. 25,00
Inquiries items older than 6 months	Eur. 50,00
Amendments and cancellations	Eur. 25,00
Return of inapplicable payments	Eur. 50,00
Value date adjustment (admin.fee)	Eur. 100,00 plus interest
Repair fees (non STP)	Eur. 15,00

CLEAN AND DOCUMENTARY COLLECTIONS

Clean Collection: Cheques

Cheques on us:	Comm. 0,3% min. €10,00 max. €30,00
Cheques drawn on other banks: presentation for payment delivery free of payment	Comm. 0,30% min. Eur. 10,00 max Eur. 30,00 (plus third bank charges if any)
Unpaid/proteted items	Comm. 0,30% min. Eur. 10,00 max Eur. 30,00 plus Bailiff's protest fees, if any
Charges	Eur. 30,00

Clean Collection: Bills

Presentation for payment Presentation for acceptance Delivery free of payment	0,30% min. Eur. 25,00 max Eur. 80,00
Unpaid/proteted items	Comm. 0,30% min. Eur. 25,00 max Eur. 80,00 plus Bailiff's protest fees, if any
Charges	Eur. 20,00

Documentary Collection

Presentation for payment Presentation for acceptance Delivery free of payment Unpaid items	0,30% min. Eur. 30,00 max Eur.100,00
Charges	Eur. 20,00

DOCUMENTARY CREDITS

Advising fee – of l/c or amendments received	Eur. 70,00
Confirmation comm.	Subject to arrangement (min. 0,3% quarterly min. Eur. 100,00)

Handling fee	Eur. 60,00
Amendment fee (increases and extensions of L/c will attract additional issuing commissions)	Eur. 45,00
Discrepancies fee	Eur. 50,00
Reimbursements to a third bank	Eur. 50,00
Advising L/C to another bank	Eur. 70,00 flat
Negotiation comm.	0,30% min. Eur. 50,00
Acceptance comm.	1 month 0,45% min. Eur.50,00
	2 months 0,60% min. Eur.50,00
	3 months 0,75% min. Eur.50,00
	4 months 0,90% min. Eur.50,00
	5 months 1,05% min. Eur.50,00
	6 months 1,20% min. Eur.50,00
Issuing comm.	0,10% per month or part min. Eur. 50,00
Sight payment comm.	0,30% min. Eur. 50,00
Deferred Payment Comm.	1 month 0,6% min. Eur.50,00
	2 months 0,8% min. Eur.50,00
	3 months 1,00% min. Eur.50,00
	4 months 1,20% min. Eur.50,00
	5 months 1,50% min. Eur.50,00
	6 months 1,80% min. Eur.50,00
Non utilized L/C	0,15% min. Eur. 50,00

GUARANTEES

Advising fee (without our engagement)	Eur. 60,00
Issuing commissions (under Bank's counter-guarantee)	Duration: - until 12 months 0,20% per month or part thereof min. Eur. 50,00; - until 24 months 0,23% per month or part thereof min. Eur. 50,00; - over 24 months 0,25% per month or part thereof min. Eur. 50,00;
Issuing charges	Eur. 50,00
Amendment charges	Eur. 50,00

MISCELLANEOUS FEES

Swift messages	Eur. 30,00
Tracers/fates	Eur. 50,00
Courier fees	Min. Eur. 30,00 max Eur. 100,00

GENERAL TERMS

- Terms and Conditions are applied by the Italian banks of Veneto Banca Group:
 - Veneto Banca scpa (VEBHIT2M)
 - Banca Intermobiliare di Investimenti e Gestioni S.p.a. (BIMTITTT)
 - Banca Apulia S.p.a. (APULIT31)
- Veneto Banca scpa reserves the right to charge other and/or increased fees in case operations require special work and service.
- Prices and amounts expressed in Euro are valid for the respective counter-value in any other currency
- Depending on business volume and special operations, terms and conditions can be individually agreed upon.
- Documentary credits are subject to the “Uniform Customs and Practice for Documentary Credits” currently version published by the International Chamber of Commerce – Paris.
- Collections are subject to the “Uniform Rules for Collections” current version published by the International Chamber of Commerce – Paris.
- Reimbursements under documentary credits are subject to the “Uniform Rules for Bank to Bank Reimbursements under documentary credits” current version published by the International Chamber of Commerce – Paris.
- This document supersedes all previous editions and may be subject to changes at any time without prior notice.
- Services and transactions not mentioned in this document could be provided upon request
- Additional information can be obtained from our International Department at:

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