

CONDITIONS APPLICABLE TO FOREIGN BANKS

September, 1st 2018

Terms and Conditions

I. Bank-to-bank payments (MT 20x)

		Cut-Off Time ²	Value Date
1. Cut-Off Times ¹			
a	Payments in EUR	for account with NORD/LB for account with other banks	05:00 p.m. CET same day 04:30 p.m. CET same day
b	Payments in other currencies	for account with NORD/LB for account with other banks	05:30 p.m. CET same day
		for payments in CAD, USD, GBP, MXN for payments in AUD, CNH, JPY, NZD, ZAR for payments in AED, HKD, INR, KWD, LKR, RON, SAR, SGD, THB, TRY for payments in other currencies	04:15 p.m. CET same day 02:00 p.m. CET next business day 05:00 p.m. CET next business day available on request

II. Commercial payments (MT 103)

1. Cut-Off Times			
a	Payments in EUR	for account with NORD/LB for account with other banks	05:00 p.m. CET same day 03:30 p.m. CET same day
b	Payments in other currencies	without conversion for debits in USD, CAD, GBP, MXN for debits in AUD, CNH, JPY, NZD, ZAR for debits in AED, HKD, INR, KWD, LKR, RON, SAR, SGD, THB, TRY debits for other currencies	05:00 p.m. CET same day for credit entries 04:15 p.m. CET same day 02:00 p.m. CET next business day 05:00 p.m. CET next business day available on request
		with conversion	01:00 p.m. CET two business days later
2. Regulated customer payments, falling under EU Regulation 2560/2001 (no instruction in Field 72)			
a	Option SHA		No charge for sending bank
b	Option OUR		1,0 ‰ minimum EUR 5,00 maximum EUR 100,00
3. Non-regulated customer payments			
a	Option SHA/BEN		No charge for sending bank
b	Option OUR		1,0 ‰ minimum EUR 5,00 maximum EUR 100,00
4.	Non STP Fee		EUR 10,00 additionally

¹ All Times Central European Time (GMT+1) / Central European Summer Time (GMT+2)

² Payments received by NORD/LB after Cut-Off Time will be proceeded on best effort.

III. Queries/Complaints

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|-------------------------------------|---|
| 1. Processing of queries/complaints | Up to 6 month EUR 50,00
Over 6 month EUR 75,00 |
| 2. Backvaluation | EUR 100,00
plus interest compensation |
| 3. Return of payments | EUR 50,00 |

IV. Cheques

Cheque Collections

- | | |
|--|----------------------------|
| 1. Cheques drawn on us | No charge for sending bank |
| 2. Cheques drawn on other German banks | 1,5 ‰
min. EUR 25,00 |
| 3. Unpaid cheque | EUR 50,00 |

V. Documentary Collections

- | | |
|---|--|
| 1. Documents against payment (D/P), against acceptance (D/A), collection of acceptances/drafts/receipts/obtaining acceptances (if the acceptance remains with us for collection, no additional commission will be charged)
- if all charges are borne by the principal | 1,5 ‰
min. EUR 100,00

3,0 ‰
min. EUR 200,00 |
| 2. Delivery of documents free of payment | 1,0 ‰ of the goods value
min. EUR 100,00
max. EUR 300,00 |
| 3. Amendments to collection instructions | EUR 100,00
per amendment |
| 4. Return of unpaid receipts, drafts, bills of exchange and similar items received for collection, also if the collection is withdrawn before maturity - for protested bills additional protest fees | 3,0 ‰
min. EUR 200,00 |
| 5. Release of goods
This commission will be charged in addition to the usual collection commission and will be debited to the ordering bank - also in case of contrary instruction. | 1,5 ‰
min. EUR 100,00 |

VI. Documentary Credits

- | | |
|---|---|
| 1. Advising of letters of credit
Preliminary advises: EUR 75,00 | 1,0 ‰
min. EUR 100,00
max. EUR 500,00 |
| 2. Confirmation of documentary credits | By arrangement |
| 3. Deferred payments under confirmed letters of credit | By arrangement |
| 4. Taking up documents
- if all charges are borne by the principal, a handling fee of 1,5 ‰,
min. EUR 100,00 is charged in addition – | 1,5 ‰ , min. EUR 100,00
per item |

5. Amendments to letters of credit (for increases and extensions of confirmed letters of credit we charge an additional confirmation commission)	EUR 100,00 per amendment
6. Maturity control for payments under deferred payment credits (not confirmed)	EUR 100,00
7. Reimbursement on us	
a) Notification without any obligation on our part	EUR 100,00
b) Advice of amendments	EUR 100,00
c) Payment upon reimbursement demand	EUR 100,00 per payment
d) Cancellation of reimbursement authorisation	EUR 100,00
8. Discrepancy fee - for letters of credit opened by us (processing of discrepant documents) -	EUR 100,00
9. Release of goods (transport documents issued to NORD/LB whereas not required by us) This commission will be charged in addition to the usual handling commissions and will be debited to the ordering bank.	1,5 ‰, min. EUR 75,00

VII. Guarantees

1. Forwarding guarantees - without any obligation on our part	1,0 ‰ min. EUR 100,00 max. EUR 500,00
2. Forwarding guarantee amendments - without any obligation on our part	EUR 100,00 per amendment
3. Issuing guarantees	
- Guarantee commission	By arrangement
- Issuing fee	min. EUR 100,00
4. Amendments to guarantee terms and conditions (for prolongations and increases additional guarantee commission will be charged)	min. EUR 100,00 per amendment

VIII. General terms

All charges mentioned in this list apply to normal business transactions in EUR and foreign currency. Postage, cable, telex, fax and telephone expenses, other out-of-pocket expenses and third-party fees are charged to the principal.

Letters of credit are subject to the "Uniform Customs and Practice for Documentary Credits" as set forth by the International Chamber of Commerce, Paris.

Collections are subject to the "Uniform Rules for Collections" as set forth by the International Chamber of Commerce, Paris.

We reserve the right to change the terms and conditions quoted in this list at any time and without prior notice.