RAIFFEISENVERBAND SALZBURG eGen

Central Bank of Cooperative (Raiffeisen)banks, Salzburg

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AUSTRIA

Tel.: +43/662/8886-14161

SWIFT: RVSA AT 2S

TERMS & CONDITIONS

for transactions with banks

valid from 01.10.2021

I. PAYMENT TRANSACTIONS:

I.1. Bank to bank transfers (MT2XX) **Free**

I.1.1. Cut off times
for book transfers **3.30 p.m. CET**
for transfers through clearing systems **3.30 p.m. CET**

I.1.2. Value date (if received before cut-off time) **D+0**

I.2. Customer Transfers (MT1XX) - Non-PSD-regulated:

I.2.1. Instructions with option SHA : Payments falling under EU-Regulation 2560/2001, with a correct IBAN and BIC) **free**

I.2.2. Instructions with option OUR : Commission **(1,5 %o, minimum EUR 4,-- / maximum EUR 100,--)** and Charges (**EUR 6,--**) are to be borne by the foreign bank for payments that are free of charge for the beneficiary.

I.2.3. Instructions with option BEN / SHA , all currencies - any amount **Free**
Fees will be deducted from the principal

I.2.4. NON STP surcharge (to be borne by the sending bank) **repair fee EUR 8,--**

I.2.5. Value date to the beneficiary/beneficiary s bank (if received before cut-off time), Credit Date after value day in field 32:

	EUR and EMU currencies	Other currencies
Beneficiary s Account with Raiffeisen	**D + 0** **beneficiary**	**D + 2** **beneficiary**
Account with other Austrian banks	**D + 0** **beneficiary s bank**	**D + 2** **beneficiary s bank**

I.2.6. Cut-Off-Time **EUR 3.30 p.m. CET**
Other currencies 11.30 a.m. CET

I.3. SEPA-Payments **free**
I.4. Cheques drawn on us **free**

II. CURRENT ACCOUNT (EUR):

II.1. Account Maintenance **EUR 75,-- per month**
II.2. Credit Interest **as per agreement**
II.3. Debit Interest **as per agreement**
II.4. MT 950 statements **Free**
II.5. Balance confirmation **EUR 50,-- plus out-of pocket expenses**
II.6. Audit confirmation **EUR 50,-- plus out-of pocket expenses**

III. COLLECTION OF CHEQUES (for crediting after final payment):

III.1. Collection charges **1,5 %o, min. EUR 60,-- max. EUR 300,-- + postage**
III.2. Charges for unpaid cheques **EUR 60,-- + coll. fee + postage**

IV. ACCEPTANCE AND COLLECTION OF CLEAN BILLS OF EXCHANGE AND DRAFTS:

IV.1. Acceptance commission **1,5 %o, min. EUR 60,--**
IV.2. Collection charges **1,5 %o, min. EUR 60,-- + postage**
IV.3. Charges for returned items **EUR 60,-- + coll. fee + postage + protest fee**

V. DOCUMENTARY COLLECTIONS:

V.1. Collection charges **1,5 %o, min. EUR 80,-- + postage**
V.2. Release of documents free of payment **1/5 %o, min. EUR 80,-- + fees + postage**
V.3. Goods disposal charge (goods at RVS s disposal) **2,5 %o min. EUR 100,--**
V.4. Amendment Commission **EUR 80,--**
V.5. Delivery of accepted bills against stipulated documents **2,5 %o min. EUR 80,--**

VI. DOCUMENTARY CREDITS:

VI.1. Advising commission for credits not to be confirmed by us for each 90 day period or part thereof	**1 %o, min. EUR 80,--**
VI.2. Commission for confirming a credit each 30 day period or part thereof	**by arrangement**
VI.3. Commission for payments effected / commission for documents accepted	**2,5 %o, min. EUR 80,--**
VI.4. Amendment fee	**EUR 80,--**
VI.5. Commission for deferred payments:	
a.) For credits that have not been confirmed, for each 90 day period or part thereof until payment becomes due	**1,5 %o, min. EUR 80,--**
b.) For credits that have been confirmed, for each 30 day period or part thereof until payment becomes due	**by arrangement**
VI.6. Goods disposal charge	**2,5 %o, min. EUR 100,--**
VI.7. L/C transfer commission	**3/8 %, min. EUR 300,--**
VI.8. Discrepancy fee	**EUR 80,--**
VI.9. Standby L/C	**by arrangement**

VII. GUARANTEES:

Commission	**by arrangement**

VIII. REIMBURSEMENTS:

VIII.1. Unconfirmed Evidencing commission	**EUR 80,--**
Reimbursement commission for each payment	**EUR 80,--**
VIII.2. Confirmed Evidencing commission	**EUR 80,--**
Confirmation charges for each 30 day period	**by arrangement**
Reimbursement commission for each payment	**EUR 80,--**

IX. INVESTIGATION AND ADJUSTMENT CHARGES:

IX.1. Processing of routine inquiries and complaints, not caused by us	
Up to 3 months	**EUR 35,--**
Older than 3 months	**EUR 50,--**
IX.2. Amendments and Cancellations (additional charges from other banks may apply)	**EUR 35,--**
IX.3. Inquiries due to incomplete or unclear instructions	**EUR 35,--**
IX.4. Returned (rejected) payments	**EUR 35,--**
IX.5. Returned (rejected) direct debits (valid for domestic (Austrian) banks only)	
- up to EUR 4,000.00	**EUR 7,--**
- above EUR 4,000.00	**EUR 14,--**

X. SPECIAL NOTES AND PROVISIONS:

The list of charges above applies to the routine services described. We reserve the right to charge additional fees for special services rendered.
Telegram, telephone, postage, messengers and other out-of-pocket expenses will be charged to the ordering party.
All charges quoted in this tarif are subject to change without notice.