

# CONDITIONS APPLICABLE TO FOREIGN BANKS

November 1, 2023

## Terms and Conditions

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

		Cut-Off Time <sup>2</sup>	Value Date
1. Cut-Off Times <sup>1</sup>			
a Payments in EUR	for account with NORD/LB for account with other banks	05:00 p.m. CET 04:30 p.m. CET	same day 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 GBP, CAD, MXN, USD	04:15 p.m. CET	same day
	for payments in AUD, CNH, HKD, JPY, NZD, RUB, SGD, THB, ZAR	02:00 p.m. CET	next business day
	for payments in AED, HKD, INR, KWD, LKR, RON, SAR, SGD, THB, TRY	05:00 p.m. CET	next business day
	for payments in CZK, DKK, NOK, PLN	11:00 a.m. CET	same day
	for payments in other currencies	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 03:30 p.m. CET	same day same day
b Payments in other currencies	without conversion	05:00 p.m. CET	same day for credit entries
	for debits in USD, CAD, GBP, MXN	04:15 p.m. CET	same day
	for debits in AUD, CNH, HKD, JPY, NZD, RUB, SGD, THB, ZAR	02:00 p.m. CET	next business day
	for payments in AED, HKD, INR, KWD, LKR, RON, SAR, SGD, THB, TRY	05:00 p.m. CET	next business day
	for payments in CZK, DKK, NOK, PLN	11:00 a.m. CET	same day
	debits for other currencies	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	

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

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

### III. Queries/Complaints

- |                                     |   |
|-------------------------------------|---|
| 1. Processing of queries/complaints | Up to 6 month EUR 50,00<br>Over 6 month EUR 75,00 |
| 2. Backvaluation                    | EUR 100,00<br>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 ‰<br>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) | 1,5 ‰<br>min. EUR 150,00                                       |
| - if all charges are borne by the principal  | 3,0 ‰<br>min. EUR 250,00                                       |
| 2. Delivery of documents free of payment   | 1,0 ‰ of the goods value<br>min. EUR 100,00<br>max. EUR 300,00 |
| 3. Amendments to collection instructions   | EUR 100,00<br>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 ‰<br>min. EUR 250,00                                       |
| 5. Release of goods<br>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 ‰<br>min. EUR 125,00                                       |

### VI. Documentary Credits

- |  |   |
|--|---|
| 1. Advising of letters of credit<br>Preliminary advises: EUR 75,00 | 1,0 ‰<br>min. EUR 100,00<br>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 125,00 per amendment
6. Maturity control for payments under deferred payment credits (not confirmed)	EUR 125,00
7. Reimbursement on us	
a) Notification without any obligation on our part	EUR 125,00
b) Advice of amendments	EUR 125,00
c) Payment upon reimbursement demand	EUR 125,00 per payment
d) Cancellation of reimbursement authorisation	EUR 125,00
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 125,00

#### 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 125,00 per amendment
3. Issuing guarantees	
- Guarantee commission	By arrangement
- Issuing fee	min. EUR 125,00
4. Amendments to guarantee terms and conditions (for prolongations and increases additional guarantee commission will be charged)	min. EUR 125,00 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.