

TERMS AND CONDITIONS FOR FOREIGN BANKS

INFORMATIONS ABOUT THE BANK

Denominazione sociale: Banco delle Tre Venezie Spa (con acronimo B.T.V. SPA)
Forma giuridica: Società per Azioni - *Capitale Sociale:* € 44.638.000,00
Sede Legale e Amministrativa: via G.B. Belzoni 65 - 35121 Padova (PD)
 Numero di iscrizione al Registro Imprese di Padova, Codice Fiscale e Partita IVA: 04147080289
 Numero REA: PD-376107 - Codice ABI: 03365.4 - Iscritta all'Albo delle Banche al n. 5682
 Aderente al Fondo Interbancario di Tutela dei Depositi e al Fondo Nazionale di Garanzia
 Telefono: 049.8208411 - Fax: 049.8208401
 Sito internet: www.bancodelletrevenezie.it - E-mail: info@bancodelletrevenezie.it

GENERAL TERMS AND DEFINITIONS

The general conditions outlined on the following pages apply to transactions in Euro and other currencies and related to ordinary transactions.

The foregoing rates stated in Euro will be charged in the currency of the transaction at the prevailing rate of exchange.

The acceptance and execution of collection and procurement orders are subject to the "Uniform Rules for Collections" published by the International Chamber of Commerce in Paris, that are currently in force.

Documentary Credits are subject to the "Uniform Customs and Practice for Documentary Credits" of the International Chamber of Commerce in Paris, that are currently in force.

Any out-of-pocket expenses incurred by the bank, such as telephone, telefax charges, stamp duty, messages fees, additional postage, as well as correspondent's charges will in each case be debited separately. Where the execution of an order involves extra work, the additional cost will be charged.

Banco delle Tre Venezie Spa reserves the right to change this terms and conditions at any time without prior notice.

COMMERCIAL PAYMENTS

CROSS BORDER PAYMENT REGULATION EU/924/2009

The E.U. regulation 924/2009 on cross border payments (and subsequent amendments) provides that all payments in Euro with option SHA, where both the ordering party's bank and the beneficiary's bank are located in a EU country, shall be charged as domestic payments.

In order that STP transfers may be automatically precessed by financial institutions, the payment order MT103+/MT103 shall contain the beneficiary's IBAN code and the BIC code of the beneficiary's bank

Payments with charges option "OUR" Up to Eur 5000,00 (or equivalent) Over Eur 5000,00 and up to Eur 12500,00 Over Eur 12500,00	EUR 10,00 EUR 25,00 0,10 % min EUR 50,00
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Charges for investigations, returns, cancellations and adjustments	EUR 50,00
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CLEAN AND DOCUMENTARY COLLECTIONS

Documents/drafts/cheques returned unpaid/protected or delivered "free of value"	0,25 % min EUR 50,00 max EUR 100,00
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Swift charges (for advice of fate, request of instructions, etc)	€ 18,00
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DOCUMENTARY CREDITS

Commissions under Doc Credits opened by BTV in case comm and charges are for beneficiary's account

Opening commissions	0,10% for every month of validity, min EUR 80,00
Opening charges	EUR 50,00
Amendment charges	EUR 70,00
Sight payment comm	0,30% min EUR 60,00
Deferred payment commissions	
Up to 60 days	0,60% min € 50,00
Up to 90 days	0,80% min € 80,00
Up to 120 days	1,00% min € 100,00
Up to 150 days	1,30% min € 120,00
Up to 180 days	1,60% min € 150,00
Over 180 days	Subject to arrangement
Discrepancy fee	EUR 100,00
Payment fee	EUR 100,00
Credit not utilized	0,10 % min Eur 100,00

Commissions under Doc Credits received by BTV in case comm and charges are for applicant's account

Advising fee	EUR 70,00
Confirmation comm.:	Subject to arrangement (min. 0,3 % quarterly min eur 100,00)
Amendment fee	EUR 50,00
Handling fee	EUR 60,00
Discrepancy fee	EUR 100,00
Payment fee	EUR 100,00
Acceptance commission	
Up to 60 days	0,60% min € 50,00
Up to 90 days	0,80% min € 80,00
Up to 120 days	1,00% min € 100,00
Up to 150 days	1,30% min € 120,00
Up to 180 days	1,60% min € 150,00
Over 180 days	Subject to arrangement
Credit not utilized	0,10 % min Eur 100,00
Payment "without recourse" of deferred documentary credit engagements	
Rate	Subject to arrangement (max 7,00 %)
Grace days	7 working days
Handling fee	Eur 500,00

MISCELLANEOUS FEES

For services requested to our Bank

Cut off time (for receipt of any request)	1.30 p.m. CEST
Courier fee (for max 0,50 kg parcel)	min Eur 50,00 max Eur 100,00



CONTACTS

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