

TERMS AND CONDITIONS FINANCIAL INSTITUTIONS

Effective February 2017

I. Account services

- | | |
|---------------------------------------|----------------|
| ▪ Maintenance fee | free of charge |
| ▪ Minimum balance | none |
| ▪ Reporting - MT950 Account Statement | free of charge |

II. Customer Payments

1. Cross Border Credit Transfers according to Regulation (EC) No 2560/2001

STP-Payments

- | | |
|---|----------|
| ▪ Customers of Raiffeisen Upper Austria | free |
| ▪ Customers of other Austrian banks | EUR 0,50 |

Non-STP-Payments

- | | |
|--------------|----------|
| ▪ Repair fee | EUR 7,50 |
|--------------|----------|

2. Other Customer Payments

2.1. Instructions with option OUR

- | | |
|---|--------------------------------------|
| ▪ charges mentioned below included in payment order (account relationship provided) | |
| ≤ EUR 12.500,00 | EUR 10,00 |
| ≤ EUR 50.000,00 | EUR 25,00 |
| > EUR 50.000,00 | EUR 50,00 |
| ▪ charges mentioned below not included in payment order | |
| ≤ EUR 12.500,00 | EUR 10,00
+ EUR 15 additional fee |
| ≤ EUR 50.000,00 | EUR 25,00
+ EUR 15 additional fee |
| > EUR 50.000,00 | EUR 50,00
+ EUR 15 additional fee |

For urgent payments – not on us – an additional fee of EUR 6,00 will be calculated.

2.2. Instructions – on us and Raiffeisen banks in Upper Austria – with option BEN/SHA:

- Free of charge for correspondents (commissions will be deducted from cover as per separate agreement with beneficiary)

2.3. Instructions – not on us – with option BEN/SHA:

- | | |
|-------------------------------------|-------------------------------------|
| ▪ Free of charge for correspondents | |
| ▪ Charged to the beneficiary | bilateral agreement with ben`s bank |

III. Treasury Payments

- | | |
|--------------------------|----------|
| ▪ Bank transfers (MT202) | EUR 1,50 |
|--------------------------|----------|



IV. Cheques

- Cheques drawings free of charge
- Unpaid cheques EUR 65,00
plus other's charges
- Stop payment of bank cheques EUR 45,00

V. Additional Services

1. Amendments and inquiries

- Upon your request/error EUR 45,00
plus other's charges
- Beyond three months EUR 65,00
- Value amendment EUR 100,00

2. Cancellations

- Upon your request/error EUR 45,00
plus deviation from exchange rate if any, plus other's charges
- Beyond three months EUR 90,00

Reminder for service charges

additional fee will be calculated

EUR 45,00

NON STP/Repair fee

EUR 7,50

VI. Cut-off times

EUR

STP - Commercial Payments

- urgent with same day value 2 p.m.
- urgent with same day value via Target 4 p.m.
- not urgent with same day value 2 p.m.
- not urgent with value next day 4 p.m.

STP - Treasury Payments

- via Target for same day value 4 p.m.
- other 2 p.m.

Other Currencies

- STP - Commercial Payments 8 a.m.
- STP - Treasury Payments 8 a.m.

D+0 valid for GBP, CHF, CAD, CZK, HUF, PLN, RON, BGN, DKK, NOK, TRY, USD any other currency will be processed with the best possible value

Interest Rates

weekly adjustment

- Debit interest rate EURIBOR + 200 BP
- Credit interest rate EURIBOR - 20 BP

