

**List of Prices and Services Applicable to  
Business Transactions with Correspondent  
Banks**

This list is effective as of February 1<sup>st</sup>, 2020.

# List of Prices and Services Applicable to Business Transactions with Correspondent Banks

## 1. Account services

1.1. Maintenance charges (per month)				
- EUR account			EUR	175
- account in other currencies		currency value of	EUR	300
1.2. Statements of account				
- by letter (per item)	expense of postage plus handling fee of		EUR	10
- electronically MT 900/910/941/942/950 (per item)	as per agreement			
- electronically MT 940 (per month)			EUR	50
1.3. Confirmation of balances beyond the periodical balance statement (per item)			EUR	60
1.4. Larger statement, e.g. reports to auditors	according to work involved, per item	min.	EUR	150
1.5. Processing inquiries relating to account entries				
- up to 6 months	according to work involved, per item	min.	EUR	50
- exceeding 6 months	according to work involved, per item	min.	EUR	150
1.6. Interest on EUR account balances (starting from EUR 0.01)				
- Deposit fee on positive account balance				0.7% p.a.
Due to the negative interest rate policy of the European Central Bank (ECB), we charge a deposit fee of 0.7% p.a. on your positive account balance. We reserve the right to change the deposit fee at our reasonable discretion.				
- Debit Interest on negative account balance				7.5% p.a.
Interest rate is variable and currently at 7.5% p.a. We reserve the right to change the debit interest rate at our reasonable discretion.				

## 2. Payment transactions (incoming and outgoing)

2.1. Bank-to-Bank Payments (MT 20n)				
- 3rd party charges will be claimed in addition to ODDO BHF charges whenever they arise				
- STP (straight through processing)		per item	EUR	2.50
- repair charges NON-STP-payments (additionally to STP)		per item	EUR	2
2.2. Payments to non-banks or to banks in favor of non-banks (MT 10n)				
- Charge Code <b>BEN</b> or <b>SHA</b> (per item) - STP				free of charge
- OUT / Payments (debited)				
- IN / Receipts (credited)	EUR Volume < 12,500		EUR	25
	EUR Volume >= 12,500 < 50,000		EUR	45
	EUR Volume >= 50,000	0.15% max.	EUR	120
- Charge Code <b>OUR</b> (per item) - STP				charged by the sending bank
- IN / Receipts (credited)				
- OUT / Payments (debited)	EUR Volume < 12,500		EUR	25
	EUR Volume >= 12,500 < 50,000		EUR	45
	EUR Volume >= 50,000	0.15% max.	EUR	120
- processing of mass-payments via MT 102		as per agreement		
- repair charge for NON-STP-payments (additionally to STP)		per item	EUR	10
- 3rd party charges will be claimed in addition to ODDO BHF charges whenever they arise				
2.3. Additional services in payment transactions				
- cash payment against identity check up to EUR 2,500 only and if we hold a tested telex- or SWIFT-instruction			EUR	25
- amendment/ withdrawal/ retransfer/ reversal		per item	EUR	75
- confirmation of execution of instructions		per item	EUR	75
- instruction to adjust value date		per item	EUR	100
(any necessary interest settlements will be calculated separately)				
- processing of investigation instructions				
- up to 6 months		per item	EUR	50
- exceeding 6 months		per item	EUR	150
- Requests for information (RFIs)		as per agreement		
2.4. Supplementary general information				
- <u>Cut-Off Times (COT) for EURO Payments</u>				
For Payment orders via SWIFT our COT is for EURO payments at 4:00 p.m. Frankfurt time (on the respective value date). To ensure an efficient clearing service and a high percentage of payments and receipts with early finality, customers are asked to transmit the bulk of their payment orders ideally before 8:00 a.m. Frankfurt time on value date. For Money Market our telephone cut-off time is 3.00 p.m. Money Market cut-off times may be extended subject to market conditions. Payment orders received after COT will be processed on a best effort basis.				
<u>Payment</u>	<u>Destination</u>	<u>Process on</u>	<u>Value date</u>	
non-bank (MT103) / Bank to Bank payment	Book Transfer	Value date	Field 32A	
non-bank payment	Third party Bank	(forwarded on) Field 32A	Field 32A	
Bank to Bank payment (MT200/202)	Third party Bank	Value date	Field 32A	
- <u>Urgent Payments</u>				
ODDO BHF's systems recognize urgent execution depending on the SWIFT Message priority of the Application header indication (Urgent/Normal) as specified in the SWIFT User Handbook and priced according to List of Prices and Services applicable to business transactions with Correspondent Banks. Bank-to-Bank transfers will always be treated as urgent.				
- <u>Same day value</u>				
Same day value implies that payments will be transferred on the same day to the bank of the beneficiary. All payments larger than EUR 500.000 will be automatically considered as urgent payments and will be settled under the same day value considering the respective cut-off times.				
- <u>Incomplete Instructions/Unclear Instructions</u>				
Incomplete or unclear payment instructions (bank-to-bank and non-bank) which cannot be repaired, will be investigated by sending you a SWIFT message. Please note that we will always quote your original payment reference number of field 21 in this message.				

- Cancellations and Amendments  
Cancellations and amendments should be sent directly to ODDO BHF via a SWIFT MT192/292 or 199/299 or 195/295 message. Amendments or cancellations are possible any time prior to execution. Any amendment and cancellation messages received after execution shall be interpreted as a request for rerouting/retrieval of funds on a best-effort basis and can only be effected with consent of the beneficiary.
- Investigations  
ODDO BHF asks its clients to initiate an investigation via SWIFT MTn99 or MTn95 message. Incoming inquiries should quote the following information:
  - Amount, value date and ODDO BHF reference of debit or credit (out of field 61 subfield 8 of the MT940/MT950 statement)
  - ODDO BHF investigations case number (in case this is a response to an already existing inquiry)
  - All other pertinent details concerning the original payment or credit

### 3. Collection of documents, bills of exchange and drafts

3.1.	Collection of documents against payment or acceptance (Obtaining acceptance is carried out of free of charge if the acceptance is retained by us for collection at maturity.)	0.3%	min.	EUR	100
3.2.	Obtaining acceptance without documents (If the acceptance remains with us for collection at maturity there is no additional charge.)	0.3%	min.	EUR	100
3.3.	Collection of acceptances and drafts	0.3%	min.	EUR	100
3.4.	Delivery of documents "free of payment"	0.3%	min.	EUR	100
3.5.	Amendment of collection instructions	per amendment		EUR	75
3.6.	Domiciliation of bills with our bank (domicile commission)	per bill		EUR	100

### 4. Documentary Letters of Credit (L/C), Commercial and Standby Letters of Credit

4.1.	Pre-advice of letters of credit (pre- advising commission)	free of charge			
4.2.	Advice of letters of credit (advising commission)	0.1%	min.	EUR	150
			max.	EUR	350
4.3.	Confirmation of letters of credit (confirmation commission)	according to agreement			
4.4.	Letters of credit with following deferred payment	according to agreement			
	- confirmed letters of credit (deferred payment commission in addition to confirmation commission)				
	- unconfirmed letters of credit (supervisory commission)	0.1%	min.	EUR	150
			max.	EUR	350
4.5.	Acceptance of bills of exchange and drafts drawn on us (acceptance commission)	according to agreement			
	- in case of confirmed letters of credit in addition to the confirmation commission -				
4.6.	Amendment of letters of credit (amendment commission)	per amendment		EUR	75
4.7.	Taking up of documents (handling commission)	0.3%	min.	EUR	200

### 5. Reimbursement on us by other banks

5.1.	Advice of reimbursement authorizations (unconfirmed) (advising commission)			EUR	75
5.2.	Confirmation of reimbursement authorizations (confirmation commission)	according to agreement			
5.3.	Payments under reimbursement authorizations (handling commission)	per payment		EUR	100
	Clearance of discrepancies / investigations / amendments (handling commission)	according to effort	per payment	min. EUR	25

### 6. Guarantees

6.1.	Issuing guarantee documents (directly or indirectly)	according to agreement	min.	EUR	100
6.2.	Guarantee commission for issuing or confirming guarantees	per quarter or part thereof	0.3%	min.	EUR
6.3.	Amendment of guarantee conditions	per amendment		EUR	75
6.4.	Handling of assignments under guarantees issued by us	0.1%	min.	EUR	100
			max.	EUR	300
6.5.	Payments under guarantee claims	0.3%	min.	EUR	100
6.6.	Onward transmission of guarantee documents				
	- free of our liability -	0.1%	min.	EUR	100
			max.	EUR	300
	- pre-advising a guarantee	per item		EUR	75

### 7. Returned items

Unpaid or reclaimed documents, cheques, bills of exchange	plus, protest charges, if applicable	0.3%	min.	EUR	100
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### 8. Other services

The commissions and charges shown above do not apply to special services provided. The bank can determine the amount of charges at its discretion (§ 315 of the German Civil Code) for further services not set out in this list, provided on behalf of the customer or in his presumed interest.  
Postal, telecommunication expenses, messenger fees and other charges are chargeable to the instructing party.

### 9. Other agreements

These Conditions are applicable as of 1st February 2020.