

NON-STP COMMISSIONS FOR OUTGOING CROSS-BORDER AND INTERNATIONAL PAYMENTS

We would like to automate the processing of payment orders as much as possible. STP (Straight Through Processing) represents automatic processing of payment orders, without any kind of interaction on the bank side. The purpose of this kind of processing is to enable you the best and fastest possible payment transaction service.

Payment orders cannot be processed in STP mode in the following instances:

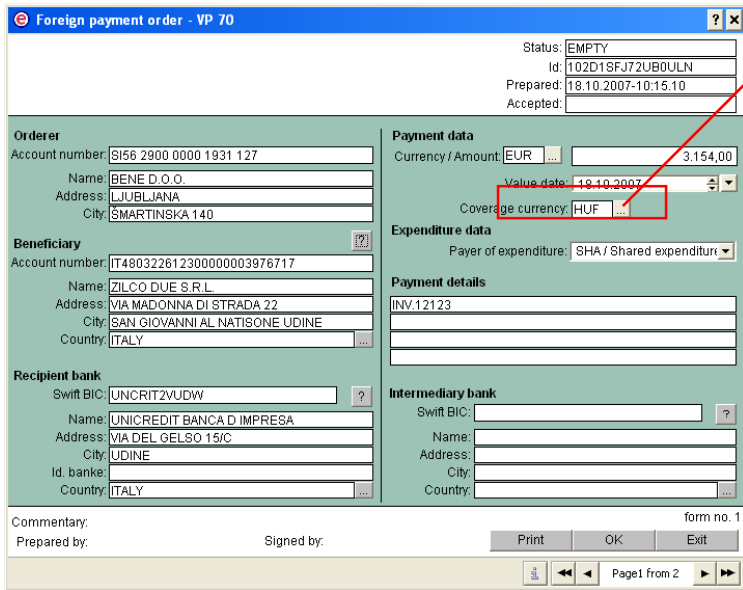
1. **the covering account does not exist** – e.g. a company wants to transfer HUF from a HUF account, but it does not have this type of account or **covering account does not have a sufficient credit balance**,
2. **purpose of payment is not specified**,
3. **the beneficiary bank outside SEPA area does not exist or is invalid** – the beneficiary bank is not entered using a valid BIC (SWIFT) code or is not specified,
4. **the account number of the beneficiary is missing – the beneficiary's account is not in the IBAN structure** (for countries using IBAN),
5. **additional data (bank instructions)** – the field is not empty or contains code words not agreed upon.

If a payment order doesn't contain the required data (in the above mentioned correct form) for successfully processing, we will be forced to charge additional commission for manual intervention during the processing of the payment order (Non-STP commission) in accordance with the applicable tariff.

In order to clearly explain the above written examples, we have also enclosed a document, which includes graphic examples of all the instances when we charge for our service, along with detailed explanations. We would like to demonstrate to you how to fill out a payment order in a way that a service remains free from any extra costs.

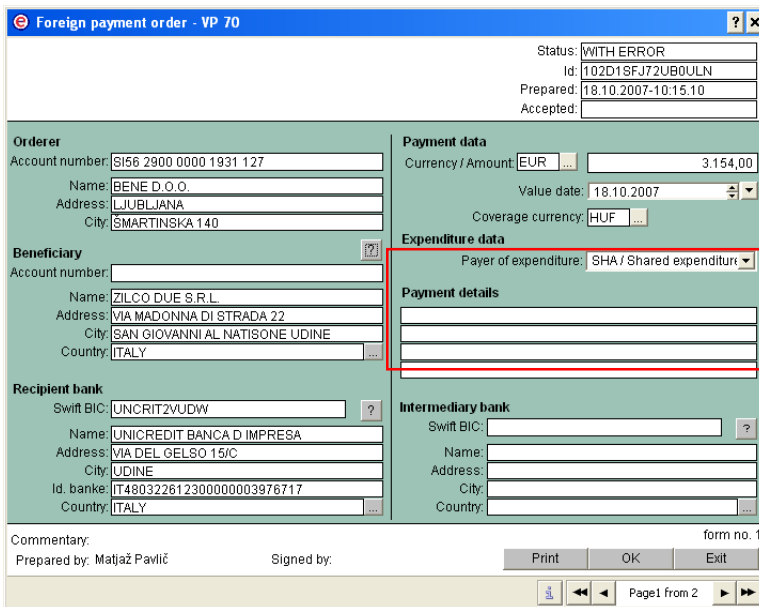
For more detailed information you can contact our electronic banking department on tel. +386 (0)1 587-69-30 or your transaction account manager.

1.) If ordering party account number does not exist or does not have enough funds

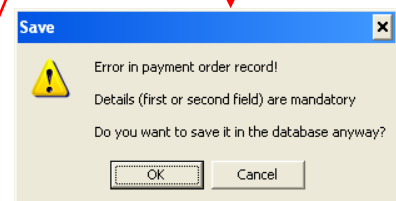


Example: Krofek d.o.o. company select HUF account currency although they don't have account in HUF or they don't have sufficient funds on this account.

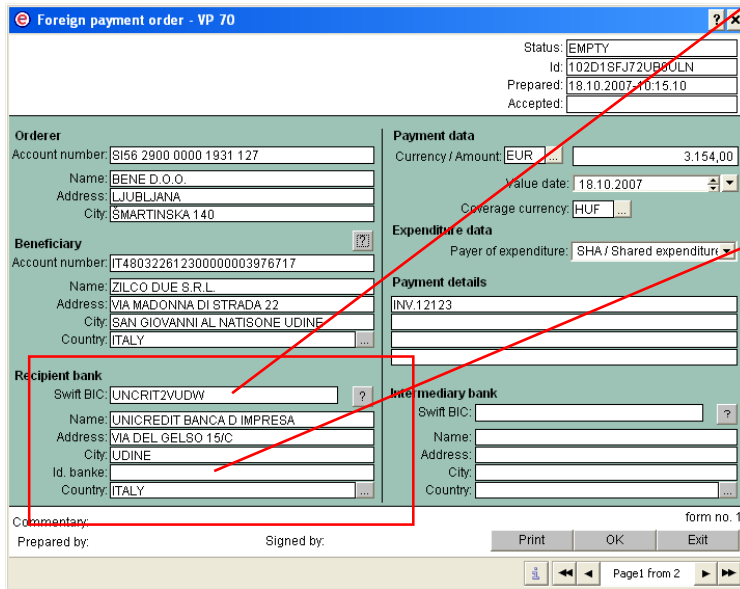
2.) If the field "Payment details" is empty



A program doesn't allow saving payment order without entering any details of payment.



- 3.) Incorrect Recipient bank outside SEPA area. The field “Swift BIC” is not entered or it is entered incorrect (with spaces or it is in a wrong field).



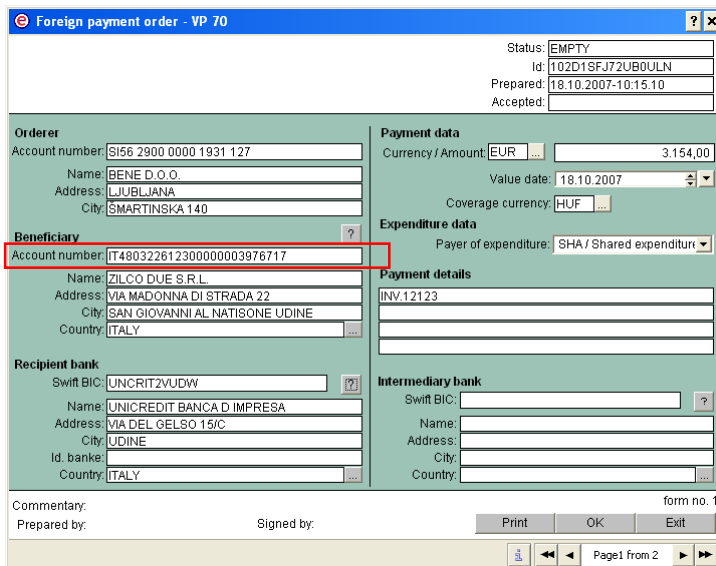
Example of BIC / SWIFT code:

Correct: UNCRIT2VUDW

Incorrect: UNCRIT2VU (error message appears)

The field “ID. Banke” should be empty (otherwise error message appears)

- 4.) A beneficiary account number does not meet IBAN structure requirements (only for countries using IBAN) or if it is entered in a wrong field



Correct

Electronic form:

IT480322612300000003976717

Paper form (in sets of four characters, separated by spaces):

IT48 0322 6123 0000 0003 9767 17

Incorrect!

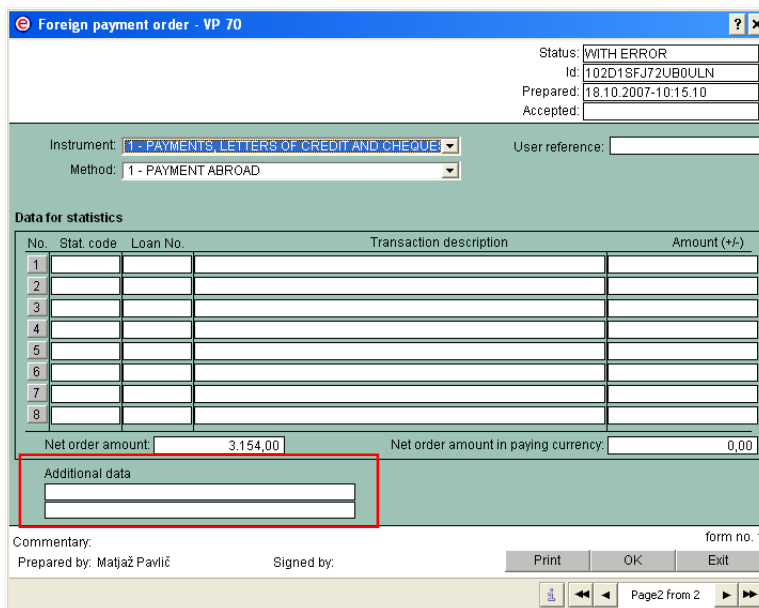
The word “IBAN” in the field:

IBANIT480322612300000003976717

Incorrect distribution of spaces:

**DE 5350 8700 0500 2101 6100 DE
53 5087 0005 0021 0161 00**

5.) Field "Additional data" is optional and can only contain eventual code words.



Code words:

Code	Meaning	Remark
/SDVA/	(value T+0) Value date 0 days	Payment order has to be send until 9:00 a.m. (for EUR and USD payments until 13.00 p.m.) Commission charged according to the applicable tariff.
/VAL1/	(value T+1) Value date 1 day	Electronic payment order has to be send until 15:15 p.m.
/COLL/	Payment under collection	/
/CONDP/	Conditional payment order	Requires preliminary announcement of condition to transaction account manager.
/RATE/	Special rate agreement between ordering party and the Bank	Requires preliminary consensus with transaction account manager.
/STB/	Instruction to the Bank	Requires preliminary agreement and entry of additional instructions (max 30 characters).