

**Information sheet on
processing
cross-border payments
to and from EU/EEA member states
(last updated 4 August 2008).**

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^{*)} TARGET2 is the Eurosystem's payment system in which domestic and cross-border individual payments in euro are always executed on the same day up to the point where the amount is credited to the account of the beneficiary's credit institution at the receiving central bank.

^{**)} The Deutsche Bundesbank uses the **STEP2** procedure of the Euro Banking Association (EBA) to process payments which comply with the Regulation (EC) No 2560/2001 as STEP2 payments.

^{***)} SEPA is the Single Euro Payments Area in which all payments are processed in the same way as domestic payments. Unlike the system used today, SEPA makes no distinction between national and cross-border payments.

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^{****)} The Deutsche Bundesbank uses the Customer Access Mechanism (**CAM**) to process payments denominated in euro or foreign currencies (eg pound sterling) via correspondent banks.

1 Preliminary remarks

This information sheet contains the conditions under which the Deutsche Bundesbank (hereinafter referred to as “the Bank”) – on the basis of its General Terms and Conditions (General Terms and Conditions/Bundesbank section X.F cross-border payments and “Notice on foreign payment transactions”) – fulfils its obligations specified in sections 675a – 676g of the German Civil Code (*Bürgerliches Gesetzbuch*) for processing cross-border **payments from non-banks up to a maximum amount of €75,000 to and from EU/EEA member states**. Paper-based payments are to be submitted using form 4130 “Euro payments (*Euro Überweisung*)”, form 4136 “Payment order in foreign trade and payments” (*Zahlungsauftrag im Aussenwirtschaftsverkehr*) or an international payment instruction (IPI) from a foreign beneficiary.

1.1 EU regulated payments

In the case of EU regulated payments since 1 July 2003, the Bank has met its obligations specified in Regulation (EC) No 2560/2001 of the European Parliament and of the Council of 19 December 2001 on cross-border payments in euro.

An EU regulated payment must

- be denominated in euro
- be intended for another EU/EEA member state
- not exceed EUR 50,000.00
- specify the valid IBAN (International Bank Account Number) of the beneficiary
- specify the valid SWIFT^{*)} BIC (Bank Identifier Code) of the beneficiary’s credit institution and
- specify the fee splitting arrangement (option “SHA”; remitter pays the Bank’s fees, beneficiary pays all remaining fees).

^{*)} The Society for Worldwide Interbank Financial Telecommunication (SWIFT) operates a data telecommunication system (SWIFT system) which aims to process international payment transactions more quickly and efficiently. The Bank is both a member and user of SWIFT.

Provided that these conditions are fulfilled, the payment is charged at the same rate as a domestic payment.

1.2 SEPA payments

With the introduction of the Single Euro Payments Area (SEPA), a common market was created in Europe in which domestic and cross-border euro payments can be settled easily, inexpensively and securely, irrespective of the participating country (EU/EEA member state and Switzerland) where the bank account is held.

Unlike EU regulated payments, SEPA payments are not subject to amount restrictions and both the ordering customer and the beneficiary must now be identified by means of an IBAN and a BIC.

1.3 Other euro payments to EU/EEA member states

IBAN and BIC must be specified

On the basis of a resolution by the European Payments Council (EPC) it is essential that all cross-border payments denominated in euro to other EU/EEA member states specify the IBAN and the BIC in order to correctly identify the beneficiary's bank and account details. This requirement, effective since 1 January 2006, applies irrespective of both the amount and the manner in which processing occurs.

It is not mandatory to specify the IBAN of the ordering customer. However, to avoid complications when processing any returns (eg in the event that an undeliverable payment has to be returned), we recommend that you also provide the ordering customer's IBAN (ie the beneficiary of the returned payment).

Additional fees

Besides the **fees** levied by the Bank, the ordering customer/submitting party pays the following fees if he has expressly stipulated the fee arrangement "all fees are to be borne by the ordering customer" (option "OUR"):

- Fees levied by correspondent banks
- Fees levied by third banks (the beneficiary's account is not held by the correspondent bank but by another credit institution)

- Additional fees in case one of the code words listed in annex 1 is specified in field 23E as additional instruction.

The correspondent bank may charge additional fees (non-STP charges) for credit transfers that cannot be processed automatically owing to the beneficiary's banking details (eg missing or incorrect details).

The total amount due may, therefore, consist of a number of different fees which are not necessarily levied at the same time. If the ordering customer/submitting party specifies the fee arrangement that “all fees are to be borne by the beneficiary” (option “BEN”), then the fees levied against the beneficiary by the correspondent banks and/or third banks may even be higher.

1.4 Processing time

The specified **deadline for the processing time** of an EU regulated payment, a SEPA payment or of another type of payment commences at the close of the business day on which the ordering customer/submitting party provided the Bank with the beneficiary's details (IBAN and BIC) together with any other details required to carry out the payment, as well as supplying the required cover. The business days of the Bank are generally Monday to Friday, unless one of these days falls on a TARGET2 holiday/national public holiday or on 24 or 31 December. For further details notice the “Acceptance times and business days for the Deutsche Bundesbank's payment procedures”.

1.5 Further information

If you require any further information (eg information regarding fees for other types of cross-border payments), please contact the account-keeping branch or the Customer Relationship Management for Payment Services and Account-Keeping:

phone: +49 69 9566 8877 or e-mail: crm.paymentservices@bundesbank.de.

2.1 TARGET2 payments to EU member states^{*)}

Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	Processed on the same day
<u>Fees levied by the Bank</u>	
Payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
Complaints and redress procedure	See annex 2

^{*)} TARGET2 is the Eurosystem's payment system in which domestic and cross-border individual payments in euro are always executed on the same day up to the point where the amount is credited to the account of the beneficiary's credit institution at the receiving central bank.

2.2 TARGET2 payments from EU member states^{*)}

Value date	The business day on which the payment is received by the Bank
<u>Fees levied by the Bank</u>	
For notification, per item	EUR 1.25

^{*)} TARGET2 is the Eurosystem's payment system in which domestic and cross-border individual payments in euro are always executed on the same day up to the point where the amount is credited to the account of the beneficiary's credit institution at the receiving central bank.

3.1 STEP2 payments to EU/EEA member states^{*)}

Correspondent bank	EBA Clearing, Paris
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> Payments in EUR, per data record	In the case of a monthly submission volume ^{**)} of up to 100,000 EUR 0.08 each 100,001 – 250,000 EUR 0.05 each over 250,000 EUR 0.03 each
<u>Fees levied by third banks</u>	The account holder bears all expenses and costs which are charged to the Bank by third parties due to incorrect data.
Complaints and redress procedure	See annex 2

^{*)} STEP2 payments to Belgium, Bulgaria, the Czech Republic, Iceland, Lithuania, Malta, Romania and the Slovak Republic are currently only possible at certain banks. An up-to-date list of banks linked to STEP2 is obtainable from Bundesbank branches.

Gibraltar cannot be accessed by the STEP2 procedure at present.

^{**)} The volume is derived from the sum of cross-border STEP2 payments, domestic retail payments and SEPA payments submitted per month.

3.2. STEP2 payments from EU/EEA member states

Value date	The business day on which the payment is received by the Bank
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4.1 SEPA payments to EU/EEA member states^{*)}

Processing time in accordance with EPC SEPA Credit Transfer Scheme Rulebook (until the amount is credited to the account of beneficiary's credit institution)	3 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> Payments in EUR, per data record	In the case of a monthly submission volume ^{**)} of up to 100,000 EUR 0.08 each 100,001 – 250,000 EUR 0.05 each over 250,000 EUR 0.03 each
Plus: for each voucher submitted	EUR 0.30
<u>Fees levied by correspondent banks</u>	The account holder bears all expenses and costs which are charged to the Bank by third parties due to incorrect data.
Paper-based submission	Only possible with form 4130 (€uro payment)
Complaints and redress procedure	See annex 2

^{*)} If the beneficiary's credit institution is not yet able to accept SEPA credit transfers, the Bank processes any SEPA payments that have been submitted on paper or through online banking via one of its other payment systems.

^{**)} The volume is derived from the sum of cross-border STEP2 payments, domestic retail payments and SEPA payments submitted per month.

4.2 SEPA payments from EU/EEA member states

Value date	The business day on which the transfer is received by the Bank
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5.1 Foreign payments to EU/EEA member states via the following correspondent banks

Austria

Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft, Linz (08.08)
Bank Austria Creditanstalt AG, Vienna (08.08)
Erste Group Bank AG, Vienna (08.08)
Oberbank AG, Linz (08.08)
Raiffeisen Zentralbank Österreich Aktiengesellschaft, Vienna (08.08)

Belgium

Fortis Bank, Brussels (08.08)

Bulgaria

Unicredit Bulbank AD, Sofia (08.08)

Cyprus^{*)}

No foreign payments possible at present

Czech Republic

Ceskoslovenska obchodni banka a.s., Prague (08.08)
Komerčni Banka a.s., Prague (08.08)

Denmark

Danske Bank A/S, Copenhagen (08.08)
Nordea Bank Danmark A/S, Copenhagen (08.08)

Estonia

Hansabank Ltd., Tallinn (08.08)

Finland

No foreign payments possible at present

France

Banque Fédérative du Crédit Mutuel, Paris (08.08)
Natixis, Paris (08.08)

Greece

Alpha Bank A. E., Athens (08.08)

^{*)} The account at the Bank of Cyprus Public Company Limited, Nicosia, was closed on 31 December 2007 owing to the introduction of the euro in Cyprus on 1 January 2008.

Hungary

OTP Bank Ltd., Budapest (08.08)

Iceland

Central Bank of Iceland, Reykjavik (08.08)

Ireland

Bank of Ireland, Dublin (08.08)

Italy

Banca Nazionale del Lavoro Direzione Generale S.p.A., Rome (08.08)

Latvia

AS SMP Bank, Riga (08.08)

Liechtenstein

Credit Suisse, Zurich (08.08)

UBS AG, Zurich (08.08)

Zürcher Kantonalbank, Zurich (08.08)

Lithuania

Unicredit Bank Lithuania Branch, Vilnius (08.08)

Luxembourg

Banque et Caisse d'Epargne de l'Etat Luxembourg, Luxembourg (08.08)

Malta

No foreign payments possible at present

Netherlands

Fortis Bank Nederland N.V., Rotterdam (08.08)

Rabobank Nederland (Coöp. Centr. Raiffeisen-Boerenleenbank B.A.), Utrecht (08.08)

Norway

DnB NOR Bank ASA, Oslo (08.08)

Nordea Bank Norge ASA, Oslo (08.08)

Poland

Bank Handlowy w Warszawie SA, Warsaw (08.08)

Bank Polska Kasa Opieki SA, Warsaw (08.08)

Portugal

Banco Espirito Santo e Comercial de Lisboa, Lisbon (08.08)

Romania

No foreign payments possible at present

Slovak Republic

Vseobecna uverova banka, Bratislava (08.08)

Slovenia

Nova Ljubljanska banka d.d., Ljubljana (08.08)

Spain

Banco Espanol de Crédito, Madrid (08.08)

Banco Popular Espanol, Madrid (08.08)

Confederación Espanola de Cajas de Ahorros, Madrid (08.08)

Sweden

Nordea Bank AB, Stockholm (08.08)

Skandinaviska Enskilda Banken, Stockholm (08.08)

Svenska Handelsbanken AB, Stockholm (08.08)

United Kingdom

Barclays Bank PLC, London (08.08)

HSBC Bank PLC, London (08.08)

National Westminster Bank PLC, London (08.08)

Lloyds TSB Bank PLC, London (08.08)

Foreign payments to Austria

Correspondent bank	Allgemeine Sparkasse Oberösterreich Bankaktiengesellschaft, Linz								
Account number	EUR account 5040040346								
BIC	ASPKAT2L								
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)								
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75								
Plus: for each voucher submitted	EUR 2.00								
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 5,500.00</td> <td>EUR 5.00</td> </tr> <tr> <td>up to EUR 10,000.00</td> <td>EUR 10.00</td> </tr> <tr> <td>over EUR 10,000.00</td> <td>1‰, max. EUR 100.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 5,500.00	EUR 5.00	up to EUR 10,000.00	EUR 10.00	over EUR 10,000.00	1‰, max. EUR 100.00
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up to EUR 5,500.00	EUR 5.00								
up to EUR 10,000.00	EUR 10.00								
over EUR 10,000.00	1‰, max. EUR 100.00								
- when the beneficiary's account is held with another credit institution	plus EUR 5.00								
Complaints and redress procedure	See annex 2								

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Austria

Correspondent bank	Bank Austria Creditanstalt AG, Vienna										
Account number	EUR account 5040040356										
BIC	BKAUATWW										
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)										
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75										
Plus: for each voucher submitted	EUR 2.00										
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<u>Transaction amount</u>	<u>Fee</u>										
up to EUR 10,000.00	EUR 12.00										
up to EUR 30,000.00	EUR 35.00										
up to EUR 50,000.00	EUR 55.00										
over EUR 50,000.00	EUR 75.00										
- when the beneficiary's account is held with another credit institution	plus EUR 25.00										
Complaints and redress procedure	See annex 2										

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Austria

Correspondent bank	Erste Group Bank AG, Vienna								
Account number	EUR account 5040040354								
BIC	GIBAATWG								
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)								
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75								
Plus: for each voucher submitted	EUR 2.00								
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- when the beneficiary's account is held with another credit institution	plus EUR 5.00								
Complaints and redress procedure	See annex 2								

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Austria

Correspondent bank	Oberbank AG, Linz										
Account number	EUR account 5040040348										
BIC	OBKLAT2L										
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)										
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75										
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- when the beneficiary's account is held with another credit institution	plus EUR 5.00										
Complaints and redress procedure	See annex 2										

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Austria

Correspondent bank	Raiffeisen Zentralbank Österreich Aktiengesellschaft, Vienna														
Account number	EUR account 5040040353														
BIC	RZBAATWW														
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)														
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75														
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Complaints and redress procedure	See annex 2														

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Belgium

Correspondent bank	Fortis Bank, Brussels										
Account number	EUR account 5040040010										
BIC	GEBABEBB										
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)										
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75										
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- when the beneficiary's account is held with another credit institution	plus EUR 5.00										
Complaints and redress procedure	See annex 2										

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Bulgaria

Correspondent bank	Unicredit Bulbank AD, Sofia												
Account number	EUR account 5040040025												
BIC	UNCRBGSF												
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)												
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75												
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Transaction amount	Fee												
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over EUR 50,000.00	EUR 50.00												
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Complaints and redress procedure	See annex 2												

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Cyprus

Euro payments to Cyprus are currently possible via STEP2 and TARGET2 or as SEPA payments only.

Foreign payments to the Czech Republic

Correspondent bank	Ceskoslovenska obchodni banka a.s., Prague
Account number	EUR account 5040040481
BIC	CEKOCZPP
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record Plus: for each voucher submitted	EUR 1.75 EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR - when the beneficiary's account is held with another credit institution	10‰ minimum CZK 300.00 maximum CZK 2,000.00 plus EUR 5.00
Settlement exchange rate of the fees levied by correspondent bank	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to the Czech Republic

Correspondent bank	Komerční Banka a.s., Prague
Account number	EUR account 5040040483 CZK account 5046031483
BIC	KOMBCZPP
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in - EUR, per data record - Czech koruna (CZK), per data record Plus: for each voucher submitted	EUR 1.75 0.5% minimum EUR 5.00 maximum EUR 100.00 EUR 2.00
<u>Fees levied by the correspondent bank</u> - for payments in EUR ^{*)} - for payments in CZK - for payments in CZK when the beneficiary's account is held with another credit institution	5%, minimum CZK 200.00 maximum CZK 2,000.00 5%, minimum CZK 200.00 maximum CZK 2,000.00 CZK 300.00
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Estonia^{*)}

Correspondent bank	Hansabank Ltd., Tallinn
Account number	EEK account 5046431424
BIC	HABAE2X
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in Estonian kroon (EEK), per data record	0.5%, minimum EUR 5.00 maximum EUR 100.00
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank</u> - for payments in EEK	EEK 60.00
- when the beneficiary's account is held with another credit institution	plus EUR 5.00
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

^{*)} Euro payments to Estonia are currently possible via STEP2 and TARGET2 or as SEPA payments only.

Foreign payments to Finland

Payments to Finland are currently possible via STEP2 and TARGET2 or as SEPA payments only.

Foreign payments to France

Correspondent bank	Banque Fédérative du Credit Mutuel, Paris
Account number	EUR account 5040040111
BIC	CMCIFRPA
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's bank)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	EUR 10.00
- when the beneficiary's account is held with another credit institution	plus EUR 5.00
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to France

Correspondent bank	Natixis, Paris						
Account number	EUR account 5040040099						
BIC	CCBPFRPPPAR						
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's bank)	5 banking business days (See preliminary remarks for start of processing time)						
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75						
Plus: for each voucher submitted	EUR 2.00						
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 50,000.00</td> <td>EUR 5.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>EUR 10.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 50,000.00	EUR 5.00	over EUR 50,000.00	EUR 10.00
<u>Transaction amount</u>	<u>Fee</u>						
up to EUR 50,000.00	EUR 5.00						
over EUR 50,000.00	EUR 10.00						
- when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 50,000.00</td> <td>EUR 8.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>EUR 22.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 50,000.00	EUR 8.00	over EUR 50,000.00	EUR 22.00
<u>Transaction amount</u>	<u>Fee</u>						
up to EUR 50,000.00	EUR 8.00						
over EUR 50,000.00	EUR 22.00						
Irrespective of the specified fee arrangement, the correspondent bank always charges fees according to the option "OUR" for payments of up to EUR 12,500.00. ^{*)}							
Complaints and redress procedure	See annex 2						

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Greece

Correspondent bank	Alpha Bank A. E., Athens						
Account number	EUR account 5040040127						
BIC	CRBAGRAA						
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)						
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75						
Plus: for each voucher submitted	EUR 2.00						
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"><u>Transaction amount</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 50,000.00</td> <td>EUR 10.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>0.5‰ maximum EUR 100.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 50,000.00	EUR 10.00	over EUR 50,000.00	0.5‰ maximum EUR 100.00
<u>Transaction amount</u>	<u>Fee</u>						
up to EUR 50,000.00	EUR 10.00						
over EUR 50,000.00	0.5‰ maximum EUR 100.00						
- when the beneficiary's account is held with another credit institution	plus EUR 5.00						
Irrespective of the specified fee arrangement, the correspondent bank always charges fees according to the option "OUR" for payments of up to EUR 50.00. ^{*)}							
Complaints and redress procedure	See annex 2						

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Iceland

Correspondent bank	Central Bank of Iceland, Reykjavik
Account number	EUR account 5040040210
BIC	SISLISRE
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank</u> - for payments in EUR	no charge
- when the beneficiary's account is held with another credit institution ^{*)}	EUR 5.00
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Ireland

Correspondent bank	Bank of Ireland, Dublin
Account number	EUR account 5040040207
BIC	BOFIE2D
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	EUR 10.00
- when the beneficiary's account is held with another credit institution	EUR 12.00
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Italy

Correspondent bank	Banca Nazionale del Lavoro Direzione Generale S.p.A., Rome								
Account number	EUR account 5040040221								
BIC	BNLIITRR								
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)								
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75								
Plus: for each voucher submitted	EUR 2.00								
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 12,500.00</td> <td>EUR 3.00</td> </tr> <tr> <td>up to EUR 50,000.00</td> <td>EUR 30.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>EUR 50.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 12,500.00	EUR 3.00	up to EUR 50,000.00	EUR 30.00	over EUR 50,000.00	EUR 50.00
<u>Transaction amount</u>	<u>Fee</u>								
up to EUR 12,500.00	EUR 3.00								
up to EUR 50,000.00	EUR 30.00								
over EUR 50,000.00	EUR 50.00								
- when the beneficiary's account is held with another credit institution	plus EUR 5.00								
Complaints and redress procedure	See annex 2								

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Latvia

Correspondent bank	AS SMP Bank, Riga
Account number	EUR account 5040040036 LVL account 5046631036
BIC	MULTLV2X
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in	
- EUR, per data record	EUR 1.75
- LVL, per data record	0.5%, minimum EUR 5.00 maximum EUR 100.00
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank</u> - for payments in EUR and LVL	no charge
- when the beneficiary's account is held with another credit institution ^{*)}	EUR 5.00
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Liechtenstein

Correspondent bank	Credit Suisse, Zurich
Account number	EUR account 5040040440 CHF account 5043031440
BIC	CRESCHZZ80A
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in - EUR per data record - Swiss francs (CHF) per data record Plus: for each voucher submitted	EUR 1.75 0.5%, minimum EUR 5.00 maximum EUR 100.00 EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR or CHF - when the beneficiary's account is held with another credit institution	no charge CHF 7.00
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Liechtenstein

Correspondent bank	Zürcher Kantonalbank, Zurich
Account number	EUR account 5040040445 CHF account 5043031445
BIC	CRESCHZZ80A
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in - EUR, per data record - Swiss francs (CHF), per data record Plus: for each voucher submitted	EUR 1.75 0.5‰, minimum EUR 5.00 maximum EUR 100.00 EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR or CHF - when the beneficiary's account is held with another credit institution	CHF 5.00 plus CHF 5.00
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

Foreign payments to Luxembourg

Correspondent bank	Banque et Caisse d'Epargne de l'Etat Luxembourg, Luxembourg						
Account number	EUR account 5040040267						
BIC	BCEELULL						
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)						
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75						
Plus: for each voucher submitted	EUR 2.00						
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 50,000.00</td> <td>EUR 5.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>EUR 10.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 50,000.00	EUR 5.00	over EUR 50,000.00	EUR 10.00
<u>Transaction amount</u>	<u>Fee</u>						
up to EUR 50,000.00	EUR 5.00						
over EUR 50,000.00	EUR 10.00						
- when the beneficiary's account is held with another credit institution	EUR 20.00						
Complaints and redress procedure	See annex 2						

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Malta

Euro payments to Malta are currently possible via STEP2 or TARGET2 or as SEPA payments only.

Foreign payments to the Netherlands

Correspondent bank	Fortis Bank Nederland N.V., Rotterdam
Account number	EUR account 5040040293
BIC	FTSBNL2RU
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	1 ‰, minimum EUR 6.80 maximum EUR 68.00
- when the beneficiary's account is held with another credit institution	plus EUR 5.00
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to the Netherlands

Correspondent bank	Rabobank Nederland (Coöperatieve Centrale Raiffeisen-Boerenleenbank B.A.), Utrecht
Account number	EUR account 5040040292
BIC	RABONL2U
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	EUR 8.50
- when the beneficiary's account is held with another credit institution	EUR 9.00
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Norway

Correspondent bank	DnB NOR Bank ASA, Oslo	
Account number	EUR account 5040040330 NOK account 5043231330	
BIC	DNBANOKK	
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)	
<u>Fees levied by the Bank</u> for payments in		
- EUR, per data record	EUR 1.75	
- Norwegian kroner (NOK), per data record	0.5‰, minimum EUR 5.00 maximum EUR 100.00	
Plus: for each voucher submitted	EUR 2.00	
<u>Fees levied by the correspondent bank^{*)}</u>	<u>Transaction amount/countervalue</u>	<u>Fee</u>
- for payments in EUR or NOK	up to NOK 2,000.00	NOK 35.00
	over NOK 2,000.00	NOK 100.00
- when the beneficiary's account is held with another credit institution	plus EUR 5.00	
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.	
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.	
Complaints and redress procedure	See annex 2	

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Norway

Correspondent bank	Nordea Bank Norge ASA, Oslo						
Account number	NOK account 5043231329						
BIC	NDEANOKK						
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)						
<u>Fees levied by the Bank</u> for payments in Norwegian krone (NOK), per data record Plus: for each voucher submitted	0.5%, minimum EUR 5.00 maximum EUR 100.00 EUR 2.00						
<u>Fees levied by the correspondent bank</u> - for payments in NOK - when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid black;"><u>Transaction amount</u></th> <th style="text-align: left; border-bottom: 1px solid black;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to NOK 2,000.00</td> <td>NOK 50.00</td> </tr> <tr> <td>over NOK 2,000.00</td> <td>NOK 100.00</td> </tr> </tbody> </table> plus EUR 5.00	<u>Transaction amount</u>	<u>Fee</u>	up to NOK 2,000.00	NOK 50.00	over NOK 2,000.00	NOK 100.00
<u>Transaction amount</u>	<u>Fee</u>						
up to NOK 2,000.00	NOK 50.00						
over NOK 2,000.00	NOK 100.00						
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.						
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.						
Complaints and redress procedure	See annex 2						

Foreign payments to Poland

Correspondent bank	Bank Handlowy w Warszawie SA, Warsaw
Account number	PLN account 5046231381
BIC	CITIPLPX
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in Zloty (PLN), per data record Plus: for each voucher submitted	0.5%, minimum EUR 5.00 maximum EUR 100.00 EUR 2.00
<u>Fees levied by the correspondent bank</u> - for payments in PLN - when the beneficiary's account is held with another credit institution	PLN 80.00 plus EUR 5.00
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

Foreign payments to Poland

Correspondent bank	Bank Polska Kasa Opieki SA, Warsaw
Account number	EUR account 5040040382
BIC	PKOPPLPW
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	USD 10.00
- when the beneficiary's account is held with another credit institution	5‰, minimum USD 10.00 maximum USD 50.00
Irrespective of the specified fee arrangement, the correspondent bank always charges fees according to the option "OUR" for payments with an equivalent value of up to PLN 50.00. ^{*)}	
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Portugal

Correspondent bank	Banco Espirito Santo e Comercial de Lisboa, Lisbon
Account number	EUR account 5040040388
BIC	BESCPTPL
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	EUR 6.00
- when the beneficiary's account is held with another credit institution	0.25‰, minimum EUR 9.98 maximum EUR 69.83
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Romania

Payments to Romania are currently possible via STEP2 or as SEPA payments only.

Foreign payments to the Slovak Republic

Correspondent bank	Vseobecna uverova banka, Bratislava												
Account number	EUR account 5040040482												
BIC	SUBASKBX												
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)												
<u>Fees levied by the Bank</u> for payments in EUR, per data record Plus: for each voucher submitted	EUR 1.75 EUR 2.00												
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR - when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Countervalue of the transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to SKK 1,000.00</td> <td>SKK no charge</td> </tr> <tr> <td>up to SKK 50,000.00</td> <td>SKK 300.00</td> </tr> <tr> <td>up to SKK 500,000.00</td> <td>SKK 600.00</td> </tr> <tr> <td>up to SKK 1,000,000.00</td> <td>SKK 900.00</td> </tr> <tr> <td>Over SKK 1,000,000.00</td> <td>SKK 1,200.00</td> </tr> </tbody> </table> <p>plus EUR 5.00</p>	<u>Countervalue of the transaction amount</u>	<u>Fee</u>	up to SKK 1,000.00	SKK no charge	up to SKK 50,000.00	SKK 300.00	up to SKK 500,000.00	SKK 600.00	up to SKK 1,000,000.00	SKK 900.00	Over SKK 1,000,000.00	SKK 1,200.00
<u>Countervalue of the transaction amount</u>	<u>Fee</u>												
up to SKK 1,000.00	SKK no charge												
up to SKK 50,000.00	SKK 300.00												
up to SKK 500,000.00	SKK 600.00												
up to SKK 1,000,000.00	SKK 900.00												
Over SKK 1,000,000.00	SKK 1,200.00												
Settlement exchange rate of the fees levied by correspondent bank	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.												
Complaints and redress procedure	See annex 2												

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Slovenia

Correspondent bank	Nova Ljubljanska banka d.d., Ljubljana								
Account number	EUR account 5040040258								
BIC	LJBASI2X								
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)								
<u>Fees levied by the Bank</u> for payments in EUR, per data record Plus: for each voucher submitted	EUR 1.75 EUR 2.00								
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR - when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 50,000.00</td> <td>EUR 10.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>EUR 15.00</td> </tr> <tr> <td colspan="2" style="padding-top: 10px;">plus EUR 5.00</td> </tr> </tbody> </table>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 50,000.00	EUR 10.00	over EUR 50,000.00	EUR 15.00	plus EUR 5.00	
<u>Transaction amount</u>	<u>Fee</u>								
up to EUR 50,000.00	EUR 10.00								
over EUR 50,000.00	EUR 15.00								
plus EUR 5.00									
Complaints and redress procedure	See annex 2								

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Spain

Correspondent bank	Banco Espanol de Crédito, Madrid
Account number	EUR account 5040040468
BIC	ESPCESMM
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)
<u>Fees levied by the Bank</u> for payments in EUR, per data record	EUR 1.75
Plus: for each voucher submitted	EUR 2.00
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR	1‰, minimum EUR 15.00 maximum EUR 100.00
- when the beneficiary's account is held with another credit institution	plus EUR 5.00
Complaints and redress procedure	See annex 2

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Spain

Correspondent bank	Banco Popular Espanol, Madrid						
Account number	EUR account 5040040474						
BIC	POPUESMM						
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)						
<u>Fees levied by the Bank</u> for payments in EUR, per data record Plus: for each voucher submitted	EUR 1.75 EUR 2.00						
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR - when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 12,500.00</td> <td>EUR 10.00</td> </tr> <tr> <td>over EUR 12,500.00</td> <td>1‰, maximum EUR 100.00</td> </tr> </tbody> </table> <p>plus EUR 5.00</p>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 12,500.00	EUR 10.00	over EUR 12,500.00	1‰, maximum EUR 100.00
<u>Transaction amount</u>	<u>Fee</u>						
up to EUR 12,500.00	EUR 10.00						
over EUR 12,500.00	1‰, maximum EUR 100.00						
Complaints and redress procedure	See annex 2						

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to Spain

Correspondent bank	Confederación Española de Cajas de Ahorros, Madrid								
Account number	EUR account 5040040470								
BIC	CECAESMM								
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)								
<u>Fees levied by the Bank</u> for payments in EUR, per data record Plus: for each voucher submitted	EUR 1.75 EUR 2.00								
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR - when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to EUR 12,500.00</td> <td>EUR 4.00</td> </tr> <tr> <td>up to EUR 50,000.00</td> <td>EUR 12.00</td> </tr> <tr> <td>over EUR 50,000.00</td> <td>1‰, maximum EUR 100.00</td> </tr> </tbody> </table> <p>plus EUR 5.00</p>	<u>Transaction amount</u>	<u>Fee</u>	up to EUR 12,500.00	EUR 4.00	up to EUR 50,000.00	EUR 12.00	over EUR 50,000.00	1‰, maximum EUR 100.00
<u>Transaction amount</u>	<u>Fee</u>								
up to EUR 12,500.00	EUR 4.00								
up to EUR 50,000.00	EUR 12.00								
over EUR 50,000.00	1‰, maximum EUR 100.00								
Complaints and redress procedure	See annex 2								

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

Foreign payments to the United Kingdom

Correspondent bank	National Westminster Bank PLC, London														
Account number	EUR account 5040040161 GBP account 5041131161														
BIC	NWBKGB2L														
Processing time pursuant to section 676a of the German Civil Code (until the amount is credited to the account of the beneficiary's credit institution)	5 banking business days (See preliminary remarks for start of processing time)														
<u>Fees levied by the Bank</u> for payments in - EUR, per data record - GBP, per data record Plus: for each voucher submitted	EUR 1.75 0.5‰, minimum EUR 5.00 maximum EUR 100.00 EUR 2.00														
<u>Fees levied by the correspondent bank^{*)}</u> - for payments in EUR or GBP - when the beneficiary's account is held with another credit institution	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Transaction amount or countervalue</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> </thead> <tbody> <tr> <td>up to GBP 100.00</td> <td>GBP 1.00</td> </tr> <tr> <td>over GBP 100.00</td> <td>GBP 7.00</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <th style="text-align: left;"><u>Transaction amount</u></th> <th style="text-align: left;"><u>Fee</u></th> </tr> <tr> <td>up to GBP 100.00</td> <td>GBP 2.00</td> </tr> <tr> <td>over GBP 100.00</td> <td>GBP 12.00</td> </tr> </tbody> </table>	<u>Transaction amount or countervalue</u>	<u>Fee</u>	up to GBP 100.00	GBP 1.00	over GBP 100.00	GBP 7.00	 		<u>Transaction amount</u>	<u>Fee</u>	up to GBP 100.00	GBP 2.00	over GBP 100.00	GBP 12.00
<u>Transaction amount or countervalue</u>	<u>Fee</u>														
up to GBP 100.00	GBP 1.00														
over GBP 100.00	GBP 7.00														
<u>Transaction amount</u>	<u>Fee</u>														
up to GBP 100.00	GBP 2.00														
over GBP 100.00	GBP 12.00														
Settlement exchange rate of transaction amount	ESCB reference exchange rate less the bid spread (see annex 1) of the business day on which the payment is received by the Bank by 11.30 am.														
Settlement exchange rate of the fees levied by correspondent banks and third banks	Last known ESCB reference exchange rate less the bid spread (see annex 1) at the time the payment was processed by the Bank in Frankfurt am Main.														
Complaints and redress procedure	See annex 2														

^{*)} These fees are charged only if the payment does not fulfil the requirements of an EU regulated payment.

a) Bid-ask spreads^{*)}

Currency	Bid-ask spreads
(CHF) Swiss franc	0.0040
(CZK) Czech koruna	0.4000
(DKK) Danish krona	0.0180
(EEK) Estonian kroon	0.1600
(GBP) Pound sterling	0.0015
(HUF) Forint (HUF)	2.4000
(LTL) Litas	0.0400
(LVL) Latvian lats	0.0030
(NOK) Norwegian krone	0.0200
(PLN) Polish zloty	0.0400
(SEK) Swedish krona	0.0210
(SKK) Slovak koruna ^{**)}	0.5000

b) Code words for additional instructions in field 23E

Code word	Meaning of instruction
PHOB	Inform beneficiary by phone
PHOI	Inform intermediary institution by phone
PHON	Inform beneficiary's bank (credit institution where account is held) by phone
TELB	Send beneficiary a message using the most efficient form of telecommunication
TELE	Send beneficiary's bank (credit institution where account is held) a message using the most efficient form of telecommunication
TELI	Send intermediary institution a message using the most efficient form of telecommunication

^{*)} For indirect quotation (explanation: for the indirect quotation, EUR 1 is the equivalent of a certain amount in the foreign currency, eg EUR 1 = x DKK)

^{**)} Payments in SKK are executed exclusively for the benefit of government agencies and public authorities through the Central Bank of the Slovak Republic which is not generally involved with the operations that fall within the field of competence of commercial banks.

**Arbitration proceedings
for cross-border payments
to and from EU/EEA member states**

Area of application	In disputes arising from the application of sections 675a to 676g of the German Civil Code, appeals may be made free of charge to the arbitration unit established at the Bank – without prejudice to the right to appeal to the courts.
Address of the arbitration unit	<p>Deutsche Bundesbank Schlichtungsstelle Postfach 11 12 32</p> <p>60047 Frankfurt am Main Germany</p> <p>Tel: +49 69 2388 1906 / 1907</p> <p>Fax: +49 69 2388 1919</p> <p>E-mail: schlichtung@bundesbank.de</p>
Type of customer complaint	Complaints must be submitted in writing with a brief description of the situation and enclosing the documentation necessary to understand the complaint. The claimant must submit a written declaration to the effect that in this dispute, no appeal has yet been made to a court and that no out-of-court settlement has yet been reached. The complaint cannot be processed until this declaration has been received.
Acknowledgement of receipt	The claimant receives confirmation that the complaint has been received by the arbitration unit. This letter of confirmation also includes details about the next steps to be taken in the arbitration proceedings.