

The terms and conditions for cross-border payments which are contained in this information that is displayed in the bank's premises are applicable to the settlement of all incoming and outgoing credit transfers, transfers between Bank Austria accounts of originator and beneficiary, and cheque payments ("Foreign Transaction") in which at least one **non-resident** and/or one **foreign currency** or a foreign currency account are involved. The terms and conditions for cross-border payments shall also apply in cases where the customers participating in the transaction are residents but one of the involved banks is located abroad, making the transaction a cross-border payment.

Non-residents pursuant to the Austrian Foreign Exchange Act (Section 1) are all natural and legal persons whose domicile, registered office or location of management is outside Austria or who do not stay in Austria longer than three months at a time. Consequently customers resident in other EU Member States remain non-residents as before.

**Information on exchange rate pricing (foreign exchange dealing) by UniCredit Bank Austria AG**

UniCredit Bank Austria AG executes payment orders for which a foreign currency needs to be converted into euros or from euros into a different foreign currency at the earliest possible exchange rate, depending on availability of the foreign currencies listed on the exchange rate list. This exchange rate is determined in line with market practice in international foreign exchange markets, no later than around noon on the business day following the date on which the order has been issued, and is published in display of exchange rates at UniCredit Bank Austria AG. This means that the exchange rate which will be applied to the payment cannot be indicated at the time when the order is issued.

For currencies which are not listed in the display of exchange rates by UniCredit Bank Austria AG, the fixing of the exchange rate will depend on the foreign correspondence bank whose services are used and this process is used accordingly by UniCredit Bank Austria AG.

Important information: The regulations of the Payment Services Act (ZaDiG) at the time of receipt and implementation deadline do not relate to the exchange rate pricing, rather to the implementation of a payment order after completion of the formation of the exchange rate.

## **INTERNATIONAL PAYMENT SERVICES PROVIDED BY UNICREDIT BANK AUSTRIA**

### **CROSS-BORDER PAYMENTS IN EUR WITHIN THE EUROPEAN UNION**

The foreign transfer order ("EU-Binnenzahlungen") must meet all of the following criteria:

- Currency: euro (EUR)
- No amount limit
- Indication of beneficiary's bank must contain a valid IBAN ("International Bank Account Number") and BIC ("Bank Identifier Code"). In the SEPA area the inclusion of the BIC does not affect execution of a SEPA payment.
- Cross-border payment within the EU member states and the EEA member states Iceland, Liechtenstein and Norway
- No special instructions (e.g. by cheque, advice, urgent etc.)
- Shared fees (applies only for credit transfers): Bank charges in Austria are borne by the payer, and charges outside Austria by the

**Such foreign transfer orders are executed on the terms which have been agreed with the customer for domestic payments**

beneficiary. Other fee options are not possible.

**International payments / individual services**
**PRICE IN EUR**
**STANDARD PAYMENTS TO / FROM OTHER COUNTRIES**

All foreign transactions where the relevant transfer order does not meet the overleaf criteria are subject to the following charges:

**1. Charges payable for any foreign transaction**
**FLAT FEES**

LEVEL	Amount in EUR or equivalent value		PRICE in EUR
	FROM	TO	
1	0.00	5,000.00	<b>14.50</b>
2	5,000.01	10,000.00	<b>29.00</b>
3	10,000.01	20,000.00	<b>49.00</b>
4	20,000.01	30,000.00	<b>69.00</b>
5	30,000.01	40,000.00	<b>89.00</b>
6	40,000.01	50,000.00	<b>99.00</b>
7	50,000.01	100,000.00	<b>200.00</b>
8	100,000.01	1,000,000.00	<b>400.00</b>
9	from 1,000,000.01		<b>600.00</b>

**2. Charges in addition to point 1**
**Correspondent charges**

Within the EU and EWR there are only shared bank charges possible. Divergent directives will be changed to that effect. (Except: Transfers between accounts held by the same customer within UniCredit Bank Austria). In all other cases: For orders "free of charge for the beneficiary":

LEVEL	Amount in EUR or equivalent value		PRICE in EUR
	FROM	TO	
1	0.00	5,000.00	<b>14.50</b>
2	5,000.01	10,000.00	<b>29.00</b>
3	10,000.01	20,000.00	<b>49.00</b>
4	20,000.01	30,000.00	<b>69.00</b>
5	30,000.01	40,000.00	<b>89.00</b>
6	from 40,000.01		<b>99.00</b>

**USD and CAD charges**

Foreign transactions in USD or CAD except transactions within Bank Austria

**8.00**

<b>Coverage fee</b> To provide cover for outgoing payments in the form of transfers or cheques in a foreign currency which is not legal tender in the recipient country (e.g. CHF transfer to Italy)	<b>10.00</b>
<b>Handling charge</b> For paper-based orders of foreign transactions (orders not submitted by means of Online banking, BusinessNet, TelefonBanking / SmartBanking, BusinessLine, data transmission channels or data media)	<b>2.00</b>
<b>Urgent transfer fee</b> Charge for urgent transfers Interest fee per day	<b>15.50</b> <b>10.00</b>

**International payments / individual services**
**PRICE IN EUR**

<b>Same day value (SDVA) fee for non consumers</b> Charge for orders transferred with same day value (excludes charges for urgent transfer) <ul style="list-style-type: none"> <li>• Electronical-based orders (via Online banking)</li> <li>• Paper-based orders with special agreement</li> </ul>	<b>25.00</b> <b>35.00</b>
<b>Advice fee</b> <ul style="list-style-type: none"> <li>• Charge for confirmation for forwarding agent</li> <li>• Charge for confirmation for the beneficiary</li> <li>• Charge for confirmation for the originator</li> </ul>	<b>25.00</b>
<b>Other fees</b> Rembours fee	<b>25.00</b>
<b>Private cheques</b> (Cheques made out by a customer to the debit of his/her account, cashed outside Austria (or issued in foreign currency) Cheque charges	<b>15.00</b>
<b>Banker's cheques</b> (Cheque issued by a bank to the debit of a customer's account and drawn on a bank outside Austria) Cheque charges + charge for manual issue of cheque (if separately ordered) Charge for sending with DHL	<b>20.00</b> <b>25.00</b> <b>52.00</b>
<b>Crediting cheques</b> <ul style="list-style-type: none"> <li>• Incoming credit transfer "due payment provided" per cheque</li> <li>• Incoming credit transfer after receipt of advice of payment (subsequent debiting of any potential third-party charges as incurred by the bank)</li> </ul>	<b>2.50 per cheque</b> <b>min. 13.00 per submission</b> <b>44.00</b>

**ORDERS BASED ON FOREIGN MASTER DATA**

Changes to and cancellations of orders based on foreign master data	<b>1.00</b>
<b>OTHER CHARGES</b>	
Transfer of account-closing balance fee for settlement items transfer	<b>6.00</b>
Complaint fee	<b>35.00</b>

Complaint fee of third-party banks	debited as incurred
Copies of vouchers	11.50

**International payments / individual services**
**PRICE IN EUR**

<b>Payments returned from abroad</b> not recognised as a payment returned Booked in International Payments for USD-CAD less	<b>Flat fee</b> <b>8.00</b>
Payment returned to our customer's account less for USD-CAD less	<b>35.00</b> <b>8.00</b>
New transfers – charged to customer's account for USD-CAD incoming for USD-CAD outgoing any third-party charges	<b>35.00</b> <b>8.00</b> <b>8.00</b>
<b>Standing order and direct debit SEPA</b> Information on non-execution for lack of funds	<b>8.30</b>
<b>Conversion charge</b> For converting foreign exchange (non-cash) into notes and vice versa in the same currency	<b>1% of amount min. 19.00</b>

**International payments / permanent services**
**PRICE IN EUR**

<b>STANDING ORDERS INVOLVING BENEFICIARIES OUTSIDE AUSTRIA</b>	
Opening and maintenance (charge debited upon execution): <ul style="list-style-type: none"> <li>The transfer meets the criteria of an "EU cross-border payment" ("EU-Binnenzahlung") at the time of execution.</li> <li>In other cases, in addition to the terms charged for other payments to beneficiaries abroad / from abroad</li> </ul>	<b>no charge</b>  <b>1.70 P</b>
Changes and cancellation of standing orders	<b>3.80 P</b>
<b>ORDERS BASED ON FOREIGN MASTER DATA</b>	
Maintenance fee (debited upon execution)	<b>1.70 P</b>

The charges are exclusive of postage, accounting charges, other expenses incurred by us and any potential third-party fees and charges. For settlement details please refer to your account statement.

**Note concerning instructions in respect of charges:**

Cheques will be sent on the basis of the payer's instructions in respect of charges.

**If a cheque is to be sent abroad without instructions** in respect of domestic and foreign bank charges, charges in Austria will be debited to the payer's account and charges outside Austria will be debited to the beneficiary's account to safeguard the customer's interests.

Please take also a look at our price list:

"Display of terms and conditions other prices charged for payment services for private and corporate customers (Division Commercial Banking)"

**permanent services (P):**

Prices charged for services performed by the bank on a permanent or recurrent basis under a contractual relationship with a customer.