

Conditions for Trade Finance Products

Valid from 1.10.2024

The general conditions outlined on the following pages apply to transactions in EUR and foreign currency and relate to ordinary transactions with Bank Austria. The prices indicated in brackets apply to orders handled via TradeConnect.

If you require additional information on specific conditions, we will be pleased to send it to you by E-mail. Please address any inquiries in this regard to your corporate account manager or to our documentary business specialists.

All commissions/fees and expenses, also those of engaged correspondent banks, are to be settled in principle with the client, unless there are explicit instructions to the contrary. Any third-party fees and expenses incurred shall be charged additionally.

Commissions and fees are charged in EUR; if necessary, they are converted into the corresponding foreign currency at the current daily exchange rate.

The processing of documentary credits, documentary collections and guarantees is subject to the "General Terms and Conditions of UniCredit Bank Austria AG" as amended from time to time.

DOCUMENTARY CREDITS

Documentary credits are subject to the “General Terms and Conditions of UniCredit Bank Austria AG” as amended at any given time and to the “Uniform Customs and Practice for Documentary Credits” of the International Chamber of Commerce in Paris.

Upon request, we will be pleased to send you our conditions for transactions not mentioned in this tariff of charges by mail. Please contact your account manager or our documentary credit experts.

Documentary Credits - Import

Designation	Standard condition
Preparation of a draft	EUR 160.–
Opening commission	Agreed percentage rate (calculated for every 30 days of validity or fraction thereof), min. EUR 230.– (EUR 200.–)
Commission for amendments for increases and/or prolongations	Agreed percentage rate (calculated for every 30 days of validity or fraction thereof), min. EUR 230.– (EUR 200.–)
Commission for other amendments	EUR 160.– (EUR 130.–)
Utilization commission	5 ‰ of the utilization amount + EUR 100.– (EUR 70.–)
Commission for deferred payment	Agreed percentage rate (for every 30 days or part thereof of the payment term according to the terms of the letter of credit), min. EUR 230.– (EUR 200.–)
Discrepancy fee for taking up discrepant documents (will be charged to the submitting bank)	EUR 200.–
Remittance charges	EUR 40.–
Extended workload ¹⁾	EUR 145.– /hour (in the case that the processing time takes more than twice the standard processing time)
Trainings	EUR 800.– per Training

Documentary Credits - Export

Designation	Standard condition
Advising commission (without adding our confirmation)	1 ‰ (calculated for every 90 days of validity or fraction thereof), min. EUR 155.– (EUR 145.–)
Confirmation commission (instead of advising commission for confirmed documentary credits)	Agreed percentage rate (calculated for every 30 days of validity or fraction thereof), min. EUR 230.–. In case of higher country or coun- terparty risks, this fee may be increased on a case-by-case basis
Commission for deferred payment for unconfirmed documentary credits	1 ‰ (for every 90 days or fraction thereof of payment-terms according to credit terms), min. EUR 155.– (EUR 145.–)
Commission for deferred payment for confirmed documentary credits	Agreed percentage rate (for every 30 days or part thereof of the pay- ment term), min. EUR 230.–
Commission for amendments for increases and/or prolongations (unconfirmed documentary credits)	1 ‰ (for every 90 days of validity or fraction thereof), min. EUR 155.– (EUR 145.–)
Commission for amendments for increases and/or prolongations (confirmed documentary credits)	Analog confirmation commission, min. EUR 230.–
Commission for other amendments	EUR 145.– (EUR 135.–)
Commission for payment and/or negotiation and/or taking up documents, including payments made in the absence of documents as well as for delivery of acceptances against specified documents	5 ‰ of the utilization amount + EUR 255.– (EUR 235.–)
Fees for second mail	EUR 40.–
Fees for document pre-check	EUR 35.– per document
Advance notice commission	3 ‰ of the amount of the notice/increase, min. EUR 195.–
Fees for external/internal reservation	EUR 130.– per credit note
Forfeiting fees (charged in addition to interest and margin)	EUR 440.–
Extended workload¹⁾	EUR 145.– /hour (in the case that the processing time takes more than twice the standard processing time)
Trainings	EUR 800.– per Training
Draft service (Completion of incompletely present drafts)	EUR 40.– per set of drafts
Transfer commission	4 ‰ min. EUR 385.–
Sample inspection	EUR 170.–

DOCUMENTARY COLLECTION

Export-Documentary Collection

Documentary credits are subject to the “General Terms and Conditions of UniCredit Bank Austria AG” as amended at any given time and to the “Uniform Customs and Practice for Documentary Credits” of the International Chamber of Commerce in Paris.

The collection commission shall also be charged if the documents are not delivered due to lack of payment or due to lack of signing of the declaration of obligation or acceptance of the draft, or if the original document collection order is amended or revoked in the course of its execution to "value-free delivery".

Designation	Standard condition
Collection fee	EUR 288.– (EUR 230.–)
Acceptance of bills of exchange	EUR 288.– (EUR 230.–)
Commission for amendments	EUR 40.– (EUR 35.–)
Stamp fee	1/8 % of the bill amount
Stamp fee for bills of exchange issued and payable abroad	1/16 % of the bill amount
Forfeiting charges are charged in addition to interest and margin	EUR 440.–
Extended workload ¹⁾	EUR 145.– /hour (in the case that the processing time takes more than twice the standard processing time)
Draft service (Completion of incompletely presented drafts)	EUR 40.– per set of drafts

Import-Documentary Collection

Designation	Standard condition
Collection fee	EUR 288.– (EUR 230.–)
Acceptance of bills of exchange	EUR 288.– (EUR 230.–)
Commission for amendments	EUR 40.– (EUR 35.–)
Stamp fee	1/8 % of the bill amount
Stamp fee for bills of exchange issued and payable abroad	1/16 % of the bill amount
Extended workload ¹⁾	EUR 145.– /hour (in the case that the processing time takes more than twice the standard processing time)

LETTERS OF GUARANTEES

Domestic and foreign guarantees

The liability commission is charged for 3 months in advance in each case.

Designation	Standard condition
Liability commission domestic	Percentage according to guarantee credit agreement, min. EUR 35.– p.Qu.
Liability commission foreign	Percentage according to guarantee credit agreement, min. EUR 81.– p.Qu.
Issuance fee domestic	EUR 75.– (EUR 60.–)
Issuance fee foreign	EUR 190.– (EUR 140.–)
Amendment fee domestic	EUR 75.– (EUR 60.–)
Amendment fee foreign	EUR 138.– (EUR 110.–)
Advising commission	EUR 180.–
Extended workload¹⁾	EUR 145.– /hour (in the case that the processing time takes more than twice the standard processing time)
Implementation fee foreign	0.15 % of the amount claimed, min. EUR 200.–, max. EUR 690.–
Implementation fee domestic	0.15 % of the amount claimed, min. EUR 104.–, max. EUR 345.–
Creation of a Sample domestic²⁾	Standard sample: EUR 35.– Individual sample: EUR 75.–
Creation of a Sample foreign²⁾	Standard sample: EUR 35.– Individual sample: EUR 115.–

REFERENCE LETTER (CREDIT REPORT)

A reference letter contains information about the customer's creditworthiness. It may help to minimize business risks, speed up decision-making and make business relationships more secure and transparent.

Designation	Standard condition
Corporate customer	EUR 200.–
Liberal professions	EUR 150. –

¹⁾Extended workload: standard processing time 30 minutes, for a processing time of 60 minutes or more, the fee for extended workload applies.

²⁾ Standard samples are those based on the sample guarantees on the website <https://www.bankaustria.at/firmen-kunden-bankgarantien.jsp>. Individual samples are tailored to the specific business case and, if the guarantee is actually issued, the issuing commission is reduced by EUR 30.– for domestic guarantees and by EUR 60.– for foreign guarantees.