



TERMS AND CONDITIONS FOR FOREIGN BANKS

1. ACCOUNT MAINTENANCE

- Maintenance, minimum balance, credit interest, overdrafts, debit interest, statements subject to arrangement
- Inquiries
 - within 30 days EUR 30
 - more than 30 days EUR 50
- Additional services, such as standard confirmation of balances, confirmation to auditors, interest tables, commercial and credit information actual charges
min. EUR 50

2. PAYMENTS

2.1. Bank to Bank Payments

- BTB transfers in favor of own account EUR 1,50
- BTB transfers in favor of third banks EUR 5

2.2. Commercial Payment Orders

BEN/SHA option:

beneficiary in Slovenia

- non EU regulated for corporate clients* 0,03%
min. EUR 3 , max. EUR 40
- non EU regulated for individuals** EUR 1
- EU regulated ** EUR 0,50

beneficiary with third Bank (EU regulated)*

beneficiary with third Bank (Non EU regulated)*

* the charges will be deducted from the principal amount

** the commission will be charged to other slovenian bank

OUR option:***

- amount up to 12.500 EUR or equivalent EUR 10
- amount exceeding 12.500 EUR or equivalent 0,15%, min EUR 10,
max EUR 75

*** Probanka d.d. reserves the right to claim third bank charges (if any).

2. 4. Charges for returned items

- commercial payments EUR 30
- pension payments EUR 10
- additional processing charges – amendments to payment instructions EUR 30

2.5. Additional processing charges

- non STP EUR 10
- inquiries EUR 30

3. DRAWINGS OF CHEQUES/CHEQUE REMITTANCES

- Received for immediate credit waived
- Received for credit after final payment 0,25% min. EUR 15
max. EUR 200
- Stop payment EUR 25
- Returned unpaid items EUR 30

4. CLEAN AND DOCUMENTARY COLLECTIONS

- Clean and documentary collections 0.15% min. EUR 45
max. EUR 200
- Delivery of documents free of payment 0,15% min. EUR 45
max. EUR 200

If the drawee refuses payment of charges for these charges they will be debited to the principal additionally.

- Obtaining acceptance of drafts 0.15% min. EUR 45
max. EUR 200
- Amendments, tracers EUR 80
- Protest of drafts; returned unpaid, non-accepted, or recalled 0.2% min. EUR 45
plus actual protest charges
- Payment commission Item 2 to this Terms & Conditions applies
- Release of goods addressed to our bank 0.15% min. EUR 45
This commission is for the account of the principal, irrespective of any instructions regarding charges
- Supervisory commission for collections with deferred payment instructions 0,1% min. EUR 45
max. EUR 200

5. DOCUMENTARY CREDITS

- Preadvising EUR 50
 - Issuing (for each three months) 0.25% min. EUR 50
 - Confirmation subject to arrangement
 - Advising 0.1% min. EUR 50
max. EUR 300
 - Taking up/checking of documents 0.2% min. EUR 50
 - Amendment & Cancellation EUR 100
 - Transfer of L/C 0.1% min. EUR 100
 - Payment Item 2 to this Terms & Conditions applies
 - Discrepancy fee EUR 100
 - Supervisory fee for deferred payment 0,1%
 - Assignment of proceeds EUR 50
 - Non-utilization EUR 50
- Reimbursements
- Notification EUR 75
 - Payments EUR 75
 - Confirmation subject to arrangement
 - Forwarding doc. credits and other documentary correspondence without any obligation on our part EUR 50 plus actual charges
 - Queries due to incomplete instructions EUR 50

5. LETTERS OF GUARANTEE&STANDBY L/CS

- | | |
|-------------------------------------|--|
| • Advising without our confirmation | 0.1% min. EUR 50 |
| • Issuance (for each three month) | max. EUR 300
subject to arrangement |
| • Amendments | EUR 100 |

GENERAL

1. Rates for services which are not included in this schedule will be quoted at request.
2. Different tariff rates may be applied on the principle of reciprocity and subject to agreement with a correspondent bank.
3. Postage, swift, fax, phone, other out of pocket expenses and actual charges for the work involved will be charged additionally.
4. Minimum and fixed amounts expressed in EUR will be charged in the currency of the transaction.
5. These Terms and Conditions replace any previously quoted rates which shall no longer apply. We reserve the right to change rates without any previous notice.

Maribor, September 2008