



**HRVATSKA POŠTANSKA BANKA, dioničko društvo**

Large Companies and Public Sector Division

Jurišićeva ulica 4, HR-10000 Zagreb

## **TERMS AND CONDITIONS FOR CORRESPONDENT BANKS**

**01.01.2023.**

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Hrvatska poštanska banka, d.d. · Jurišićeva ulica 4, 10000 Zagreb, Croatia · hpb@hpb.hr · www.hpb.hr · tel.: +385 1 4890 365 Management Board: Marko Badurina, Chairman · Anto Mihaljević, Member · Ivan Soldo, Member · Marijana Miličević, President of the Supervisory Board · IBAN: HR46 2390 0011 0700 0002 9 · SWIFT: HPBZHR2X · OIB: 87939104217 · Registered with Zagreb Commercial Court under number MBS: 080010698 · Base Capital 1.214.775.000,00 kn, divided into 2.024.625 ordinary shares in nominal amount of 600,00 kn (paid in full)

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<b>1. Account opening</b>
<b><i>Documents required for account opening</i></b>
Account opening request in written form signed by authorized person or SWIFT message with purpose of account opening
Excerpt from the Court Registry
Articles of association – in english
Bank License (copy certified by a public notary)
Last Annual report
List of authorized signatures
Standard Settlement Instructions
Terms and conditions for Correspondent Banks
Anti money laundering questionnaire
Contact person

<b>2.1. Account</b>	
2.1.1 Account maintenance fee	Free of charge
2.1.2. Regular statements of account via SWIFT	Free of charge
2.1.3. Overdraft	Not allowed
2.1.4. Debit interest rate for unintentional overdrafts/default interest rate for overdue receivables	Reference rate O/N+ 2,5% p.a.+ EUR 100,00 settlement charges
2.1.5. Closing of account	EUR 100,00

<b>2.2. Bank to bank transfers</b>	
2.2.1. Internal/external transfers	Free of charge
2.2.2. Cost of transfers received after cut-off time	EUR 7,00

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<b>2.3. Commercial payments</b>			
<b>2.3.1.</b> Option OUR-in favor of customers in HPB (charges are collected from the ordering bank)	0,2% min EUR 7, max EUR 50,00		
<b>2.3.2.</b> Option OUR (HPB is intermediary bank –charges are collected from the ordering bank)	Payment order	Up to EUR 500,00	EUR 5 (plus other bank charges)
		EUR 500,01-12.500,00 EUR	EUR 12 (plus other bank charges)
		above EUR 12.500,01	EUR 20 (plus other bank charges)
<b>2.3.3.</b> Option SHA/BEN - PSD, HPB is intermediary bank bank ( <i>charges are collected from the ordering bank</i> )	Payment order	EUR 3,50	
<b>2.3.4.</b> Maximum charges for option OUR to be payed by the Bank	EUR 50,00		

<b>2.4. Collections</b>	
2.4.1. Opening documentary collection against payment/acceptance	0.15% min. EUR 20,00
2.4.2. Obtaining acceptance of Bills of Exchange	EUR 70,00
2.4.3. Amendment of instructions on client's request	EUR 50,00
2.4.4. Recalled or unpaid returned documents for collection	EUR 70,00
2.4.5. Delivery of documents free of payment	EUR 50,00
2.4.6. Protest bill of exchange	0.15% min. EUR 70,00+ protest charges

<b>2.5. Documentary credits</b>	
2.5.1. Issuance of Letter of Credit/Notification	0,1% min EUR 40,00
2.5.2. Confirmation and/or cost of deferred payment	by arrangement
2.5.3. Amendments	EUR 70,00
2.5.4 Transfer of Letter of Credit	0,3% min EUR 70,00
2.5.5. Taking up and checking of documents/utilization	0,2% min EUR 30,00 per set
2.5.6. Discrepancy fee	EUR 65,00 per set
2.5.7. Delivery of documents free of payment, returned or rejected documents	EUR 50,00 per set
2.5.8. Payment under Letter of Credit	See commercial payments

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<b>2.6. Guarantees</b>	
2.6.1. Issuing a guarantee on basis of counter guarantee	0.2% min EUR 50,00, max EUR 350 + 0,3% per quarter, min EUR 100.00
2.6.2. Forwarding a guarantee to a third bank with verification of authenticity	EUR 40,00
2.6.3. Notification without obligations	0,1% min EUR 70,00, max EUR 140,00
2.6.4. Amendments	EUR 75,00
2.6.5. Request for payment	0,2% min EUR 70,00, max EUR 350,00
2.6.6. Return of guarantee/Release of obligation before expiry	EUR 30,00

<b>2.7. Other charges</b>		
2.7.1. Return of payment order that cannot be executed*	Up to 15,00 EUR	EUR 1,00 **
	EUR 15,01-100,00 EUR	EUR 5,00
	od EUR 100,01 – 500,00 EUR	EUR 15,00
	above EUR 500,01	EUR 25,00
2.7.2. Recall/cancelation of executed payment order (with consent of beneficiary /beneficiary bank)	Up to 15,00 EUR	EUR 1,00 **
	EUR 15,01-100,00 EUR	EUR 5,00
	od EUR 100,01 – 500,00 EUR	EUR 15,00
	above EUR 500,01	EUR 25,00
2.7.3. Recall/cancelation of non-executed payment order	Up to 15,00 EUR	EUR 1,00 **
	EUR 15,01-100,00 EUR	EUR 5,00
	od EUR 100,01 – 500,00 EUR	EUR 15,00
	above EUR 500,01	EUR 25,00
2.7.4. Confirmation for audit purposes	EUR 70,00	
2.7.5. Value date adjustment	EUR 50,00 + other bank charges	
2.7.6. Investigations/Queries	EUR 30,00	
2.7.7. NON-STP	EUR 8,00	
2.7.8. Incomplete/Unclear Instructions	EUR 30,00	
2.7.9. Verification of signature authenticity	EUR 30,00	
2.7.10. Confirmation of assignment of proceeds	EUR 70,00	
*the fee does not apply for the returns of orders received via SEPA		
**if the amount of the order for which the refund is made is equal to or less than minimum fee the fee does not apply		

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<b>2.8. Cut-off times (applicable only if cover is provided)</b>	
<b>1. Bank to bank transfers (MT 20x)</b>	
1.1. Book transfer	16,00h T+0
1.2. EUR and USD transfer in favor of accounts with other banks	14,00h T+0
1.3. Transfer in other currency in favor of accounts with other banks	10,00h T+1
<b>2. Commercial payments (MT10x)</b>	
1.1. Commercial payments (MT10x) Book transfer	16,00h T+0
1.2. Commercial payments in favor of accounts with other banks in Republic of Croatia	14,00h T+0
<b>3. Commercial payments of other bank from Banks accounts</b>	
1.1. EUR and USD payments from other bank's accounts in Bank	14,00h T+0
1.2. Other currency payments in favor of other banks	10,00h T+1

<b>2. 9. General Remarks</b>
All costs can be altered without prior notice
All costs will be charged in EUR or other currency calculated in HRK
HPB reserves right to charge all other payment costs

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<b>STANDARD SETTLEMENT INSTRUCTIONS (NOSTRO ACCOUNTS)</b>		
<b>CURRENCY</b>	<b>BANK</b>	<b>SWIFT CODE</b>
EUR	Hrvatska poštanska banka	HPBZHR2X via TARGET2
USD	The Bank of New York Mellon	IRVTUS3N
CAD	KBC Bank NV, Brussels	KREDBEBB
CHF	KBC Bank NV, Brussels	KREDBEBB
DKK	KBC Bank NV, Brussels	DABADKKK
HUF	KBC Bank NV, Brussels	KREDBEBB
GBP	KBC Bank NV, Brussels	KREDBEBB
PLN	KBC Bank NV, Brussels	KREDBEBB
RON	KBC Bank NV, Brussels	KREDBEBB
AUD	KBC Bank NV, Brussels	KREDBEBB
SEK	Skandinaviska Enskilda Banken AB, Stockholm	ESSESESS
NOK	DnB NOR Bank ASA, Oslo	DNBANOKK