

# **List of Prices and Services**

## **Europäisch-Iranische Handelsbank AG**

Valid as of 6. January 2020

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# General information on the bank<sup>1</sup>

## I. Official bank name and address

Europäisch-Iranische Handelsbank AG  
Depenau 2  
D-20095 Hamburg  
Phone: +49 40/32109-0  
Fax: +49 40/32109-890  
E-Mail: info@eihbank.de  
Homepage: www.eihbank.de

## II. Communication with the bank

The bank will notify customers separately of the address of the branch or other bank addresses of relevance to their business relationship with the bank.

## III. Internal complaints office

Customers may address any complaints to the following contact centre of the bank:

Europäische-Iranische Handelsbank AG  
Beschwerdemanagement  
Depenau 2  
D-20095 Hamburg  
Phone: +49 40/32109-155  
E-Mail: complaint@eihbank.de

## IV. Competent supervisory authority

European Central Bank (ECB)  
Sonnemannstraße 20  
60314 Frankfurt am Main  
Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin),  
Graurheindorfer Straße 108, 53117 Bonn, Germany.  
and  
Marie-Curie-Str. 24-28, 60439 Frankfurt am Main, Germany.  
Internet: www.bafin.de  
BaFin register number: BA48(100068)

## V. Entry in the German Commercial Register

Local Court Hamburg, HRB 14604

## VI. Contractual language

The contractual languages for the bank's relationship with customers is German or English.

**This document is a convenience translation of the German original. In case of discrepancy between the English and the German version, the German version shall prevail.**

1) Changes of the general information on the bank are set out in our business correspondence or the statement of account.

## **A.**

### **Prices for services in standardized business with private customers**

(current accounts, savings accounts, loans, bank inquiries, guarantees, foreign bank notes and coins, safes and items for safekeeping, other prices)

Not applicable, since eihbank does not offer services in standardized business with private customers.

## **B.**

### **Prices and specifications for payment services (cash deposits and -withdrawals, remittances, direct debits and card payments) and for cheque transactions for private- and corporate customers**

#### **I. Cash deposits and -withdrawals**

##### **1. Bank business days for cash deposits at the counters**

Not applicable since eihbank does not offer cash deposits and –withdrawals

##### **2. Cash withdrawals**

- a. Cash withdrawals by payment cards presented at the counters of other payment service providers
- b. Cash withdrawals by payment cards at automated teller machines (ATMs) of other payment service providers

Not applicable since eihbank does not offer payments cards.

## II. Remittances

### 1. Bank business days for remittances

A business day is any day on which the payment service provider involved in the execution of a payment transaction carries out the business operations required for the execution of payment transactions. The bank carries out the business operations required for the execution of payment transactions on all working days, with the exception of:

- Saturdays
- December 24<sup>th</sup> and December 31<sup>st</sup>
- Working days on which the account-holding office of the Bank has closed due to local circumstances (e.g. works meeting) and these days have been announced in good time in advance.

### 2. Remittances within Germany and to other member states of the European Economic Area (EEA)<sup>2</sup> in Euro or in other EEA-currencies<sup>3</sup>

#### 2.1 Payment orders

##### **a. Cut-off time(s) for payment orders**

– paper-based orders	10.00 a.m. on bank business days
– paperless orders <sup>4</sup>	11.00 a.m. on bank business days
2. Banks	09.00 a.m. on bank business days

##### **b. Execution periods**

The bank is obliged to ensure that the remittance amount is received by the payee's payment service provider at the latest as set out below:

paperless orders in EUR	Maximum one business day
paper-based orders in EUR	Maximum two business days

**Payment Orders in other EEA currencies are not offered currently.**

### **c. Fees for the execution of payment orders**

- SEPA-Payments (in EUR within the European Economic Area) are free of charge.

- TARGET and SWIFT payments see chapters "G" and "H"

2) The European Economic Area is currently composed of the EU member states Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including French Guiana, Guadeloupe, Martinique, Mayotte, La Réunion), Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom of Great Britain and Northern Ireland, together with Liechtenstein, Norway and Iceland.

3) EEA currencies at present: Euro, Pound Sterling, Bulgarian Lev, Croatian Kuna, Czech Koruna, Danish Krone, Hungarian Forint, Icelandic Krona, Norwegian Krone, Polish Zloty, Romanian Leu, Swedish Krona, Swiss Franc.

4) Payment orders submitted by means of online banking.

## **III. Direct debits**

Not applicable since eihbank does not offer direct debits.

## **IV. Payment cards**

Not applicable since payment cards are not offered by eihbank without exception.

## **V. Cheques**

Not applicable since cheques are not offered by eihbank without exception.

## **C. Prices for investment services and ancillary services for private customers**

Not applicable since eihbank does not offer investment services.

## **D. Prices and charges for the purchase and sale of foreign currencies (private and corporate customers)**

### Exchange rates for currency transactions of private customers

Not applicable since eihbank does not offer foreign exchange trading to private  
customers.

### Exchange rates for currency transactions of corporate customers

By arrangement

## **E. Conditions for corporate customers**

### I. Account services

Maintenance fee	EUR 25,00 per month
Deposit fee on EUR ledger credit balances	0,700 % p.a.
Credit Interest	0,000 % p.a.
Debit Interest	9,000 % p.a.
Overdraft Interest	1,500 % p.a.
Use of online banking (sms-tan)	included in maintenance fee

## Account reporting

- Statement of account in agreed type and frequency	included in maintenance fee
- Balance/transaction enquiry	EUR 25,00 per item
- Debit / Credit advices	EUR 10,00 per item
Confirmation of balances (in addition to quarterly statements)	EUR 50,00 per item
Issuing of duplicate copies of statements of account and other documents at the customer's request (if the bank already fulfilled its Information obligations)	EUR 25,00 per item
Detailed compilation of liabilities (based on efforts involved)	EUR 100,00 min.
Balance confirmation for the annual report	EUR 200,00
Enquiries for checking address	EUR 20,00 per request
Enquiries for further details	EUR 25,00 per request
Further services	by arrangement

## II. Documentary credits / Export

Applicable is the latest edition of the UCP FOR DOCUMENTARY CREDITS, published by the International Chamber of Commerce in Paris.

Documentary commission	0,150% EUR 150,00 min.
Handling commission	0,150% EUR 150,00 min.
Amendment commission (each)	EUR 125,00
Pre-advice commission	EUR 85,00
Advising commission	0,100% EUR 150,00 min., EUR 500,00 max.
Postage / courier / telephone	EUR 250,00



SWIFT / Fax (each)	EUR 22,50
Supervising commission	0,100% EUR 150,00 min., EUR 500,00 max.
Assignment commission	0,125% EUR 100,00 min., EUR 1.000,00 max.
Pre-checking commission for documents depending on time and effort	EUR 300,00 min.
Discrepancy fee for documents	EUR 75,00

### III. Transferable L/C

Transfer commission as per art. 38g UCP 600	0,200% EUR 100,00 min. 0,200% EUR 100,00 min.
Contrary to art. 38g UCP 600 term up to 3 months	0,300% EUR 250,00 min.
term up to 6 months	0,600% EUR 500,00 min.
for each further month	0,150% EUR 250,00 min.

### IV. Cash against documents / documentary collection / Export

Cash against documents / documentary collection / Export	0,300% EUR 300,00 min.
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Applicable is the latest edition of the UNIFORM RULES FOR COLLECTIONS,  
published by the International Chamber of Commerce in Paris.

Special handling fee cash against documents / documentary collection	EUR 750,00
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### V. Bank to bank reimbursement

Reimbursement commission	0,075% EUR 150,00 min., EUR 500,00 max.
SWIFT / Telecharge	EUR 22,50

## VI. Documentary credits / Import

Applicable is the latest edition of the UNIFORM RULES FOR DOCUMENTARY CREDITS, published by the International Chamber of Commerce in Paris.

Documentary commission	0,150% EUR 150,00 min.
Handling commission	0,300% EUR 300,00 min.
Amendment commission (each)	EUR 125,00
Discrepancy fee for documents	EUR 75,00
Pre-checking commission for documents Depending on time and effort	EUR 300,00 per set
Postage, courier, telephone	EUR 250,00
SWIFT / Fax (each)	EUR 22,50
Irrevocability charge up to 3 months	0,300% EUR 250,00 min.
Irrevocability charge up to 6 months	0,600% EUR 500,00 min.
Irrevocability charge for each further month	0,150% EUR 250,00 min.
Deferred payment commission per month	0,125% EUR 100,00 min.
Pre-advice commission	EUR 85,00

## VII. Cash against documents / documentary collection / Import

Cash against documents / documentary collection / Import	0,300% EUR 300,00 min.
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## VIII. Guarantees

For handling guarantees (without our responsibility)	
- Advising commission	EUR 150,00
- Amendment fee	EUR 100,00

For issuance of guarantees and counter guarantees	
- Issuance commission	EUR 300,00
- Amendment fee	EUR 150,00
SWIFT- / post- / courier charges	EUR 50,00
Guarantee commission as per individual agreement	EUR 300,00 min.

## **F.**

### **Conditions for banks**

#### **I. Account services**

Maintenance fee	by arrangement
Deposit fee on EUR ledger credit balances	0,700 % p.a.
Credit / debit interest	by arrangement
Account reporting	by arrangement
Confirmation of balances (in addition to quarterly statements)	EUR 50,00 per item
Detailed compilation of liabilities (based on efforts involved)	EUR 100,00 min.
Balance confirmation for the annual report (requested by banks or their auditors)	EUR 200,00
Enquiries concerning items within 180 days from the date of entry	EUR 50,00 per enquiry
Enquiries concerning items which date back more than 180 days and/or involve time consuming investigation	EUR 100,00 per enquiry
Enquiries for further details	EUR 25,00 per enquiry
Further services	by arrangement

## II. Documentary credits / Export

Applicable is the latest edition of the UNIFORM RULES FOR DOCUMENTARY CREDITS, published by the International Chamber of Commerce in Paris.

Documentary commission	0,150% EUR 150,00 min.
Handling commission	0,150% EUR 150,00 min.
Amendment commission (each)	EUR 125,00
Pre-advice commission	EUR 85,00
Advising commission	0,100% EUR 150,00 min., EUR 500,00 max.
Postage / courier / telephone	EUR 250,00
SWIFT / Fax (each)	EUR 22,50
Supervising commission	0,100% EUR 150,00 min., EUR 500,00 max.
Assignment commission	0,125% EUR 100,00 min., EUR 1.000,00 max.
Pre-checking commission for documents depending on time and effort	EUR 300,00 min.
Discrepancy fee for documents	EUR 75,00

## III. Transferable L/C

Transfer commission as per art. 38g UCP 600	0,200% EUR 100,00 min. 0,200% EUR 100,00 min.
Contrary to art. 38g UCP 600 term up to 3 months	0,300% EUR 250,00 min.
term up to 6 months	0,600% EUR 500,00 min.
for each further month	0,150% EUR 250,00 min.

## IV. Cash against documents / documentary collection / Export

Cash against documents / documentary collection / Export 0,300% EUR 300,00 min.

## V. Bank to bank reimbursement

Reimbursement commission 0,075% EUR 150,00 min., EUR 500,00 max.

SWIFT / Telecharge EUR 22,50

## VI. Documentary credits / Import

Applicable is the latest edition of the UNIFORM RULES FOR DOCUMENTARY CREDITS, published by the International Chamber of Commerce in Paris.

Documentary commission 0,150% EUR 150,00 min.

Handling commission 0,300% EUR 300,00 min.

Amendment commission (each) EUR 125,00

Discrepancy fee for documents EUR 75,00

Pre-checking commission for documents  
Depending on time and effort EUR 300,00 per set

Postage, courier, telephone EUR 250,00

SWIFT / Fax (each) EUR 22,50

Irrevocability charge up to 3 months 0,300% EUR 250,00 min.

Irrevocability charge up to 6 months 0,600% EUR 500,00 min.

Irrevocability charge for each further month 0,150% EUR 250,00 min.

Deferred payment commission per month 0,125% EUR 100,00 min.

Pre-advice commission EUR 85,00

## VII. Cash against documents / documentary collection / Import

Cash against documents / documentary collection / Import 0,300% EUR 300,00 min.

## VIII. Guarantees

For handling guarantees (without our responsibility)

- Advising commission EUR 150,00
- Amendment fee EUR 100,00

For issuance of guarantees and counter guarantees

- Issuance commission EUR 300,00
- Amendment fee EUR 150,00

SWIFT- / post- / courier charges EUR 50,00

Guarantee commission as per individual agreement EUR 300,00 min.

## G.

### Payment conditions / corporate customers

#### Payments -Euro (Non-European Community) and foreign currency-

##### CUT OFF TIME

Euro and other currencies 10.00 a.m.

##### VALUE DATES

Euro 1 working day

other currencies 2 working days

#### Commercial payments (MT1xx) (all fee versions – OUR, SHA, BEN)

##### Valid for incoming and outgoing payments

<b>from</b>	<b>to</b>	<b>Rate</b>	<b>Min</b>	<b>Max</b>
<b>Euro</b>	<b>Euro</b>	<b>%</b>	<b>Euro</b>	<b>Euro</b>
0,01	500,99			5,00 fix
501,00	50.000,99	0,400%	5,00	150,00
50.001,00	100.000,99	0,300%	150,00	300,00
100.001,00	500.000,99	0,300%	300,00	750,00
500.001,00	1.000.000,99	0,250%	750,00	1.250,00
1.000.001,00	10.000.000,99	0,125%	1.250,00	2.500,00
10.000.001,00	50.000.000,99	0,025%	2.500,00	9.500,00
50.000.001,00		0,020%	10.000,00	15.000,00

Third party bank charges will be added

Amendments, cancellation of payments	Euro	50,00/100,00 per item
Adjustment of value dates resulting in interest payments	Euro	100,00 per item plus interest

SWIFT payment orders causing investigations	Euro 50,00
SWIFT payment orders causing repair (non-STP items)	Euro 50,00

Working days for remittances: A working days means any day on which the payment service provider involved in the execution of a payment transaction is open to business as required for the execution of a payment transaction. The bank maintains the required banking operation for the execution of payment transactions on all work days, with the exception of Saturdays and 24<sup>th</sup> and 31<sup>st</sup> December.

## H.

### Payment conditions / banks

#### STRAIGHT THROUGH PROCESSING - STP-

Fees are based on the SWIFT format requirements which arise from the general use of BIC codes and the omission of field 72. In addition the SWIFT-GUIDELINES FOR STRAIGHT THROUGH PROCESSING published by the PAYMENT COUNCIL under [www.eur.lex.europa.eu](http://www.eur.lex.europa.eu) and EU Guideline ECB/2015/930 for TARGET 2 apply to commercial payments. In case of non-compliance with the STP-rules a repair fee will be charged.

CUT OFF TIME	Euro	9.00 a.m.
VALUE DATES	Euro	same day

#### CLEAN PAYMENTS

Payments by order or in favour of financial institutions - account with third bank - (MT200) – STP	Euro 5,00
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Payments by order or in favour of financial institutions account with third bank - (MT202) – STP	Euro 5,00
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#### COVER PAYMENTS (MT202C)

Payments by order or in favour of financial institutions (account with us)	Euro 100,00
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Payments by order or in favour of financial institutions (account with third bank)	Euro 150,00
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**Commercial payments (MT1xx) – STP  
(all fee versions – OUR, SHA, BEN)**

<b>from</b>	<b>to</b>	<b>Rate</b>	<b>Min</b>	<b>Max</b>
<b>Euro</b>	<b>Euro</b>	<b>%</b>	<b>Euro</b>	<b>Euro</b>
0,01	500,99			5,00 fix
501,00	50.000,99	0,400%	5,00	150,00
50.001,00	100.000,99	0,300%	150,00	300,00
100.001,00	500.000,99	0,300%	300,00	750,00
500.001,00	1.000.000,99	0,250%	750,00	1.250,00
1.000.001,00	10.000.000,99	0,125%	1.250,00	2.500,00
10.000.001,00	50.000.000,99	0,025%	2.500,00	9.500,00
50.000.001,00		0,020%	10.000,00	15.000,00

Third party bank charges will be added.

SWIFT payment orders causing investigations	Euro	50,00
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SWIFT payment orders causing repair (non-STP items)	Euro	50,00
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Amendments / cancellation of payments	Euro	50,00/100,00 per item
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Adjustment of value dates resulting in interest payments	Euro	100,00 per item plus interest
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(In line with the FBE EUROPEAN INTERBANK COMPENSATION GUIDELINES)

Please use MT192/195 or MT292/295 for amendments or cancellations. Otherwise, we expect to receive HIGH PRIORITY MT199 or MT 299. SWIFT cancellations of Interbank payments have to reach us after a phone pre-advice by 9.00 a.m. on value date. Commercial payments may be executed even before value date. Funds can only returned with the consent of the beneficiary.

Working days for remittances: A working days means any day on which the payment service provider involved in the execution of a payment transaction is open to business as required for the execution of a payment transaction. The bank maintains the required banking operation for the execution of payment transactions on all work days, with the exception of Saturdays and 24<sup>th</sup> and 31<sup>st</sup> December.