

LIST OF TERMS AND CONDITIONS

MAGYAR EXPORT-IMPORT BANK ZRT. (hereinafter: Bank)

Effective: from 30.03.2023. until withdrawn

This List of Terms and Conditions has been prepared in Hungarian and English, English translation for information purposes only. In the event of discrepancies between English and Hungarian version, the Hungarian version shall prevail.

I. Transfers

Commission for outgoing forint and foreign currency transfers <i>If the Client submits a transfer order in which the beneficiary is a third party.</i>	0.15%, min. HUF 1,500 max. HUF 10,000
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II. Documentary transactions

Export documentary credit (letter of credit)

a)	Commission for prior notification	HUF 5,000
b)	Advising commission <i>Also applicable if the Bank performs the advising through another bank on the instruction of its correspondent or at the request of the beneficiary; also applicable in the event of an increase in amount.</i>	0.15%, min. HUF 10,000 max. HUF 100,000
c)	Preliminary document examination	HUF 5,000
d)	Utilization commission (for taking up and examination documents)	0.2%, min. HUF 10,000
e)	Amendment commission (per order) <i>When increasing the amount of an export letter of credit the Bank charges an additional advising commission over and above the amendment commission.</i>	HUF 10,000
f)	Handing over a letter of credit to another credit institution	EUR 40 / USD 50
g)	Confirmation commission <i>Applicable in addition to the advising commission, if the advising is executed with the commitment by the Bank.</i>	Per annum fee set by the Bank, in accordance with the risk rating of the in foreign bank (based on the Bank's internal regulation), but min. HUF 100,000. The risk fee is payable upfront, on the amount of the letter of credit. The risk fee is calculated from the validity date of the confirmation entered into force until the expiry date of the confirmation.

Import documentary credit (letter of credit)

a)	Commission for opening a letter of credit	0.25%, min. HUF 10,000 (flat) 0.1%/month, min. HUF 5,000/month (in addition to the flat commission, from the opening of the letter of credit until the last utilisation)
b)	Utilization commission (for taking up and examination documents)	0.1%, min. HUF 10,000 (per doc. schedule)
c)	Amendment commission (per order)	HUF 20,000
d)	Discrepancy fee (charged to beneficiary)	EUR 50

In addition to the commissions indicated above, if the Bank incurs additional, certifiable costs, then further fees may be charged up to the amount thereof.

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III. Guarantees issued by the Bank

		Guarantee Programmes	Loan guarantee	Commercial guarantee	Commercial guarantee frame agreement
1.	One-off fee	In accordance with the agreement concluded with the partner credit institutions, set out in the guarantee programmes.	-	0.2%, min. HUF 50,000	0,2%, min. HUF 50,000
2.	Guarantee issuance fee <i>Payable over and above the one-off fee</i>	In accordance with the agreement concluded with the partner credit institutions, set out in the guarantee programmes.	As per individual agreement <i>(depending on the risk profile of the Client and the transaction)</i>	As per individual agreement <i>(depending on the risk profile of the Client and the transaction)</i>	As per individual agreement <i>(depending on the risk profile of the Client and the transaction)</i>
3.	Amendment fee				
	(a) Amendment fee (contract modification fee)	-	min. HUF 10,000 / EUR 30 / USD 33 max. EUR 420 / USD 460 / HUF 150,000	min. HUF 10,000 / EUR 30/ USD 33 max. EUR 420 / USD 460 / HUF 150,000	0.1%, max. EUR 420 / USD 460 / HUF 150,000
	(b) Amendment fee (per order) <i>In the event of an extension of the term of the guarantees issued by the Bank and/ or of an increase in their amount, the Bank charges an additional guarantee issuance fee for the period of extension and/ or the amount of the increase.</i>	In accordance with the agreement concluded with the partner credit institutions, set out in the guarantee programmes.	-	-	In accordance with individual agreement <i>(depending on the risk profile of the Client and the transaction)</i> , min. HUF 10,000 max. HUF 150,000
4.	Monitoring fee	-	-	-	As per individual agreement <i>(depending on the risk profile of the Client and the transaction)</i> max. EUR 500/USD 550 / HUF 180,000 /year



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IV. Received guarantees

1.	Advising fee <i>Also applicable if the Bank performs the advising through another bank on the instruction of its correspondent or at the request of the beneficiary; also applicable in the event of an increase in the amount.</i>	0.15%, min. HUF 10,000 max. HUF 100,000
2.	Amendment fee (per order)	HUF 10,000
3.	Fee of claim for payment	0.15%, min. HUF 10,000
4.	Fee on advising of a received guarantee or its amendment that is without a commitment of the Bank	20,000 HUF / 50 EUR / 50 USD

V. Counter-guarantee on bank guarantee

1.	Counter-guarantee issuance fee <i>Applicable in addition to the advising fee, if the advising is executed with the commitment by the Bank.</i>	Per annum fee individually set by the Bank, in accordance with the risk rating of the in foreign bank (based on the Bank's internal regulation), min. HUF 100,000. The risk fee is payable upfront, on the amount of the guarantee.
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VI. Credit facilities

1.) Direct financing

	One-off fee	Commitment fee	Monitoring fee	Contract amendment fee ¹
1.1.) Export promotion working capital loan 2023				
fixed-interest (EU reference interest rate-based)	-0.5%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.2.) Export promotion investment loan 2023				
fixed-interest (EU reference interest rate-based)	1%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.3.) Exporters of the Future working capital loan 2023				
fixed-interest (EU reference interest rate-based)	-0.5%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.4.) Exporters of the Future investment loan 2023				
fixed-interest (EU reference interest rate-based)	1%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.5.) EXIM Factory rescue investment loan				
fixed-interest (EU reference interest rate-based)	1%	0,25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.6.) Exporters of the Future Factory rescue domestic investment loan				
fixed-interest (EU reference interest rate-based)	1%	0,25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year;	0.1%, min. HUF 50,000, max. HUF 1,000,000

¹ During the tenor, the fee can be charged only with respect to the contract amendment initiated by the customer (modification of collateral is included, but early repayment and tenor extension are excluded when one-off fee is charged).

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			- above HUF 400 million credit facility amount: HUF 170,000 /year	
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	One-off fee	Commitment fee	Monitoring fee	Contract amendment fee ¹
1.7.) Baross Gábor Reindustrialisation investment loan and investment loan plus				
fixed-interest (EU reference interest rate-based)	1%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.8.) Baross Gábor Reindustrialisation Green investment loan				
fixed-interest (EU reference interest rate-based)	1%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.9.) Baross Gábor Reindustrialisation Green Exporters of the Future investment loan				
fixed-interest (EU reference interest rate-based)	1%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000
1.10.) Baross Gábor Reindustrialisation working capital loan				
fixed-interest (EU reference interest rate-based)	0.5%	non-revolving loans: 0.25% p.a. revolving loans: 0.5% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000, max. HUF 1,000,000

	One-off fee	Commitment fee	Monitoring fee	Contract amendment fee ¹
1.11.) Domestic investment credit				
fixed-interest (EU reference interest rate-based)	-1%	0.25% p.a.	- up to HUF 400 million credit facility amount: HUF 100,000 /year; - above HUF 400 million credit facility amount: HUF 170,000 /year	0.1%, min. HUF 50,000 max. HUF 1,000,000

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	One-off fee	Commitment fee	Monitoring fee	Contract amendment fee ¹
1.12.) Buyer's credit facility				
1.12.1.) Classic buyer's credit				
less than 2-year, variable-interest (EURIBOR/USD LIBOR/BUBOR-based)	0.25%	0.25% p.a.	0.2% calculated on the contracted facility amount, max. EUR 4,000/USD 4,000 / year	max. 0.5%
more than 2-year, fixed-interest (CIRR-based)	0.5%	0.5% p.a.	0.2% calculated on the contracted facility amount, max. EUR 4,000/USD 4,000 / year	max. 0.5%
more than 2-year, variable-interest (EURIBOR/USD LIBOR/BUBOR-based)	0.5%	0.5% p.a.	0.2% calculated on the contracted facility amount, max. EUR 4,000/USD 4,000 / year	max. 0.5%
1.12.2.) Buyer's credit with project risk				
more than 2-year, fixed-interest (CIRR-based)	0.75%	0.75% p.a.	0.2% calculated on the contracted facility amount, max. EUR 20,000/USD 20,000 / year	max. 1%
more than 2-year, variable-interest (EURIBOR/USD LIBOR-based)	0.75%	0.75% p.a.	0.2% calculated on the contracted facility amount, max. EUR 20,000/USD 20,000 / year	max. 1%
1.13.) Forfaiting, short-term discounting of receivables				
(EURIBOR/USD LIBOR-based discounted interest)	max. 0.1%	max. 0.5% p.a.	-	-
1.14.) Discounting of supplier's credit				
2 years or less (EURIBOR/USD LIBOR-based discounted interest)	0.25%	0.25% p.a.	-	max. 0.5%
more than 2 years (CIRR-based discounted interest)	0.5%	0.5% p.a.	-	max. 0.25%
more than 2-year, variable-interest (EURIBOR/USD LIBOR-based discounted interest)	0.5%	0.5% p.a.	-	max. 0.25%

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2.) Refinancing (fees charged for financial institutions)*

	Commitment fee	One-off fee	Contract amendment fee
2.1.) Refinancing of export promotion working capital loans for domestic financial institutions 2023			
fixed-interest (BUBOR/EURIBOR-based)	0.25% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.2.) Refinancing of export promotion investment loan for domestic financial institutions 2023			
fixed-interest (EU reference interest rate-based)	0.25% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.3.) Refinancing of export promotion leasing for domestic financial institutions 2023			
fixed-interest (EU reference interest rate-based)	-	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.4.) Refinancing of exporters of the future working capital loan for domestic financial institutions 2023			
fixed-interest (EU reference interest rate-based)	non-revolving loans: 0.25% p.a. revolving loans: 0.5% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.5.) Refinancing of exporters of the future investment credit for domestic financial institution 2023			
fixed-interest (EU reference interest rate-based)	0.25% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.6.) Refinancing of exporters of the future leasing for domestic financial institutions 2023			
fixed-interest (EU reference interest rate-based)	0.25% p.a. ²	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.7.) Refinancing of EXIM Factory rescue investment loan for domestic financial institutions			
fixed-interest (EU reference interest rate-based)	0.25% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.8.) Refinancing of Exporters of the Future Factory rescue domestic investment loan for domestic financial institutions			
fixed-interest (EU reference interest rate-based)	0.25% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.9.) Interbank buyer's loan			
less than 2-year, variable-interest (EURIBOR/USD LIBOR-based)	0.25% p.a.	0.25%	max. 0.5%
more than 2-year, fixed-interest (CIRR-based)	0.5% p.a.	0.5%	max. 0.5%
more than 2-year, variable-interest (EURIBOR/USD LIBOR-based)	0.5% p.a.	0.5%	max. 0.5%
2.10.) Refinancing of „EXIM Small Loan” domestic working capital credit for domestic financial institution			
fixed-interest (EU reference interest rate-based)	0.25%	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.11.) Refinancing of „EXIM Small Loan” domestic investment credit for domestic financial institution			

² Eximbank only imposes the commitment fee on asset-based loans.

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	Commitment fee	One-off fee	Contract amendment fee
fixed-interest (EU reference interest rate-based)	0.25%	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.12.) Baross Gábor Reindustrialisation investment loan and investment loan plus			
fixed-interest (EU reference interest rate-based)	0.25%	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.13.) Baross Gábor Reindustrialisation Green Investment Loan			
fixed-interest (EU reference interest rate-based)	0.25%	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.14.) Baross Gábor Reindustrialisation Green Exporters of the Future investment loan			
fixed-interest (EU reference interest rate-based)	0.25%	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.15.) Baross Gábor Reindustrialisation working capital loan and working capital loan plus			
fixed-interest (EU reference interest rate-based)	non-revolving loans: 0.25% p.a. revolving loans: 0.5% p.a.	0.05%	0.1%, min. HUF 50,000 max. HUF 1,000,000
2.16.) Baross Gábor Reindustrialisation Leasing			
fixed-interest (EU reference interest rate-based)	0.25% ³	0.05%	-

* For non-standard transactions, the individual contracts concluded between Eximbank and the financial institutions may specify different fees.

VII. No longer applicable products

A. Credit facilities

1.) Direct financing

	One-off fee	Commitment fee	Monitoring fee	Contract amendment fee
1.1.) Compensation working capital credit				
fixed-interest (EU reference interest rate-based ⁴)	-	0.2% p.a.	Tenor over 12 months: EUR 250/year, if amount >= EUR 1M HUF 90,000/year, if amount >= HUF 300 M USD 275/year, if amount >= USD 1 M	0.1%, max EUR 420/ HUF 150,000

³ Eximbank charges the fee only in case of sub-credit line opening.

⁴ USD financing: 12 months USD LIBOR should be used as reference rate

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	One-off fee	Commitment fee	Monitoring fee	Contract amendment fee
1.2.) Compensation domestic investment loan				
fixed-interest (EU reference interest rate-based ⁴)	-	0.2% p.a.	Tenor over 12 months: EUR 250/year, if amount >= EUR 1M HUF 90,000/year, if amount >= EUR 300 M USD 275/year, if amount >= USD 1 M	0.1%, max 420 EUR/ HUF 150,000
1.3.) NHP fix (domestic investment credit)				
	-	The total price of the facility (sum of interest and fees) cannot exceed 2.5% p.a.	HUF 90,000/year, if amount < HUF 300 M HUF 150,000/year, if amount >= HUF 300 M	0.1%, max HUF 150,000 To be charged in case of the amendment of the contract initiated by the customer, in addition to the total price of the facility of max. 2.5% p.a.
1.4.) Spin up SME investment loan				
fixed-interest (EU reference interest rate-based)	-	0.2% p.a.	Tenor over 12 months: EUR 250/year, if amount >= EUR 1M HUF 90,000/year, if amount >= HUF 300 M	0.1%, max EUR 420/ HUF 150,000

2.) Refinancing (fees charged for financial institutions)*

	Commitment fee	One-off fee	Contract amendment fee
2.1.) Refinancing of Compensation domestic working capital credit for domestic financial institutions			
fixed-interest (EU reference interest rate-based)	0.2% p.a. ⁵	-	-
2.2.) Refinancing of Compensation domestic investment loan for domestic financial institution			
fixed-interest (EU reference interest rate-based)	0.2% p.a.	-	-
2.3.) Refinancing of Compensation leasing for domestic financial institution			
fixed-interest (EU reference interest rate-based)	0.2% p.a. ⁶	-	-
2.4.) Individual refinancing of Spin up SME investment loan for domestic financial institution			
fixed-interest (EU reference interest rate-based)	0.2% p.a. ⁶		
2.5.) Refinancing of Spin up SME leasing for domestic financial institution			
fixed-interest (EU reference interest rate-based)	0.2% p.a. ⁶		

⁵ Eximbank only charges for individual refinancing credit contracts and revolving credit contracts (framework financing)

⁶ In case of a sub-credit line, the commitment fee to be paid for the available but not yet used sub-credit line



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VIII. Rules on Interest / discount interest rate / late payment interest and fees

1. Interest / discount interest

- (i) Reference interest rate:
- in case of variable interest: BUBOR, EURIBOR or USD LIBOR;
 - in case of fixed interest:
 - CIRR⁷ (fixed at the time of concluding the credit contract)
 - EU reference interest rate⁸ (fixed at the time of the decision of Eximbank)
 - Compensation loan program: EU reference interest rate is fixed on 1 January 2020⁸.
In case of EXIM Factory rescue investment loan and the products in the Baross Gábor Credit Programme EU reference interest rate as of 1st October 2022⁹.
- (ii) Interest premium: determined individually based on the Client, the transaction, the costs, and the country risk and the bank risk.
- (iii) Breakage fee: in case of loan prepayment on a non-interest payment day breakage fee will be charged payable together with the prepaid loan amount. Amount of the fee is the difference between base rate defined by the Decree on Interest Equalisation System and the achievable market interest rate on the placement of the prepaid amount calculated from the first banking day after the prepayment day until the end of the given interest period but only in case when the amount of the breakage fee exceeds HUF 15,000 or EUR 50 (applicable loan products: VI. 1.1-1.11; VI. 2.1-2.8 and VI. 2.10-2.16)

2. Calculation basis for fees

- i. Up-front fee: Contracted amount of loan/credit line in case of refinancing frame agreement/discounting of receivables/guarantee agreement/frame guarantee agreement
- ii. Commitment fee: amount of the available but not yet drawn-down credit line / discounting of receivables
- iii. Monitoring fee: Based on as per product program
- iv. Contract modification fee: Entire amount of the financing facility loan/credit frame agreement

3. Late payment interest

⁷ The CIRR (Commercial Interest Reference Rate) is the OECD reference rate, published by the Secretariat of the OECD.

⁸ Established on the basis of the methodology set by the European Commission in the Communication from the Commission no. 2008/C on the revision of the method for setting the reference and discount rate. Published in the Official Journal of the European Union on 19.1.2008, C 14 p.6-9.).

⁹ Calculated based on the method of amended calculation of the reference interest rate and discount interest rate detailed in the EU Commission Announcement 2008/C published in EU official website C14. pp.6-9 on 19th January 2008.

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3.1 Loan:

- a. for overdue principal and interest rate: interest rate + 6% p.a.
- b. for overdue commitment fee: interest rate + 6% p.a.

3.2 Guarantee/suretyship¹⁰:

- a. for overdue fees: based on currency of contract on guarantee/suretyship, 3-month reference rate (BUBOR/LIBOR/EURIBOR) + 6% p.a.
- b. for debts arising from claimed guarantees¹¹: based on currency of the debt, 3-month reference rate (BUBOR/LIBOR/EURIBOR) + guarantee fee (%) concluded in original contract + 6% p.a.

(Point a, b) If reference rate is negative, Eximbank considers 0% as basis.

- c. Purchase of receivables: exporter's overdue debt + 6% p.a.

IX. Deposits¹²

The smallest amount that may be deposited at the Bank is HUF 25 (twenty-five) million, or the equivalent thereof in another currency calculated at the National Bank of Hungary exchange rate valid on the day of deposit fixing.

Clients may fix deposits in forint (HUF), euro (EUR) and US dollar (USD).

The selectable fixed periods, the terms and conditions of the Deposit Account (including the paid deposit interest rate, as well as the interest rate paid in the event of termination of the deposit), and the fees and commissions related thereto, are determined by the Bank individually for each transaction.

X. Other fees

- | | |
|------------------------------------|-------------------|
| 1. Special banker's correspondence | HUF 5,000/item |
| 2. SWIFT costs | HUF 1,000/message |
| 3. Fax costs | HUF 500/message |
| 4. Text drafting fee | HUF 10,000/text |

General terms and conditions

1. This List of Terms and Conditions has been drawn up in Hungarian and in English; in the event of a legal dispute or difference in interpretation, the Hungarian version shall prevail.
2. The List of Terms of Conditions – which is public and may be studied by anyone – is displayed at the Bank's registered office, published on the Bank's website (www.exim.hu), and upon request, the Bank

¹⁰ Guarantee/suretyship: It applies to contracts concluded from the date of setting forth of the List of terms and conditions

¹¹ Suretyship claimed: late payment interest rate specified in the contract may be charged to the debtor

¹²“The Bank, based on the relevant provisions of Act XLII of 1994 on the Hungarian Export-Import Bank and the Hungarian Export Credit Insurance Company, is authorised to collect deposits within a limited range, in the interbank market, exclusively from domestic and foreign professional clients as defined in Section 48, paragraph (1) of Act CXXXVIII of 2007 on Investment Firms, Commodity Dealers and the Regulations Governing their Activities, and from Mehib Zrt.”



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shall provide it to the Client. In the event of a discrepancy between the printed version displayed at the Bank's registered office and the version published on the website, the printed version shall prevail.

3. In addition to the listed terms and conditions we charge the commission requested, deducted or refused by the foreign bank, as well as our own incurred costs.
4. In the case of services not indicated in List of Terms and Conditions, or which require a non-standard procedure or that involve a different level of risk, we charge commission in accordance with a separate agreement.

The fees indicated in the List of Terms and Conditions are charged and invoiced to the Client by the Bank in the currency of the given transaction. In case there is a need for currency conversion for the purpose of the fee invoicing, the National Bank of Hungary exchange rate will be used which is for the last day of the last month prior the month of Eximbank's credit decision (if exists) or monitoring activity. In all other cases the Bank shall perform the conversion at the exchange rate quoted by the National Bank of Hungary and valid on the day of invoicing.

5. The fees charged in accordance with this List of Terms and Conditions are invoiced immediately upon performance. The Client is obliged to pay the invoiced fees to the Bank within eight calendar days from the date of the invoice. In the case of a credit transaction and discounting of receivables– in the absence of an agreement to the contrary – the due fees are deducted from the amount of the disbursement.
 6. The Bank reserves the right to only execute orders that accord with its business policy.
 7. The Bank undertakes administration of documentary lending (letters of credit) in accordance with the universal rules and standards set out in the latest effective publication of the International Chamber of Commerce in Paris, Uniform Customs and Practice for Documentary Credits, UCP 600. even if the Principal does not stipulate this in the order. In the case of guarantees, the applicable law and determination of the international standards are recorded in the commission contract on the basis of an individual assessment.
 8. In line with its business policy, the Bank reserves the right to change the interest rates and fees set forth in this List of Terms and Conditions, in accordance with the general terms and conditions of the Bank.
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