



Terms & conditions for correspondent banks

February 2019

Accounts

Account Services

▪ Account maintenance fee (monthly)	100 €
▪ Account closing fee	150 €
▪ Cheques drawn on our bank	10 €
▪ Stop payment	30 €

Reporting/statements

▪ Debit Advice MT900 (per message)	2 €
▪ Credit Advice MT910 (per message)	2 €
▪ Account statements SWIFT 940/950 (monthly)	50 €
▪ Detailed auditors' report	50 €
▪ Duplicate statements / reports	10 €

Customer service

▪ Investigations less than three months old	50 €
▪ Investigations over 3 months	100 €
▪ Investigations more than 1 year	150 €
▪ Amendments / Value Date Adjustments	100 €
▪ FI online internet service	Waived

Notes

- *No charge will be applied for inquiries or other customer services resulting from an error made by CaixaBank*
- *Amendments and value date adjustments may incur additional fees and interest charges*

Payments

Bank to Bank

▪ MT 20X Incoming	6 €
▪ MT 20X Outgoing	6 €
▪ Non STP surcharge	10 €

Commercial payments: When the beneficiary is a customer of CaixaBank

Payments according to Payment Services Directive (PSD)

SHA

▪ Processing fee	free for sender bank
▪ Non STP additional charge	10 €

Other payments

BEN/SHA

▪ STP	free for sender bank
▪ Non STP additional charge	10 €

OUR

▪ 0 - 500 €	1 €
▪ 500,01 - 1.500 €	3 €
▪ 1.500,01 - 15.000 €	15 €
▪ 15.000,01 - 50.000 €	35 €
▪ More than 50.000 €	50 €
▪ Non STP additional charge	10 €

Commercial payments: When the beneficiary is a customer of another Bank

Payments according to Payments Service Directive (PSD)

SHA

▪ Processing fee	5 €
▪ Non STP additional charge	10 €

Other payments

BEN/SHA

▪ 0 - 500 €	1 €
▪ 500,01 - 1.500 €	3 €
▪ 1.500,01 - 15.000 €	15 €
▪ 15.000,01 - 50.000 €	35 €
▪ More than 50.000€	50 €
▪ Non STP additional charge	10 €

OUR

▪ 0 - 500 €	1 €
▪ 500,01 - 1.500 €	3 €
▪ 1.500,01 - 15.000 €	15 €
▪ 15.000,01 - 50.000 €	35 €
▪ More than 50.000 €	50 €
▪ Non STP additional charge	10 €

Additional charges from other banks may apply.

Other value added services

- Amendments & Investigations 50 €
- Returns & Cancellations 100 €

Cut-off Times (CET) *

Customer payments Orders	EUR	Other currencies
To Credit an account at CaixaBank	17:00 h.	19:00 h.
To Credit an account at another bank	15:30 h.	18:00 h.
Bank to Bank transfers via your account at CaixaBank	EUR	Other currencies
To Credit an account at CaixaBank	16:00 h.	16:00 h.
To Credit an account at another bank	16:00 h.	16:00 h.

**For STP Swift messages*

Trade

Cheques

▪ Cheque collection for credit after receipt of proceeds	0, 50 % (min. 15 €– max. 250 €)
▪ Unpaid/returned cheque	0, 30 % (min. 20 € – max. 150 €)
▪ Advise of fate/amendment	25 €
▪ Protest fee (plus legal charges)	30 €
▪ Cash letter service (paper)	by arrangement
▪ Cash letter service (electronic)	by arrangement

Clean collections

▪ Handling fee	0,50% (min.40 €)
▪ Fee for acceptance and/or payment	0,10% (min.20 €)
▪ Protest fee (plus legal charges)	30 €
▪ Unpaid items, amendments and returns	0,30% (min.20 €-max.150 €)

Documentary collections

▪ Handling fee	0,70% (min.40 €)
▪ Fee for acceptance and/or payment	0,10% (min.20 €)
▪ Protest fee (plus legal charges)	30 €
▪ Unpaid items, amendments and returns	0,30% (min.20 €-max.150 €)

Export Documentary Credits

▪ Advising	0,10% (min.60 €)
▪ Confirmation commission	Subject to bank and country risk
▪ Amendment fee	25 €
▪ Documents handling/ negotiation commission	0,80% (min.60 €)
▪ Deferred payment undertaking, Acceptance or draft	0,10% monthly (min.25 €)
▪ Discrepancy	100 €
▪ Cancellation	100 €
▪ Documentary Credit Transfer	0,30% (min.100 €)

Import Documentary Credits

▪ Issuing commission	1% (min.75 €)
▪ Amendment fee	25 €
▪ Deferred payment undertaking, Acceptance of Draft	0,20% monthly (min.25 €)

Reimbursement of credits

▪ Notification of a reimbursement of credits	75 €
▪ Notification of amendments of the reimbursement undertaking	50 €
▪ Payments of reimbursement claims	75 €
▪ Fee charged to the principal in the event of non utilization	75 €

Guarantees

▪ Advising fee	100 €
▪ Issuance fee	Subject to bank and country risk
▪ Risk commission	Subject to bank and country risk
▪ Request for payment (execution)	100 €
▪ Amendment fee	60 €
▪ Handling of claims/investigations fee	30 €

General Remarks

- All fees included in these Terms and Conditions apply to ordinary transactions. Those which are not included will be charged separately.
- All payment fees apply to EUR payments. Please ask for fees in case of other currency payments.
- Other quoted EUR prices will be charged or claimed to be paid in EUR or in the original currency of the transaction at the current rate of CaixaBank exchange rate list.
- Postage, stamps, cable, fax, SWIFT, courier and other out-of-pocket expenses incurred will be charged additionally.
- Letters of credit issued by the Bank are subject to the Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce.
- Collection items will be handled in accordance with the Uniform Rules for Collections of the International Chamber of Commerce.
- CaixaBank does not bear any responsibility for delays, errors, misinterpretations etc. that may arise from unclear or incomplete instructions.
- These Terms and Conditions supersede the tariff rates previously published.
- The bank may alter the General Conditions without previous notice.