



Terms & conditions for correspondent banks



CaixaBank-Terms and conditions –Correspondent banks



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)

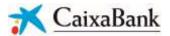
SHA

 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

■ No	otification of a reimbursement of credits	75€
■ No	otification of amendments of the reimbursement undertaking	50€
■ Pa	ayments of reimbursement claims	75€
■ Fe	ee charged to the principal in the event of non utilization	75€



Guarantees

 Advising feature 	e	100€
 Issuance f 	e	Subject to bank and country risk
 Risk comm 	ission	Subject to bank and country risk
 Request for 	or payment (execution)	100€
 Amendme 	nt fee	60 €
 Handling d 	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.