



- F 52 only in S.W.I.F.T.-option A
- F 53 only in S.W.I.F.T.-option A  
 Only if the sender  
 - maintains more than one account with us in the same denomination  
 - instruct us to debit an account of another bank (for which we need an authorisation of this bank)  
 field 53 should be used and the number of the account to be debited in SWIFT-option "A" or "B".  
 Example: F53:/ account number BIC
- F 54 only in S.W.I.F.T.-option A
- F 56 only in S.W.I.F.T.-option A
- F 57 only in S.W.I.F.T.-option A
- F 58 only in S.W.I.F.T.-option A
- F 72 only in S.W.I.F.T.-option A  
 The following codewords: /RETN/, /REJT/, /INS/ and bilaterally agreed codewords will however not be counted as repair.

**2.4.** In compliance with Regulation (EC) No. 1781/2006 of the European Parliament and of the Council dated 15 November 2006 on information on the payer accompanying transfers of funds, the following remitter details are required on ALL incoming transactions (i.e. MT 103):

- full name of the ordering customer,
- full address (no p.o. box number) of the ordering customer or date of birth or unique identification number (e.g. identity card, passport no.)
- account number of the ordering customer
- narrative indicating the purpose of the remittance

In the event that any of the above details are missing payments may be delayed. DZ BANK reserves the right to return or withhold such payments without accepting any liability on its part until all required information is submitted and levy a fee for the investigation of payments not containing the above details.

### **3. General conditions / law**

With regard to collectible items payable in Germany, such as drafts/bills of exchange and cheques, German law shall apply.



Transaction	Fee in EUR
3.3. Charges for the account of a beneficiary of a GENO-Group bank or another German bank: OUR-option	15.00
3.5. Charges for the account of a beneficiary in other countries: OUR-option	35.00
Repair fee will be charged to the ordering bank, in case of non-compliance with the STP-rules (straight through processing) as published by S.W.I.F.T. or agreed on bilateral basis	7.50
3.6 MT 102 – SWIFT (Low Value Payments)	subject to negotiation
Repair fee will be charged to the ordering bank, in case of non-compliance with the STP-rules (straight through processing) as published by S.W.I.F.T. or agreed on bilateral basis	7.50
<p><b>4. Bank to bank payments</b></p> <p>4.1. Payment orders - SWIFT MT 202 and MT 202 COV STP</p> <ul style="list-style-type: none"> <li>- In-house</li> <li>- TARGET 2</li> </ul> <p>Repair fee will be charged to the ordering bank, in case of non-compliance with the STP-rules (straight through processing) as published by S.W.I.F.T. or agreed on bilateral basis</p>	<p>free of charge</p> <p>2.00</p> <p>7.50</p>

Transaction	Fee in EUR
<p><b>5. Cheques</b></p> <p>6.1. Cheques drawn on us on a collection basis</p> <ul style="list-style-type: none"> <li>- Handling commission (per item) 35.00</li> <li>- Stop payment for 6 months (per item) 30.00</li> </ul> <p>(MT 111, MT 199 or tested telecommunication)</p>	
<p><b>6. Handling of amendments, cancellation of orders</b></p> <p>6.1. For payments to/via a GENO-Group bank (Volksbanken/Raiffeisenbanken) 50.00</p> <p>6.2. For payments to/via other banks, plus third party charges, if any 50.00</p>	
<p><b>7. Investigations, queries, returns</b></p> <p>7.1. Investigations, queries, returns</p> <ul style="list-style-type: none"> <li>- within 3 months from entry day 30.00</li> <li>- within 12 months from entry day plus third party charges, if any 50.00</li> </ul>	

Transaction	in %	Fee in EUR
<p><b>Collections and Documentary Credits (Letters of Credit)</b></p> <p>Collections and Documentary Credits will be handled by us according to the Uniform Rules for Collections, the Uniform Customs and Practice for Documentary Credits and the Uniform Rules for Bank-to-Bank Reimbursements under Documentary Credits, established by the International Chamber of Commerce, latest edition</p>		
<p><b>8. Presentation for acceptance / collection</b></p> <p>8.1. Commission for presentation of drafts for acceptance (will not be charged if retained until maturity for collection)</p> <p>8.2. Collection of accepted bills, documents and cheques</p> <p>8.3. Documents released free of payments</p> <p>8.4. Changes in the collection instructions plus third party charges, if any</p> <p>8.5. Release of goods Release of goods addressed to us</p>	<p>0,15</p> <p>0,15</p> <p>0,15</p> <p></p> <p>0,15</p>	<p>min. 75.00</p> <p>min. 75.00</p> <p>min. 75.00</p> <p>50.00</p> <p>min. 100.00</p>
<p><b>9. Documentary credits</b></p> <p>9.1. Advising - Non-binding advice and transmittal of Commercial Letters of Credit, Stand-by credits - pre advice</p> <p>9.2. Confirmation</p> <p>9.3. Payment commission If all charges are for the account of ordering party</p> <p>9.4. Modifications</p> <p>9.5. Deferred-payment / acceptance commission</p> <p>9.6. Maturity control for payments under deferred payment credits not confirmed by us, each maturity</p>	<p>0,10</p> <p></p> <p>0,15 0,30</p> <p></p> <p></p> <p></p>	<p>min. 115.00 max. 300.00 115.00</p> <p>Subject to negotiation</p> <p>min. 100.00 min. 200.00</p> <p>100.00</p> <p>Subject to negotiation</p> <p>min. 100.00</p>

<b>Transaction</b>	<b>in %</b>	<b>Fee in EUR</b>
<b>10. Clean reimbursements under credits</b>		
10.1. Non-binding advice		115.00
10.2. Confirmation		Subject to negotiation
10.3. Payments		100.00
<b>11. Unpaid items</b>		
Cheques, bills and other collections plus protest fee, if any, and costs charged by other banks	0,15	min. 75.00
<b>12. Guarantees</b>		
12.1. Guarantee commission		Subject to negotiation
12.2. Issuing commission		125.00
12.3. Modifications		100.00
12.4. Payments after claim	0,15	min. 100.00
12.5. Non-binding advice of guarantees	0,10	min. 115.00 max. 300.00
<b>13. Balance confirmations, statement of account (beyond the normal regular statements)</b>		
13.1. Simple inquiry of balance		50.00
13.2. General balance confirmation, Listing of transactions; according to the search time required		min. 75.00

The expenses and fees referred to above apply to standard transactions. For special risks and services additional charges may be applied.

Telecommunication fees, postage, telephone charges and expenses for courier services, if any, are charged to the ordering party.