

**Cherry Bank S.p.A.**

Iscritta all'Albo delle Banche al n. 5682  
Aderente al Fondo Nazionale di Garanzia  
Aderente al Fondo Interbancario Tutela Depositi

C.F. P.IVA & Reg. Imprese di Padova - 04147080289  
R.E.A. CCIAA di Padova - 376107  
Capitale Sociale - 44.638.000,00 € i.v.

**Sede Legale**

Via San Marco, 11 - 35129 Padova  
T. 049 8208 411

## TERMS AND CONDITIONS FOR FOREIGN BANKS

### INFORMATIONS ABOUT THE BANK

Denominazione sociale: Cherry Bank

Forma giuridica: Società per Azioni - Capitale Sociale: € 44.638.000,00

Sede Legale e Amministrativa: Via San Marco 11 - 35129 Padova (PD)

Numero di iscrizione al Registro Imprese di Padova, Codice Fiscale e Partita IVA: 04147080289

Numero REA: PD-376107 - Codice ABI: 03365.4 - Iscritta all'Albo delle Banche al n. 5682

Aderente al Fondo Interbancario di Tutela dei Depositi e al Fondo Nazionale di Garanzia Telefono: 049.8208411 - Fax: 049.8208401

Sito internet: <https://www.cherrybank.it/>

### GENERAL TERMS AND DEFINITIONS

The general conditions outlined on the following pages apply to transactions in Euro and other currencies and related to ordinary transactions.

The foregoing rates stated in Euro will be charged in the currency of the transaction at the prevailing rate of exchange.

The acceptance and execution of collection and procurement orders are subject to the "Uniform Rules for Collections" published by the International Chamber of Commerce in Paris, that are currently in force.

Documentary Credits are subject to the "Uniform Customs and Practice for Documentary Credits" of the International Chamber of Commerce in Paris, that are currently in force.

Any out-of-pocket expenses incurred by the bank, such as telephone, telefax charges, stamp duty, messages fees, additional postage, as well as correspondent's charges will in each case be debited separately. Where the execution of an order involves extra work, the additional cost will be charged.

Cherry Bank S.p.A. reserves the right to change this terms and conditions at any time without prior notice.

### COMMERCIAL PAYMENTS

#### CROSS BORDER PAYMENT REGULATION EU/924/2009

The E.U. regulation 924/2009 on cross border payments (and subsequent amendments) provides that all payments in Euro with option SHA, where both the ordering party's bank and the beneficiary's bank are located in a EU country, shall be charged as domestic payments.

In order that STP transfers may be automatically precessed by financial institutions, the payment order MT103+/MT103 shall contain the beneficiary's IBAN code and the BIC code of the beneficiary's bank.

Payments with charges option "OUR"

Up to Eur 5000,00 (or equivalent)

€ 10,00

Over Eur 5000,00 and up to Eur 12500,00

€ 25,00

Over Eur 12500,00

0,10 % min € 50,00

Charges for investigations, returns, cancellations and adjustments

€ 50,00

Documents/drafts/cheques returned unpaid/proteted or delivered  
"free of value"

0,25 %

min € 50,00

max € 100,00



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Swift charges (for advice of fate, request of instructions, etc)	€ 18,00
<b>DOCUMENTARY CREDITS</b>	
Commissions under Doc Credits opened by Cherry Bank S.p.A. in case comm and charges are for beneficiary's account	
Opening commissions	0,10% for every month of validity, min € 80,00
Opening charges	€ 50,00
Amendment charges	€ 70,00
Sight payment comm	1,00% min € 100,00
Deferred payment commissions	
Up to 60 days	
Up to 90 days	0,60% min € 50,00
Up to 120 days	0,80% min € 80,00
Up to 150 days	1,00% min € 100,00
Up to 180 days	1,30% min € 120,00
Over 180 days	1,60% min € 150,00
Discrepancy fee	Subject to arrangement
Payment fee	€ 100,00
Credit not utilized	€ 100,00
Payment "without recourse" of Cherry Bank S.p.A.'s deferred documentary credit engagements	0,10 % min € 100,00
Rate	Subject to arrangement (max 7,00%)
Grace days	7 working days
Handling fee	€ 500,00
Commissions under Doc Credits received by Cherry Bank S.p.A. in case comm and charges are for applicant's account	
Advising fee	€ 70,00
Confirmation comm.:	Subject to arrangement (min. 0,3 % quarterly min € 100,00)
Amendment fee	€ 50,00
Handling fee	€ 60,00
Discrepancy fee	€ 100,00
Payment fee	€ 100,00
Sight payment comm	1,00% min € 100,00
Acceptance commission	
Up to 60 days	0,60% min € 50,00
Up to 90 days	0,80% min € 80,00
Up to 120 days	1,00% min € 100,00
Up to 150 days	1,30% min € 120,00
Up to 180 days	1,60% min € 150,00
Over 180 days	Subject to arrangement



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Credit not utilized	0,10 % min € 100,00
Payment "without recourse" of deferred documentary credit engagements	Subject to arrangement (max 7,00 %)
Rate	7 working days
Grace days	€ 500,00
Handling fee	
<b>MISCELLANEOUS FEES</b>	
For services requested to our Bank	
Cut off time (for receipt of any request)	1.30 p.m. CEST
Courier fee (for max 0,50 kg parcel)	min € 50,00 max €100,00