

Credito Valtellinese Sc
Credito Artigiano Spa
Credito Siciliano Spa
Cassa di Risparmio di Fano Spa

TERMS AND CONDITIONS FOR TRANSACTIONS WITH FOREIGN BANKS

2011 EDITION

GRUPPO BANCARIO

**Credito
Valtellinese**



VALORI IN CORSO

LORO ACCOUNTS

Credit / Debit interest

Subject to arrangements

CHEQUES IN EURO DRAWN ON US

Free of charge

PAYMENT ORDERS

PAYMENTS IN EURO

1) IN FAVOUR OF CREDITO VALTELLINESE BANKING GROUP CUSTOMERS

Option SHA

- STP up to € 50,000
- NON STP up to € 50,000 (Repair charges for the account of ordering bank)
- Exceeding € 50,000
- Unqualified exceeding € 50,000

Free of charge
 € 7,00
 Free of charge
 € 7,00

Option OUR

- Up to € 50,000 NON STP
- Exceeding € 50,000

a 7,00 (or by arrangements)
 0,15%
 Min. € 10,00
 Max. € 100,00
 (or by arrangements)

2) IN FAVOUR OF CREDITO VALTELLINESE BANKING GROUP NON -CUSTOMERS

Option SHA up to € 50,000

- STP
- NON STP (repair charges for account of ordering bank)

€ 0,50 (or by arrangements)
 € 7,00

Option SHA exceeding € 50,000

- Qualified (For account of ordering bank)
- Unqualified (repair charges for account of ordering bank)

Free of charge
 € 7,00

Option OUR up to € 50,000

- STP
- NON STP

€ 0,50 (or by arrangements)
 € 7,00

Option OUR exceeding € 50,000

- Qualified
- Unqualified

€ 5,00
 + Charges claimed by beneficiary's bank.
 € 7,00
 + Charges claimed by beneficiary's bank.

STP definition on the rules set up by EPC in accordance with EC regulations 2560/2001. For cross border payments in Euro and by SWIFT. Customers payments orders will be executed on the basis of the ICP-Convention.

3) QUERIES AND RETURNS

Incomplete or unclear instruction € 25,00

PAYMENTS IN OTHER CURRENCIES

Option BEN

- Qualified Free of charges
- Unqualified € 7,00

Option OUR

In favour of Credito Valtellinese Banking Group customers
0,15%
Min. € 10,00
Max. € 100,00
(or by arrangements)

In favour of Credito Valtellinese Banking Group non-customers

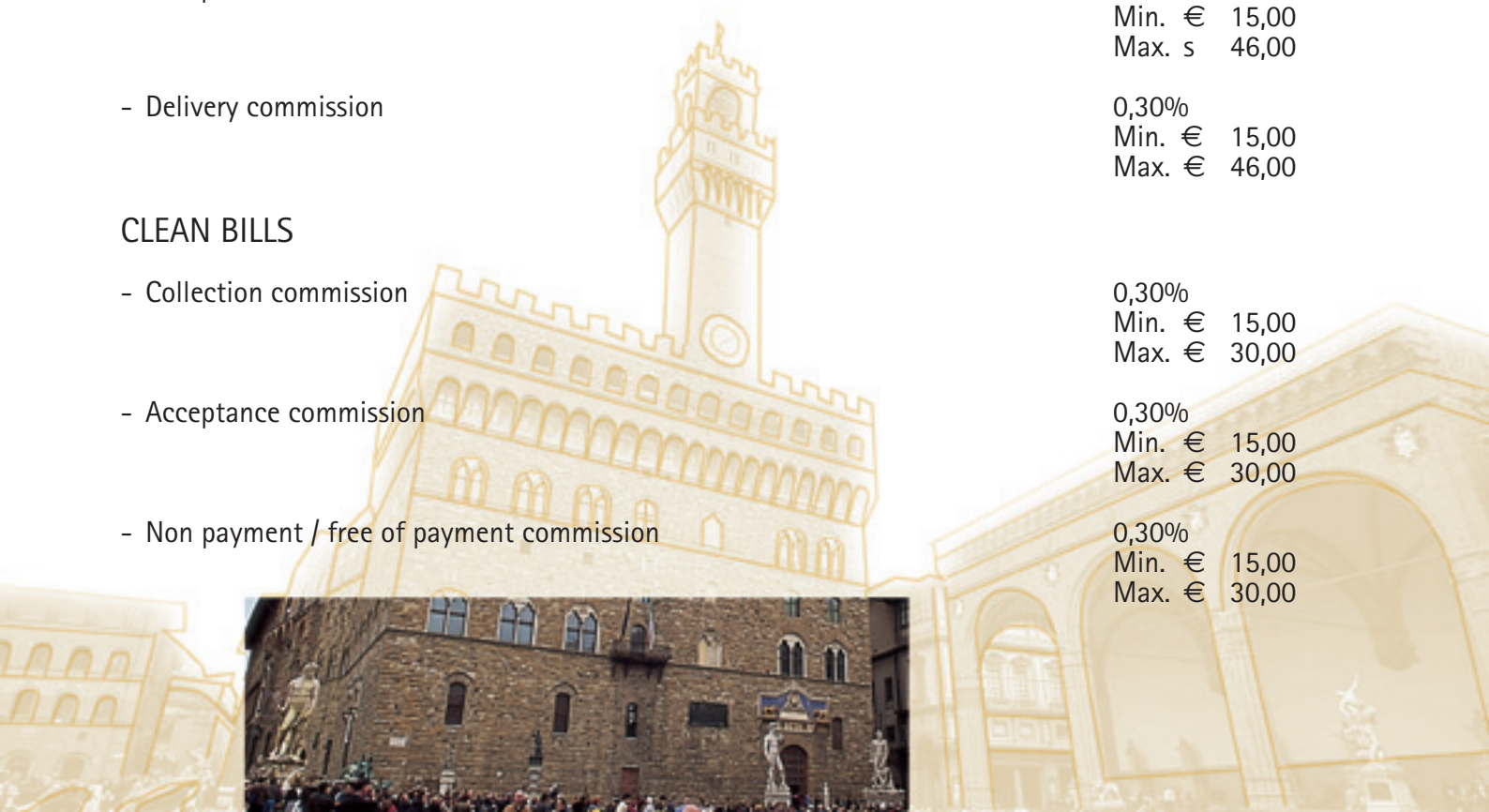
- Qualified € 5,00
+ Charges claimed by beneficiary's bank.
- Unqualified € 7,00
+ Charges claimed by beneficiary's bank.
- Queries and returns € 25,00

COLLECTIONS

- Collection commission 0,30%
Min. € 15,00
Max. € 46,00
- Acceptance commission 0,30%
Min. € 15,00
Max. s 46,00
- Delivery commission 0,30%
Min. € 15,00
Max. € 46,00

CLEAN BILLS

- Collection commission 0,30%
Min. € 15,00
Max. € 30,00
- Acceptance commission 0,30%
Min. € 15,00
Max. € 30,00
- Non payment / free of payment commission 0,30%
Min. € 15,00
Max. € 30,00



RETURNED CHEQUES, BILLS AND DOCUMENTS

- Non protested cheques and bills	0,30% Min. € 15,00 Max. € 46,00
- Protested cheques and bills	0,30% Min. € 15,00 Max. € 46,00
- Documents	0,30% Min. € 15,00 Max. € 46,00

DOCUMENTARY CREDITS

- Confirmation commission	0,18% per quarter or part there of Min. €46,00 (*)
- Advising commission	€ 46,00
- Availment commission	0,30% Min. € 46,00
- Acceptance commission	up to 1 month 0,375% 2 months 0,375% 3 months 0,500% 4 months 0,625% 5 months 0,750% 6 months 0,875% Min. € 46,00
- Commission on non-utilized documentary credits	0,15% Min. € 46,00
- Transfer commission	0,30% Min. € 46,00
- For each amendment	€ 46,00

(*) for certain countries special rates apply.

GUARANTIES

- Issuing commission	0,20% per month or fraction until 12 months. Min. € 46,00
- Transmission commission without our engagement	€ 20,00
- Amendments	€ 20,00
- Immediate execution additional charge	€ 20,00

GENERAL CONDITIONS.

Documentary credits are subject to the "Uniform Customer and Practice for Documentary Credits" as set forth by the international Chamber of Commerce, latest revision. Collections are subject to the "Uniform Rules for the Collection of Commercial Paper" as set forth by the International Chamber of Commerce, latest revision.





BANKS RELATIONS DEPARTMENT
 Piazzale Marengo, 6 - 20121 Milano (Italy)
 Tel. +39 02 80637632 - Tel. +39 0342 522508
 Fax +39 0342 522592 - E-mail: bankrelations@creval.it



CREDITO VALTELLINESE Sc

Piazza Quadrivio 8
 23100 Sondrio
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 Fax +39 0342 522700
 Internet: //www.creval.it/
 E-mail: creval@creval.it

SWIFT CODE:

BPCV IT 2S

**Area SONDRIO, BRESCIA
 and BERGAMO:**

BERGAMO:

Via Zambonate, 40
 24122 Bergamo - Italy
 Tel. +39 035 2279815
 Fax +39 035 271244

SONDRIO:

Via XXV Aprile, 1
 23100 Sondrio - Italy
 Tel. +39 0342 522066
 Tel. +39 0342 522334
 Tel. +39 0342 522148
 Tel. +39 0342 522972
 Fax +39 0342 522252

Area NORD EST:

VICENZA:

Via Enrico Fermi, 3
 36100 Vicenza - Italy
 Tel. +39 0444 238616
 Tel. +39 0444 238619
 Fax +39 0444 238627

Area PIEMONTE:

TORINO:

Via XX Settembre, 3
 10128 Torino - Italy
 Tel. +39 011 19782836
 Tel. +39 011 19782606
 Fax +39 011 549540

Area SUBALPINA:

COMO:

Via Cadorna, 24
 22100 Como - Italy
 Tel. +39 031 2747023
 Tel. +39 031 2747021
 Fax +39 031 2747026

LECCO:

Via Parini, 21
 23900 Lecco - Italy
 Tel. +39 0341 425042
 Tel. +39 0341 425043
 Tel. +39 0341 425041
 Tel. +39 0341 425030
 Fax +39 0341 355264

VARESE:

Via Magenta, 5
 21100 Varese - Italy
 Tel. +39 0332 245914
 Tel. +39 0332 245923
 Fax +39 0332 237739



CREDITO ARTIGIANO SpA

Piazza San Fedele, 4
 20121 Milano - Italy
 Tel. +39 02 806371
 Fax +39 02 80637398
 Internet: //www.creval.it/
 E-mail: creart@creval.it

SWIFT CODE:

ARTI ITM2

Area MILANO:

MILANO:

Corso Magenta, 59
 20123 Milano - Italy
 Tel. +39 02 80637817
 Fax +39 02 80637821

Area CENTRO:

ROMA:

Via Della Conciliazione, 19
 00193 Roma - Italy
 Tel. +39 06 68005513
 Fax +39 06 68005506




CREDITO SICILIANO SpA

Via Siracusa, 1/E

90141 PALERMO - Italy

Tel. +39 091 337111

Fax +39 091 337151

Internet: [//www.creval.it/](http://www.creval.it/)

E-mail: creditosiciliano@creval.it

SWIFT CODE:

RSANIT 3P

FOREIGN DEPARTMENTS:
Area SICILIA EST:
ACIREALE:

Via Sclafani, 40/B

95024 Acireale - Italy

Tel. +39 095 600467

Tel. +39 095 600472

Fax +39 095 600466

Area SICILIA OVEST:
PALERMO:

Via Agrigento, 4

90141 Palermo - Italy

Tel. +39 091 337009

Fax +39 091 337154


CASSA DI RISPARMIO
DI FANO SpA

Piazza XX Settembre, 19

61032 Fano - Italy

Tel. +39 0721 8861

Fax +39 0721 886266

Internet: [//www.creval.it/](http://www.creval.it/)

SWIFT CODE:

FANO IT 3F

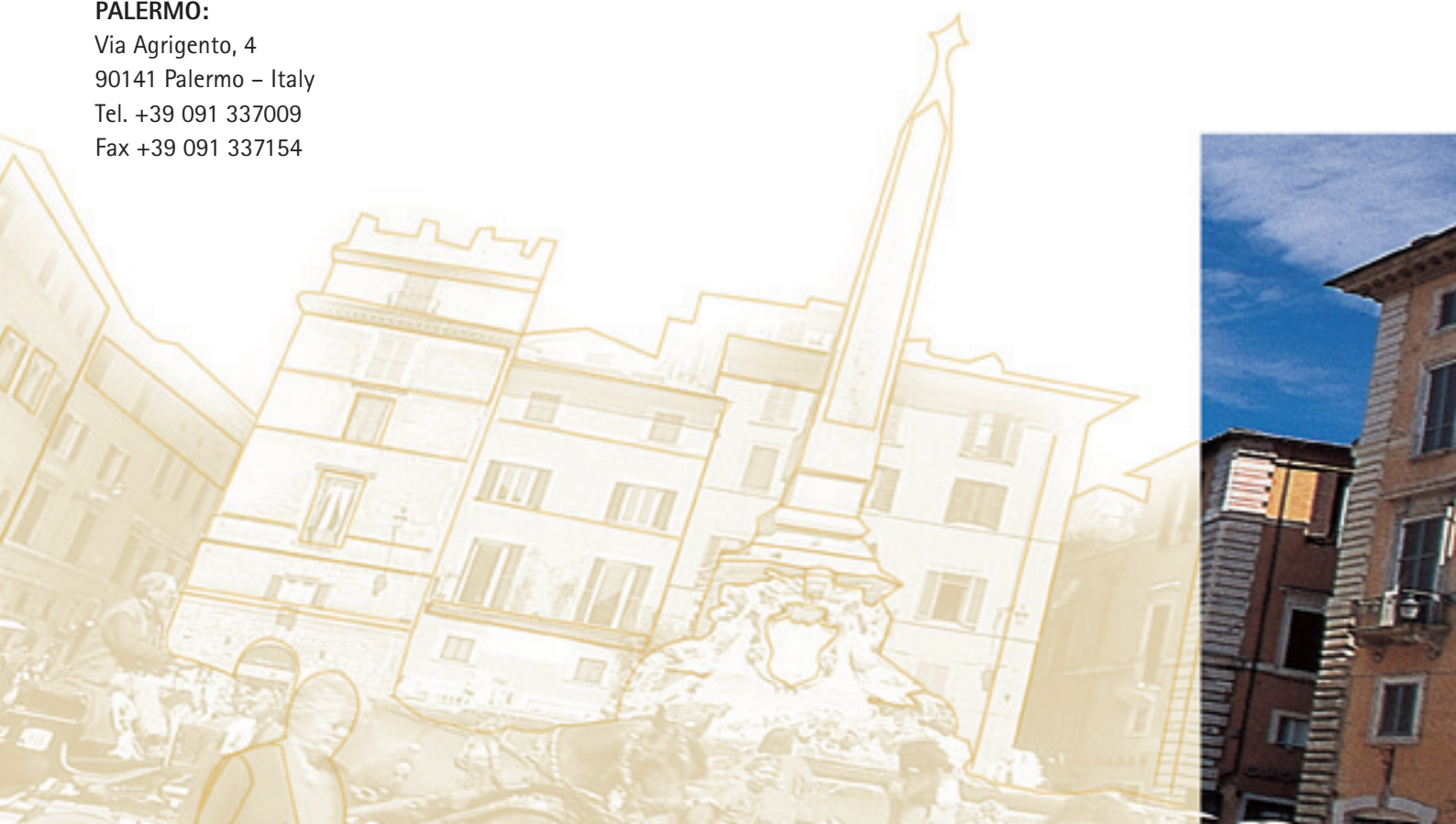
FOREIGN DEPARTMENTS:
Area MARCHE and UMBRIA:
FANO:

Piazza XX Settembre, 19

61032 Fano - Italy

Tel. +39 0721 886249

Fax +39 0721 886246



THE FINANCIAL AND CONTRACTUAL CONDITIONS ARE DETAILED IN THE "FOGLI INFORMATIVI" AVAILABLE FROM ALL OUR CASHIERS/ADVISERS.

GRUPPO BANCARIO
**Credito
Valtellinese**



VALORI IN CORSO

www.creval.it