

Credito Valtellinese Sc

Credito Siciliano Spa

Carifano Spa

**Terms and conditions
for transactions
with foreign Banks**

2013 EDITION



TERMS AND CONDITIONS FOR FOREIGN BANKS

valid from april 2013 until april 2014

PSD Compliant Payments

- In favour of third bank's beneficiaries (with option SHA)

Payments will be transferred to the beneficiary bank with no deduction from the principal amount.

Fees for the ordering bank:

Denominated in Euro	Euro 3.00
Cancellation	Euro 25.00
Amendment	Euro 25.00

- In favour of our customers

Payment will be credited to the beneficiary with no deduction from the principal amount

Repair charges if no STP	Euro 5.00
Cancellation	Euro 25.00
Amendment	Euro 25.00
Investigation	Euro 25.00
Manual payment	Euro 25.00

NOT PSD Compliant Payments (in case of option "OUR")

- In favour of our customers

Commission	0,15% min. Euro 8.00; max. Euro 150.00
Cancellation	Euro 25.00
Amendment	Euro 25.00

- In favour of Third Banks' beneficiaries

Euro 25.00 flat for payments denominated in euro plus charges and commissions claimed by beneficiary's bank, if any;

Euro 30.00 flat for payments denominated in "out" currencies plus charges and commissions claimed by beneficiary's bank, if any;

Cancellation	Euro 25.00
Amendment	Euro 25.00

Charges "OUR" will be invoiced monthly

Bank to Bank

Transfers in favour of banks (MT2XX) by arrangement

General

Payment orders must include full details of the beneficiary and of beneficiary's bank: Credito Valtellinese S.c. does not accept liability for delay in effecting payment in case full details are not provided.

Clean bills and Documentary Collection

Clan bills	0,25% min. Euro 25.00; max. Euro 100.00
Documentary collections with/without bills	0,35% min. Euro 50.00; max. Euro 150.00

Documentary Credits /letters of credit

Advising commission	Euro 80.00
Confirmation commission	Case by case (per quarter or part thereof)
Acceptance commission	Case by case; min. Euro 75.00
Availment commission	Case by case; min. Euro 75.00
Transfer commission	0,375%; min. Euro 75.00
Amendment	Euro 75.00
Handling commission	Euro 50.00
Reimbursement	Euro 100.00
Discrepancy fees	Euro 80.00
Cancellation/non availment	0,20% min. Euro 75.00

General

- Above commissions do not include postage, telex, swift, telephone and other expenses Credito Valtellinese may incur; these will be charged in addition where appropriate;
- No commission will be refunded when a credit is cancelled or expires totally or partially unutilized;
- All documentary credits are dealt in compliance with the "Uniform Customs and Practice for Documentary Credits" as issued by the International Chamber of Commerce, publication nr. 600

Guarantees

Advising commission guarantee received	Case by case; min Euro 75.00
Amendment	Euro 75.00
Issuing commission	Case by case; min Euro 75.00

Cheques

On ourselves	by arrangement
Without charges to the beneficiary	0,25% min Euro 30.00 max Euro 120.00 Plus Euro 25.00 charges 0,4% collection comm. Min Euro 30.00 max Euro 120.00

Cut-off times for payment orders

Cut-off time for same day execution	
• Bank to bank payments:	
Swift MT2xx in favour of accounts in our books	6:00 p.m. c.e.t. on value date
Swift MT2xx in favour of accounts at other banks	6:00 p.m. c.e.t. on value date
• Commercial payments:	
Swift MT103 in favour of accounts in our books	6:00 p.m. c.e.t. on value date
Swift MT103 in favour of accounts at other banks	6:00 p.m. c.e.t. on value date

YOUR CONTACTS

Bank relations department

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Swift Code: BPCV IT 2S

Area Sondrio, Brescia and Bergamo

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24122 Bergamo - Italy

tel. +39 035 2279815

fax +39 035 271244

SONDRIO

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23100 Sondrio - Italy

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Area Nord Est

VICENZA

via Enrico Fermi, 3

36100 Vicenza - Italy

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Area Piemonte

TORINO

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Area Subalpina

COMO

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LECCO

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VARESE

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Area MILANO

MILANO

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Area Centro

ROMA

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tel. +39 06 68005513

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Gruppo bancario Credito Valtellinese

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Area Sicilia Est

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Area Sicilia Ovest

PALERMO

via Agrigento, 4

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Gruppo bancario Credito Valtellinese

Cassa di Risparmio di Fano SpA

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Internet: www.creval.it

Swift Code: FANO IT 3F

Area Marche and Umbria

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