

**Terms and conditions applicable to our correspondent banks**

Effective as from 12th April 2010

denominated in EUR

**I Clean Payment Orders**

<b>1. Payment orders received in favour of an account holder</b>	free
<b>2. Payment orders received</b>	
in favour of a bank	free
to other banks in favour of non-banks	
- up to 100 EUR	10 (Swift fees included)
- between 101 - 12.500 EUR	40 (Swift fees included)
- over 12.501 EUR	0,25% max. 2.000 (Swift fees be added)
<i>For PSD payments, commissions are for the Sending bank</i>	
<b>3. Supplementary commissions for payment orders requiring additional processing costs</b>	
-foreign currency payments ordered with OUR option	
-up to 12.500 EUR	15
-over 12.501 EUR	45
<i>charged additionally to the commission provided under 2. above</i>	
-repair charges for non-STP payments	10
- amendment/cancellation/inquiries	40 (Swift fees included)
- inquiries on transactions processed more than 3 months ago	50/entry

NOTE: • A payment is considered final when ALPHA BANK ROMANIA has credited the beneficiary's account/beneficiary's bank or/advised the beneficiary about the payment, prior to the value date specified in the payment order received

**II Collections**

Commissions are due and payable even if the collection order is to be subsequently amended or documents remain unpaid or are going to be Commissions are payable by the drawer whether refused by the drawee

<b>1. Advising/remittance</b>		
a) documents for collection		
	clean collection	0,15% min 20 - max 200
	documentary collection	0,20% min 25 - max 500
b) documents upon acceptance		
	clean collection	0,20% min 25 - max 500
	documentary collection	0,25% min 50 - max 1.000
c) documents "free of payment"		25
<b>2. Payment</b>		free
<b>3. Amendment/advising of amendment</b>		25
<b>4. Documents returned unaccepted/unpaid</b>		25
<b>5. Vinculation</b>		100

**III Documentary credits**

Commissions are due and payable for each operation even if documentary credits are to be subsequently diminished/canceled or are going to expire totally/partially unutilized.

<b>1. Preadvising</b>	25
<b>2. Advising</b>	0,1% min.25
<i>not to be charged for L/Cs confirmed by Alpha Bank Romania</i>	
<b>3. Opening charged for:</b>	0,25% min 100/quarter
<i>- the maximum value and for the entire period of at the time of issuing</i>	
<i>- on the stated amount increased by 10%, when amount of credit is qualified "about", "approximately", "circa" or other similar phrases</i>	
<i>- also for reinstatement of the credit</i>	
<i>- additionally for increase/extension over the amount/validity initially charged</i>	
<b>4. Negotiation/Payment</b>	0.2% min 100
<b>5. Handling of documents</b>	0,1% min 50
<i>- to be charged if the L/C is not available with Alpha Bank Romania</i>	
<b>6. Acceptance/deferred payment commitment, negotiable but no less than</b>	0,1% min 50/quarter
<i>charged additionally to the commission provided under 4. and 5. above</i>	
<b>7. Transfer</b>	
- credit confirmed	0,25% min 100/quarter
- credit unconfirmed	0,15% min 50
<b>8. Amendment/Advising of the amendment</b>	25
<b>9. Discrepancy fees</b>	25
<b>10. Confirmation, negotiable but no less than</b>	0,25% min 100/quarter
<b>11. Notification of assignment of proceeds</b>	0,1% min 50
<b>12. Cancellation</b>	25

NOTE: -Commissions as provided under 4 and 5 herein above will be increased if credits/documents contain excessive conditions, which make difficult their controlling by 0,05% min. 50

#### IV Guarantees

Commissions are due and payable for each operation even if guarantees are to be subsequently diminished/canceled/returned

Guarantees issued	
1. Issuance (letters of guarantee, aval and similar) - charged for the maximum value and for the full period of validity, at the time of issuance - also in case of increase or extension on the amount subject to increase of extension	0,25% min 100/quarter
2. Amendment	30
3. Payment	0,2% min 100
Guarantees received	
1. Advising/remittance of L/Gs issued by other banks	50
2. Amendment	25
3. Remittance of documents	100
4. Notification of assignment of proceeds	30

#### V Other services

1. Keeping in trust commercial paper, securities, effective currency, guarantees or other valuables	100 /quarter
2. Domicile with Alpha Bank Romania of commercial papers	0,1% min 25 /comm.paper
3. Certificate of current accounts balances or confirmation of the information supplied by bank or auditor	50
4. Confirmation of customer authorized signature	50

#### VI Miscellaneous

*The level of commissions mentioned herein are standard and established for routine handling procedures.*

*Products and services are almost computerized. Consequently, in case a transaction induces additional work or special services, we will charge accordingly an extra cost, on a case by case basis.*

*It is the policy of our bank that commissions related to a transaction should be expressed in the same currency if we maintain an account in such currency. Consequently, all our commissions will be payable either in the currency of the respective transaction or in EUR - as defined herein - at ALPHA BANK ROMANIA prevailing exchange rates.*

*The level of commissions mentioned herein has been established for the cases where our commitment does not exceed 12 months. For commitments exceeding 12 months as well as for any transaction not listed in this booklet, you will receive our proposal upon request addressed to our Operations Division. in the Head Office.*

*The level of commissions listed herein are also applicable to our customers for all transactions irrespective of the currency in which they are denominated. Some differences appear for transactions in RON, according to National Bank of Romania rules.*

*When calculating commissions, timing like "quarter" must be understood as entire period and the fraction thereon.*

*Postage, telecommunication and other out of pocket expenses and fees - ours and of third parties - will be charged in addition to the commissions listed herein.*

*These Terms and Conditions are subject to changes, according to ALPHA BANK ROMANIA policy, at any time and with immediate effect, without prior notice. The amendments will be reflected in the next published issue.*

*Documentary Credits are subject to the "Uniform Customs and Practice for Documentary Credits" and Collections are subject to the "Uniform Rules for Collections", as stipulated by the International Chamber of Commerce, Paris, in the relative wording actually in force as far as they are applicable.*