

## RECOMMENDATIONS FOR CONDUCTING PAYMENT TRANSACTIONS THROUGH ELECTRONIC BANKING SYSTEMS FOR LEGAL ENTITIES, ENTREPRENEURS AND INDEPENDENT PROFESSIONAL OCCUPATION AT UNICREDIT BANKA SLOVENIJA D.D.

### INTRODUCTION

Since operations with transaction account depend on the bank, where the account is open, in continuation we would like to inform you in particular about characteristics of conducting payment transactions at UniCredit Banka Slovenija d.d. We kindly ask you to pay special attention to characteristics of conducting international payment transactions in order to be able to use all the advantages offered by the Bank.

For clarifications in the area of payment transactions, you can refer to your account manager, while for technical support or for help regarding use of individual electronic banking systems you can contact the Electronic Banking Customer Support department.

### 1. IN GENERAL ABOUT BUSINESS HOURS FOR OPERATIONS WITH TRANSACTION ACCOUNTS

When opening a transaction account, the advisor gave you all the necessary documentation for operating with transaction accounts.

Apart from the General Terms and Conditions for Transaction Accounts, the documentation also includes the Business Hours for Operations with Transaction Accounts. This document defines deadlines, ways and circumstances, on the basis of which transactions are conducted. In addition to the general part, it also includes parts dealing with particularities of operations with transaction accounts for legal entities at UniCredit Banka Slovenije d.d.

You should pay particular attention to the following characteristics of the valid Business Hours for Operations with Transaction Accounts:

- In domestic payment transactions, **payment orders** can be sent with **the value date of up to 180 days in advance**;
- **Cancellation of payment order in domestic payment transactions** in E-bank should be sent at latest by 3pm one business day prior to the value date. In BusinessNet, the order can be cancelled if it has not yet been processed.

WARNING: Information in this document is given based on the currently valid Business Hours. Business Hours for Operations with Transaction Accounts can however change. The Business Hours prevailing from time to time are always published on the Bank's web page as well.

### 2. INTERNATIONAL PAYMENT TRANSACTIONS FOR E-BANK SYSTEM

#### 2.1. Use of IBAN account structure and SWIFT (BIC) code in international payment transactions

We recommend that you enter the recipient's account in the IBAN structure and to state SWIFT (BIC) code of its bank. In this way, the automatic processing of payment order will be ensured and you will avoid additional costs.

For SEPA payments the entry of SWIFT (BIC) code is not mandatory.

When entering the account IBAN, pay attention to enter numbers and letters without interspaces or any other signs. The account should be stated without the word IBAN before the denomination as shown below.

Example: DE46700400410222303000

For payments within the EMU (European monetary union), the SEPA payment can be used.

For your information, here below we are attaching a link to the web site where you can check the correctness of accounts' IBAN numbers, which were conveyed to you by your business partners: <http://www.ibancalculator.com/index.php?L=2>

SWIFT (BIC) code of a bank should be entered without interspaces.

The correctness of the bank's SWIFT (BIC) code can be checked at the web page below: <http://www.swift.com/biconline/index.cfm>

#### 2.2. Value date

When preparing a payment order, E-bank program always offer the current value date.

Payment order with the current value date, which is accepted during payment transaction business hours, will be executed on the same business day with the approval value date of usually up to two business days, and for SEPA payment order with the approval value date on the same business day. The approval value date also depends on entering code words (these are described in Chapter 2.7).

### 2.3. Completing coverage currency and amount currency on VP70 payment order

#### E-bank:

»**Currency/Amount**« is a field in the VP70 form, where you enter the currency (EUR, CHF, USD...) in which you are transferring money orders to the recipient.  
 »**Coverage currency**« is a field in the VP70 form, where you enter the currency (EUR, CHF, USD,...) of a transaction or foreign currency account, on which you will ensure coverage for conveyed transfer.

### 2.4. Flash Payments

As an advantage of doing business with our banking Group, we offer a special benefit – relatively quick and flexible conduction of payment transactions within our banking Group. Therefore, for a payment in euros (or in one of the following local currency of the beneficiary: HRK, RSD, CZK, PLN, HUF, BGN, BAM, RUB, RON) between two accounts **within the banking Group, the standard payment value date is T+1**. The fees are the same as for other international payment transactions.

Your banking advisor will offer you a list of banks in different countries and additional clarifications on conditions which should be met by payment orders for execution as Flash Payment.

### 2.5. Correct entry of payer of costs and fees

Payer of costs and fees at home and payer of costs and fees abroad are stated with adequate selection in the COSTS field.

With a correct selection in fields, we dictate the following denominations in SWIFT messages:

Payer of costs and fees		Denomination in SWIFT
SHA / Shared costs	Charges of payer's bank are paid by the payer, while charges of beneficiary's bank and any intermediary bank are paid by the beneficiary. Charges of any intermediary bank are deducted from the amount of payment.	SHA
BEN / Partner's (beneficiary's) costs	Charges of payer's bank, any intermediary bank and the beneficiary's bank are paid by the beneficiary. Charges of payer's bank and any intermediary bank are deducted from the amount of payment.	BEN
OUR / Our costs	Charges of payer's bank, any intermediary bank and the beneficiary's bank are paid by the payer. The payer's bank debits the payer for charges of foreign banks after receiving information about charges from foreign banks.	OUR

In case of payments to the member countries of the European Economic Area (EEA), when the bank of payment recipient is a member of EEA (including Slovenia) and when payment currency is one of the currencies of the EEA member countries, the selection of payers of costs is limited to only SHA/ Shared costs option. In other cases, when the recipient bank's country is not a member of the EEA or when the selected payment currency is not one of the currencies of the EEA members or when a payment currency and a coverage currency are different, the selection of payers is unlimited.<sup>1</sup>

### 2.6. Purpose of payment

Data stated in the »Purpose of payment« field is intended for the payment recipient and therefore the Bank also treats it accordingly (they do not serve for the Bank's processing of orders).

Entry of data into the »Purpose of payment« field is mandatory because of the requirements of the valid Prevention of Money Laundering and Terrorist Financing Act.

### 2.7. Use of code words and messages to the bank

You determine all additional conditions, which refer to execution of order abroad or transfer of funds, by using code words in the »Instructions to bank« field. When you order a specific service in »Additional instructions« by using code words, one should know which conditions should be fulfilled for that service.

Do not enter redundant messages in the »Instructions to bank« field (coverage currency, where do you want to receive notification on transaction, etc.), as such order is stopped without need and a manual intervention by the Bank is required, which can cause later execution and non-stp costs. Define coverage currency in the field specifically dedicated to this purpose.

<sup>1</sup> Applies only for the E-bank program version issued after November 1<sup>st</sup> 2009

Code	Meaning		Note*
/SDVA/	(Value T+0)	Completion value date 0 days	Electronic payment order in EUR and USD accepted until 1:00 pm. Electronic payment order in other foreign currencies accepted until 9:00 am. Fee in accordance with the tariff.
/VAL1/	(Value T+1)	Completion value date 1 day	Electronic payment order accepted until 15:15 pm
/COLL/	Payment under collection	Payment upon collection (payment upon documentary transactions)	
/CONDP/	Conditional payment order	Conditional payment	Condition should be <b>mandatorily in advance</b> communicated through account manager.
/RATE/	Agreed upon exchange rate between a client and the Bank		Agreement should be <b>mandatorily in advance</b> harmonized with account manager.
/STB/	Instructions to the Bank		<b>By prior arrangement</b> with the bank mandatory entry of optional additional instructions (up to 30 characters).

\*Data in notes are stated with regard to the Business hours for Operations with Transaction Accounts. The Business Hours may change.

**Warning:** The codes on the VP70 order are selected by clicking on the drop-down menu. Also, pay attention to a correct selection of method of executing payment (daily allowances, transfers abroad) in payment order. When you would like to state two code words, let them be written in separate rows of the »Additional instructions« field.

In case when you would like a withdrawal of cash for payment abroad, you should select the value **daily allowances** in the »Method of execution« field.

## 2.8. Copying orders from archive, importing orders from other systems, using templates

In case of using any of the above listed ways of ensuring orders, you should check if orders prepared in such way are adequate for described changes. Subsequent corrections or changes of sent orders are possible only through complaints abroad.

## 2.9. Instruction for paying commitments from foreign currency loans via E-bank application

For payment of your commitments from foreign currency loans at our Bank, you can use General transfer order.

The data, which should be entered for a transfer, are the following:

### Beneficiary:

Enter data on your name and address.

### Beneficiary's account:

The information on account for payment of principal as well as information on account for payment of interests is found in memos entitled »Calculation of foreign currency interests« or »Calculation of foreign currency default interests«. In the E-bank application, you will mark such an account as a FOREIGN account. The account as stated in memos »Calculation of foreign currency interests« or »Calculation of foreign currency default interests« should be entered under account number for recipient.

**Separate payments shall be prepared for payment of interests and payment of principal, as these two commitments are settled to different accounts.**

For such payments, the Bank shall not charge any fee.

### Beneficiary's bank:

UniCredit Banka Slovenija d.d., Ljubljana  
Šmartinska 140  
1000 Ljubljana  
SWIFT BIC: BACXSI22

### Payment amount, payment currency and coverage currency:

Information on amount and currency of payment can be found in the memos »Calculation of foreign currency interests« or »Calculation of foreign currency default interests«. For coverage currency, you should select the account, where available funds are ensured (also EUR).

### Purpose of payment:

In the »Purpose of payment« field, enter the denotation of the agreement, under which you are paying commitments. This piece of information is also stated in the document »Calculation of foreign currency interests« or »Calculation of foreign currency default interests«, which you receive.

### 3. HELP

For help and information on how to use electronic banking systems, please call our Customer support, which is available as follows:

**every business day from 8.00am until 4.00pm.**

Customer support is also available by phone at: **+386 (01) 5876 930**

or via e-mail at the following addresses: [e-bank@unicreditgroup.si](mailto:e-bank@unicreditgroup.si) or [online@unicreditgroup.si](mailto:online@unicreditgroup.si)

**These instructions shall remain in force until changes.**

**Ljubljana, November 2017**