

Fees, conditions and expenses chargeable to customers

In effect since 10/15/2015

HEADING 03 NEGOTIATION, CLEARING AND RETURN OF CHECKS

SPECIFICATION	FEE			MAIL
	BY CHECK	% OF NOMINAL AMOUNT NOMINAL AMOUNT OF CHECK	MINIMUM PER CHECK	PER SHIPMENT MADE
	Euros		Euros	
1. Check handling and clearing fee (See Notes 3 and 4)		3.00	3.00	See Note 2
2. Check return fee		45.00 (a)	18.00	See Note 2
3. Processing protest before notary (See Note 5)	18.00	----		----
4. Processing "Exchange Act" non-payment declaration (art. 146 and 147)		0.50	16.00	----
5. Filling in compliance "Exchange Act" (Art. 110 Certified checks)		1.20	6.01	----
6. Fee for issuing bank checks borne by the Bank of Spain, at the request of the customer (per check)		5.00	18.03	----
7. Request for approval to Drawee Bank at behest of the customer (See Note 1)	6.01	----		----
8. Non-standardized checks (See Note 4)	7.51	----		----
9. Fee for payments in cash, by check in a bank other than that in which the account is registered, charged as expenses for checking the signature and verifying the availability of funds	3.00	----		----

(a) In cases of return by the party, this fee shall be charged on the nominal amount not paid.

NOTE 1 If the assignor were to request non-binding conformity by telephone from the drawee Bank, in addition to the commission indicated in point 7, the expenses for the telephone, fax or means of communication used, will also be charged.

NOTE 2 Postage expenses will be charged for each shipment.

NOTE 3 If a check is not paid as the result of its negotiation or clearing, the fee stipulated in point 2 of this HEADING shall also be applicable, in addition to the check negotiation and clearing fee.

NOTE 4 Non-standard documents shall be those that have labels and/or ribbons on the details representing them or on other fields, such as those reserved for the amount, signatures or the name of the payee, and the amount of which is greater than 30,050.61 euros. These checks must be submitted for physical payment and will accrue the fee set forth in point 8 of this HEADING.

This fee is in addition to that in section 1 (Fee for negotiation and clearing of checks) of this HEADING.

NOTE 5 This fee shall be charged independently of notary's fees.

NOTE 6 For the purpose of fees, drawdowns from passbooks made via withdrawal in a bank other than where the passbook is registered will be regarded as checks and the fee in Note 8 of Heading 10 will be charged.