

# Fees, conditions and expenses chargeable to customers

In effect since 10/01/2024

**HEADING 01. COLLECTION, REFUNDS AND CLAIMS OF BILLS. ADVANCES AND RETURNS INVOLVING THE ASSIGNMENT OF SEPA DIRECT DEBITS.**

**FEEES ON THE COLLECTION, RETURN, AND CLAIMS OF BILLS.** Bills of exchange, promissory notes and other bills of trade, processed for negotiation, collection or clearing (See Notes 1, 2, 5 and 21).

FEE					
SPECIFICATION	PER BILL	% OF NOMINAL AMOUNT OF THE BILL	MINIMUM PER BILL	OVERALL minimum PER BILL (see note 18)	Paper mail communication service
	Euros		Euros	Euros	
<b>1. Classification study expenses, applicable to the limit</b> (See note 10)		10.00	150.25 (depending on the line limit)		
<b>2. Trading or discount of bills</b> (See Note 6)					
<b>2.1</b> Direct debited bills accepted		7.00	7.51	7.51	See note 7
<b>2.2</b> Direct debited bills not accepted		10.00	7.51	7.51	"
<b>2.3</b> Non-direct debited bills		15.00	15.03	7.51	"
<b>3. Bills in collection management or for clearing</b> (See Notes 3 and 6)					
<b>3.1</b> Direct debited bills accepted		7.00	15.03		See note 7
<b>3.2</b> Direct debited bills not accepted		10.00	15.03		"
<b>3.3</b> Non-direct debited bills		15.00	15.03		"
<b>4. Refund or claim for bills issued in any location</b> (See Notes 11, 12, 13 and 14)		60.00	18.00		See note 7
<b>5. Processing acceptance at customer's request</b> (See Note 4)		1.00	12.02		----
<b>6. Incident reporting</b> (See Notes 8 and 12)					

<b>6.1</b> For each Maturity Modification (See Note 17)		1.00	20.00		See note 7
<b>6.2</b> Other changes involving bills (see Note 8)	20.00	----	----		See note 7
<b>7. Clearing of physical bills, at the assignor's request</b> (See Note 9)		2.50	9.00		See note 7
<b>8. Fee for processing past-due claims</b> (See note 18)	30.00				----

FEES ON ADVANCES AND REFUNDS OF FINANCED SEPA DEBIT ENTRIES (See Notes 19, 20, and 21).

FEE					
SPECIFICATION	PER BILL	% OF NOMINAL AMOUNT OF THE BILL	MINIMUM PER BILL	OVERALL minimum PER BILL (see note 18)	SENDING
	Euros		Euros	Euros	
<b>9. Classification study expenses, applicable to the limit</b> (See note 10)		10.00	150.25 (depending on the line limit)		----
<b>10. Processing of payment with advance</b> (See note 19)					----
<b>10.1</b> Loans with direct debited payment (Note 20)		7.00	7.51	7.51	See note 7
<b>11. Refund/claim for uncollected credits and processing the cancellation of the financing</b> (See Notes 11 and 12)		60.00	18.00		
<b>12. Reporting incidents</b> (See Notes 8 and 12)	20.00				See note 7
<b>12.1</b> For each Maturity Modification		1.00	20.00		See note 11
<b>12.2</b> Other changes to debit entries					
<b>13. Fees for processing claims on matured positions</b> (see Note 18)	30.00				----

**NOTE 1** For collections involving Portfolio documents, the term "direct debit" refers to the instruction to pay for them by charging them to an account opened in a bank.  
This shall be done as per the provisions of Law 19/1985, on Currency and Checks, on direct debiting bills of exchange, which will be applicable to any collection document.

The following apply for the purposes of this schedule:

**a) Direct debited bills accepted:**

Those that satisfy the direct debit requirements defined in letter b) below, and that also have the signed acceptance of the drawee, in the place reserved for acceptance, or the signature of the drawee on the front of the document itself.

**b) Direct debited bills not accepted:**

Those that, at the time of their assignment, in the place reserved in the title body for direct debit, specify the name of an Entity, its branch and the account number or code in which the amount of the bill is to be debited, that is not approved by the drawee. Bills with simple instructions or mentions of "last bearer," "present at Bank...", "Recommended bank..." or the like are not considered direct debited.

**NOTE 2** For the purposes of this Schedule, bills or similar documents corresponding to deferred commercial transactions or sales will be considered bills of exchange and will be subject to HEADINGS 01 and 02. Promissory notes are also subject to headings 01 and 02.

**NOTE 3** For the purposes of applying fees and expenses, collections involving certificates to execute works, supplies or services, winning lottery tickets and quinielas are regarded as included in point 3.1 of this HEADING, with the exception of certificates to execute works, supplies or services, winning lottery tickets and quinielas that are not direct debited, to which the fees and expenses set out in point 3.3 apply.

When certificates of work, supplies or services are recorded, this service shall be charged a fee of 1%, or a minimum of 12.02 euros, payable when the service is provided, or when the negotiation expenses or processing fee are settled.

**NOTE 4** Payable for the amount of each bill, provided that it is not a mandatory consequence of Article 27 of the Currency and Check Law (19/1985).

**NOTE 5** When the maturity date indicated on the bill falls on a public holiday, in accordance with the Currency Law, it shall be understood to mature on the following business day. When the maturity date indicated on the financed debit entry falls on a public holiday, it shall be understood to mature on the following business day.

**NOTE 6** Bills with special processing:

**A)** Those bills that, pursuant to Article 6 of the Currency and Check Law, earn interest at the expense of the drawee, will be settled upon receipt or negotiation for their face value as per this HEADING 01. Once the collection has been made, the collecting entity will pay the interest to the receiving Entity, for payment to the assignor, deducting the transfer fee specified in HEADING 06

**B)** In those cases where, under Article 44 of the Currency and Check Law, more than one collection has to be processed, a complementary settlement will be made, payable by the assignor, which will contain:

- A fee for each subsequent collection that is carried out.
- Interest between the maturity date shown on the bill and the payment date.

**NOTE 7** A fee of €1 will be charged for each bill and/or debit entry financed that is reported via paper-based mail.

**NOTE 8** For each Portfolio incident, except as specified in Note 17, the fee will be charged for the bill and/or debit entry indicated. An incidence in this context is any modification to the status and details of the bill to be entered in the portfolio for negotiating or processing the collection, ordered by the assignor.

If the maturity or payment date is modified, a fee will be charged for each modification, in addition to those established, as applicable, in points 2 and 3 of this heading, of 1% of the amount of the bill or certification, minimum of 20 euros,

payable at the time of the modification.

- NOTE 9** When an assignor customer requests that a bill that it is eligible for inclusion in the electronic clearing systems be presented physically to the drawee, the fees specified in points 1 and 2 will be charged, and the fee in section 7 shall be payable to the Clearing Commission.
- NOTE 10** The amounts specified for the credit limit will be charged as a study fee for discount lines, collection management and renewals.
- NOTE 11** If, as a result of the collection negotiation or clearing, a bill were to be unpaid, it shall be subject to the fees laid out in points 2 and 3 of this HEADING, as well as to those stipulated in HEADING 02, on Managing Complaints and Processing Non-Payment Declarations (points 2 and 3).
- The fees specified in point 11 of this HEADING shall apply to transactions that are involved in the negotiation, collection management or compensation of financed SEPA debit entries. If these operations are also affected by another heading, the Bank will only receive the amounts or percentages in this HEADING 1 for the items contained in point 11.
- NOTE 12** If a claim for early payment of the bill and/or debit entry is received by the Bank 15 or more days before maturity, the incident fee in points 6 and 12 of this HEADING will be applied. If it is received less than 15 days before maturity, the bill repayment or claim fee in points 4 and 11 of this HEADING will be applied.
- NOTE 13** All refunds that must be made for instruments received on media or by interconnection must necessarily be channeled through these exchange systems.
- NOTE 14** The bills paid by the drawee in the Holding Bank, once the return has been made by the Direct Debit Bank in response to the action taken by the Clearing House, or when a compensation remittance is issued in locations where there is no clearing house, the fees in point 4 (Refund or claim of bills) of this HEADING shall be deemed unpaid.
- NOTE 15** When the customer requests the stamp duty on bills, promissory notes or receipts, a fee of 0.15 euros per document will be assessed, payable at the time of delivery or in the corresponding settlement.
- NOTE 16** If the transfer of bills or drafts for collection is replaced by the magnetic or computer media delivery system, with the standardized technical characteristics and supporting documents, the delivery must be made 5 business days in advance of the payment date.
- NOTE 17** The Global Minimum per financed bill/debit entry will be applied if the total receivable for interest and fees is below said minimum.
- NOTE 18** To clear adjustment processing costs, this shall be charged once only and for each signature (new matured debt position) provided that the claim has been made effective.
- NOTE 19** This section refers to the payment management service with advance payment of commercial credits through SEPA debit entries that our ordering customer has with third parties, Advance through financing.
- NOTE 20** For the purpose of applying this schedule, direct debit payment loans are those whose file complies with the requirements of SEPA debit entries.
- NOTE 21** Any expenses resulting from telephone, fax, etc. will also be charged.