

Schedule of fees, conditions and expenses chargeable to customers

In effect since 11/11/2016

Rebranding styles

HEADING 51 PRE-ENDORSEMENTS, ENDORSEMENTS AND OTHER GUARANTEES ABROAD

TRANSACTION TYPE	For Study Expenses (One-time) (See Note 10)		Per Formalization (One-time)		Pee Risk (Quarterly) (Indicative)	
	%	MINIMUM	%	MINIMUM	%	MINIMUM
		Euros		Euros		Euros
1. ISSUED.						
1.1 Advance guarantees	5.00	150.25	10.00	150.25	20.00	75.13
1.2 Technical Guarantees	5.00	150.25	10.00	150.25	20.00	75.13
1.3 Financial guarantees:						
1.3.1 Up to 1 year	5.00	150.25	10.00	150.25	20.00	75.13
1.3.2 More than 1 year	5.00	150.25	10.00	150.25	20.00	75.13
1.4 Availability fee	-----		-----	60.10	5.00	
1.5 Modifications (See Note 9)	----		----	(a)	(See Note 8)	
2. RECEIVED.						
2.1 Issuance or notification with commitment	----		1.00	48.08	3.00	60.10
2.2 Notification or notice (without commitment)	----			30.05 (a)	----	
2.3 Modifications (See Note 9)	----		----	75.00 (a)	----	
2.4 Document management of guarantee execution (See Note 11)	-----		2.00	60.00	-----	
(A) This is a one-time, not minimal, amount.						

- NOTE 1** This HEADING shall be understood to include the provision of all types of securities, guarantees and bonds to ensure the proper completion of obligations or commitments undertaken by the Client before a third party.
- NOTE 2** A pre-guarantee is a legal instrument through which the bank accepts the commitment to provide a permanent guarantee to the person or company that requests it and in favor of the recipient of the guarantee, provided that the conditions set forth in this commitment are fulfilled, and which shall not depend on the will of the bank.
- NOTE 3** Technical guarantees are those that do not involve payment obligations for the guarantor Bank, but that protect against the non-economic breach of the commitments that the guaranteed party has entered into.
- NOTE 4** Financial guarantees: they can be commercial or financial. The former relate to operations of a commercial nature and refer to the deferred payment in the purchase and sale of any kind of assets, payment installments, amounts delivered early, etc.
- The latter refer to credit or loans obtained by the customer and guaranteed by other entities, which the guarantor bank is directly required to repay; generally, they consist of financial drafts or credit or loan policies.
- NOTE 5** The risk fee will be charged for the quarter in advance. The accrual of the fee will end with the maturity of the guarantee or endorsement, its cancellation in a reliable manner and to the full satisfaction of the Bank, or, where applicable, when the secured creditor's right of claim expires.
- NOTE 6** In the case of guarantees provided to a foreign bank in which the Spanish guarantor bank has in turn demanded a counter-claim Bank guarantee in Spain, the guarantee against the foreign country and the counter-guarantee that may support it, will be considered as separate transactions, and each of them will be subject to its own fees.
- NOTE 7** If these operations are carried out, the fees specified in HEADING 53, on Transfers, Simple Payment Orders, Checks and Travelers Checks, or in HEADING 52, in the event of cash against documents, shall apply.
- NOTE 8** The average unused risk will be charged. Only applicable in those operations in which the customer uses the guarantee, that is, in the case of the guarantee facility.
- NOTE 9** The modification fee will be charged regardless of any others that may apply due to an increase in the amount of the guarantee or due to the extension of its validity period. This fee will be charged for each modification.
- NOTE 10** No appraisal fee will be charged on the guarantees, when there were pre-guarantees for the same operations for which the aforementioned fee was charged.
- NOTE 11** Processing of the documents presented by the beneficiary of the guarantee upon execution of the operation if the execution must be carried out against documents.
- NOTE 12** Postage expenses will be charged for each shipment, and the correspondent's fees, if any, will be passed on to the customer.
- NOTE 13** By way of claims expenses, once the Bank has paid the amount or when applicable depending on the operation, a fixed fee of 30 euros will be charged on a one-time basis for each item (new overdue debt position) as long as the claim was effectively filed.