



# Schedule of fees, conditions and expenses chargeable to customers

In effect since 10/04/2024

HEADING 52 LETTERS OF CREDIT ISSUED FOR EXPORTS OR INTERNALLY AND STAND-BY.

| TRANSACTION TYPE           | Per Opening<br>(Once)<br>(See Note 1) |         | Per Risk<br>(Quarterly)<br>(see Note 2) |         | Per deferred payment<br>(Quarterly)<br>(See Note 3) |         |
|----------------------------|---------------------------------------|---------|---|---------|---|---------|
|                            | %o                                    | MINIMUM | %o                                      | MINIMUM | %o  | MINIMUM |
|                            |                                       | Euros   |   | Euros   |   | Euros   |
| 1. IRREVOCABLE<br>ISSUANCE | 7.50                                  | 75      | 2.00                                    | 50      | 5.00  | 50      |

|                                   | One time per transaction |    |
|-----------------------------------|--------------------------|----|
|                                   | %                        |    |
| 2. MODIFICATION (See Note 4)      | ----                     | 50 |
| 3. FOR DISCREPANCIES (See Note 5) | ----                     | 90 |

- NOTE 1** The commitment fee will be charged when the order to open the letter of credit is issued, and will be calculated based on the principal amount plus the agreed tolerance, if any.
- NOTE 2** The risk fee will be charged when the order to open the credit is processed. It will be calculated for the period between the date when the letter of credit is open and its maturity date. The percentage is quarterly, proratable by month, except for the minimum, which is applied quarterly regardless of the term.
- NOTE 3** The deferred payment fee will be calculated based on the payment deferral period and will be charged when the credit is drawn. The percentage is quarterly, proratable by month, except for the minimum, which is applied for each payment deferral, regardless of the term.
- NOTE 4** The amendment fee will be charged when the payer of a documentary credit requests that it be amended, regardless of any other fees that may be charged that may result in increasing the amount or extending the period of validity.
- NOTE 5** The fee for discrepancies will be charged when any discrepancies in the negotiated documents are observed that require a preliminary consultation with the payer, before the payment is made or approved, provided that it has been agreed with the payer that instead of rejecting the payment, the consultation will be made when there are discrepancies. This fee will be charged to the payer if it is not accepted by the assignor of the documents.
- NOTE 6** The relevant interest will be charged for the days between the date of effective payment by a Correspondent, by virtue of a simple or documentary import credit, and the actual date on which the entity registered in Spain purchases and places the currencies to hedge this payment.
- All of this is independent of the balance that may exist in the account of the payer or of the paying Correspondent.
- NOTE 7** In revolving credits, all the fees corresponding to the opening will be charged, and then, in each renewal, only one fee, a "renewal" fee, will be charged for 2.5%, or a minimum of 24.04 euros.
- NOTE 8** When these operations involve financing in foreign currencies, the collection fee contained in heading 56, section 2 will apply.
- NOTE 9** No fees and/or expenses shall be applied for any transactions (orders, transfers, check issue, etc.) specified in the section on legal and natural persons, provided that the natural persons agree with the Bank that the provisions of Order EHA/2899/2011 of October 28 shall not apply when they are acting in their professional or business capacity, when fees and expenses, which have been set based on the amount of the transactions, the execution of a certain number of transactions, transactions made within a certain time, etc. have been agreed while these agreements remain in effect.