

## TERMS AND CONDITIONS FOR FOREIGN CORRESPONDENTS July 2011

### Applied by the banks of Gruppo Cariparma Credit Agricole:

- Cariparma Spa (Cassa di Risparmio di Parma e Piacenza Spa), Parma, BIC **CRPPIT2PXXX**
- Banca Popolare FriulAdria Spa, Pordenone, BIC **BPPNIT2PXXX**
- Carispezia Spa (Cassa di Risparmio della Spezia Spa), La Spezia, BIC **CRFIIT2SXXX**

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Swift: **CRPPIT2PXXX**

Swift: **BPPNIT2PXXX**

Swift: **CRFIIT2SXXX**

### GENERAL CONDITIONS

- Following conditions are not applied in presence of a specific bilateral agreement.
- Sundry expenses, such as postage - cable - telephone - telex and others, if any, are to be borne by principals.
- Stamp duty on bills are (as per Italian Law DPR N. 642 of 26 October 1972 – encl. “A” and subsequent modifications):
  - for bills issued and payable in Italy 1,2%,
  - for bills issued in Italy and payable abroad 0,9%,
  - for bills issued abroad and payable in Italy 1,2% (0,6% if bills bear stamp duty of the respective Country of origin).
- Unless stated otherwise, documentary credits are subject to the “Uniform Customs and Practice for Documentary Credits” as set forth by the International Chamber of Commerce, latest revision.
- Unless stated otherwise, documentary collections are subject to the “Uniform rules for collections “ (URC 522) as set forth by the International Chamber of Commerce, latest revision.
- Unless stated otherwise, International Bank Guarantees are subject to the “Uniform Rules for Demand Guarantees pub. 758” as set forth by the International Chamber of Commerce, latest revision.
- This pricing is valid also for operations expressed in currencies other than EURO.
- Stated conditions may be amended at any time, with immediate effect, without preadvice.
- Commercial and credit information EUR 50,00.

### REMARKS:

**Services and transactions not mentioned above, could be provided upon request.**

## 1. ACCOUNT ADMINISTRATION (EURO ACCOUNTS)

|   |                             |
|---|-----------------------------|
| - Credit interest rate:   | Minimum bid rate BCE – 1,5% |
| - Debit interest rate:  | Minimum bid rate BCE + 1,5% |
| - Closing Balance:<br>(Upon request quarterly and/or semi-annual).                        | Yearly                      |
| - Reporting:<br>Daily swift statement MT950<br>(When account shows debit/credit entries). | FREE                        |
| - No minimum balance required.  |                             |
| - Maintenance fee:  | FREE                        |
| - Investigations:   | FREE                        |
| - Balance confirmation to auditors:   | EUR 50,00                   |
| - Account closure administration costs  | EUR 200,00                  |

## 2. CLEARING (bank to bank payments - swift MT 2nn)

|                                     |   |
|-------------------------------------|---|
| - Debits*:                          | EUR 5,00  |
| - Credits*:                         | EUR 5,00  |
| - Amendments:                       | EUR 25,00   |
| - Cancellations:                    | EUR 25,00   |
| - Returned/rejected items:          | EUR 25,00   |
| - Investigations within 6 months:   | EUR 30,00   |
| - Investigations over 6 months:     | EUR 100,00  |
| - Request for change of value date: | EUR 150,00 handling fee<br>+ interest (EONIA + 1,00%) |

**\*cut-off times for same-day value payments 2.00 p.m. Italian time.**

**Special and urgent requests can be accepted also at a later time on a best efforts basis.**

## 3. CHEQUES DRAWN ON US

**Swift MT 110 is requested for each issue**

|  |               |
|--|---------------|
| - Queries due to missing cheque notification | EUR 50,00     |
| - Cost per cheque:                           | EUR 10,00     |
| - Debit value:                               | Date of issue |
| - Stop payments:                             | EUR 25,00     |
| - Investigations within 6 months:            | EUR 30,00     |
| - Investigations over 6 months:              | EUR 100,00    |

## 4. CLEAN PAYMENTS (commercial payments - swift MT 1nn)

In favour of customers of Banks of the Group **in absence of a specific SLMA.**

Payments in favour of third bank's customers will be settled only in presence of a specific bilateral agreement. If such agreement is not in place the payment order will be rejected.

A rejection fee of **EUR 30,00** will be applied.

Charges for beneficiary's account: FREE OF CHARGE  
(For STP p.o. with option **BEN/SHA**)

Charges for applicant's account:  
(For STP p.o. with option "**OUR**")

|  |   |
|--|---|
| - Up to the amount of EUR 12.500,00              | EUR 5,00  |
| - Payments between EUR 12.500,01 - EUR 50.000,00 | EUR 25,00   |
| - Over the amount of EUR 50.000,01               | EUR 100,00  |
| - Repair fees for non STP payments*:             | EUR 10,00   |
| - Amendments:                                    | EUR 50,00   |
| - Cancellations:                                 | EUR 50,00   |
| - Request for change of value date:              | EUR 150,00 handling fee<br>+ interest (EONIA + 1,00%) |
| - Returned/rejected items:                       | EUR 50,00   |
| - Investigations within 6 months:                | EUR 30,00   |
| - Investigations over 6 months:                  | EUR 100,00  |

\* In case of repair p.o. with option **OUR**, the repair fee is added to the **OUR** charges.

## 5. COLLECTIONS

### 5.a. Clean bills:

|                         |        |
|-------------------------|--------|
| - Collection commission | 0.15 % |
| - Acceptance commission | 0.15 % |
| - Free of payment       | 0.15 % |

### 5.b. Documentary collections:

|                         |        |
|-------------------------|--------|
| - Collection commission | 0.30 % |
| - Acceptance commission | 0.30 % |
| - Free of payment       | 0.15 % |

### 5.c. Returned cheques, bills and documents:

|                                   |                            |
|-----------------------------------|----------------------------|
| - Non-protested cheques and bills | 0.15 %                     |
| - Protested cheques and bills     | 0.15 % (+ protest charges) |
| - Documents                       | 0.15 %                     |

For the points 5.a., 5.b. and 5.c. the fees/charges/commissions are **MINIMUM EUR 15,00, MAXIMUM EUR 100,00.**

**Legal fees at cost.**

**Stamp and duties according to the Italian Law.**

## 6. DOCUMENTARY CREDITS

|  |                              |
|--|------------------------------|
| - Confirmation and acceptance commissions                                      | by arrangement               |
| <b>(Calculated on percentage p.a. subject to prevailing market conditions)</b> |                              |
| - Advising commission  | EUR 75,00                    |
| - Handling fees  | EUR 50,00                    |
| - Amendments   | EUR 60,00 each               |
| - Availment commissions at sight   | EUR 0.30%<br>min. EUR 100,00 |

- Availment commissions deferred payment EUR 0,525%  
+ 0,25 for each further month  
min. EUR 100,00
- Discrepancy fee (for each set of documents) EUR 80,00
- Endorsing fees EUR 50,00
- Charges for hard copy of documents if requested in the L/C EUR 30,00
- Cable charges EUR 25,00
- Reimbursement instructions:
  - For each payment EUR 50,00
  - For each amendment instruction (swift MT 747) EUR 40,00
  - For non use of a reimbursement instruction EUR 25,00
- Commissions on non-utilized documentary credits are half of the availment commission.

## 7. GUARANTEES, AVALS & STANDBY LETTER OF CREDIT (SBLC)

- Guarantees advised (without our engagement), SBLC advice EUR 75,00
- Guarantee issue (Under a bank's counter-guarantee), SBLC issue:
  - Guarantee, SBLC charges: EUR 100,00
  - Guarantee, SBLC commissions: upon request

**(Calculated on percentage p.a. subject to prevailing market conditions)**
- Amendments: EUR 60,00 each
- SBLC availment commissions at sight EUR 0.30%  
min. EUR 100,00
- SBLC availment commissions deferred payment EUR 0,525%  
+ 0,25 for each further month  
min. EUR 100,00