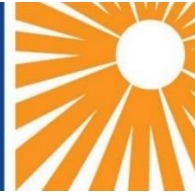


Middle East Bank  
Munich Branch



## **List of Prices and Services**

**for services provided in the normal course of  
business with Business Customers and Banks**

effective date: 01.01.2023



**Remark: The German language version is binding. The present document is a non-binding convenience-translation only.**

Unless otherwise expressly expressed, the prices and services listed apply to both business customers and financial institutions.

The following references to business customers shall have the meaning of customers who are not financial institutions. This refers to customers who are not consumers (individuals/end-users) within the meaning of § 13 BGB.

With reference to No. 12, paragraph (2) of the GTC, the charges for customers who are not consumers shall first be determined in accordance with the agreements made and, then after, in accordance with this List of Prices and Services.

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## 1. General information about the bank

### Name and address of the bank:

Middle East Bank, Munich Branch  
Landsberger Street 406  
81241 Munich  
Germany

Bank code: 70010800  
SWIFT/BIC: KHMIDEMMXXX  
Sales tax ID: DE319589763  
Legal Entity Identifier (LEI): 549300GJTSW5MY3HJ702

### Communication with the bank:

Phone: +49 (0)89 221539820  
Fax: +49 (0)89 2215398299  
Mail: info@@middle-east-bank.de  
Webpage: www.middle-east-bank.de

### Internal Bank Complaints Office:

The Customer may address a complaint to the following contact points of the Bank:  
Email: Beschwerde@middle-east-bank.de  
By telephone: (089) 21539820  
In writing: Middle East Bank, Munich Branch, Complaints Office (see above for address)  
In person: at the branch

### Competent supervisory authorities:

Federal Financial Supervisory Authority (BaFin), Graurheindorfer Straße 108, 53117 Bonn, Germany

German Bundesbank, Wilhelm-Epstein-Straße 14, 60431 Frankfurt am Main

### Entry in the commercial register:

Middle East Bank, Munich Branch  
HRB 242724, Munich Local Court



## 2. Business days of the Bank

Business Day means any day on which the payment service providers involved in the execution of a payment transaction maintain the business operations necessary for the execution of payment transactions. The Bank shall maintain the business operations necessary for the execution of payment transactions on all business days, with the exception of

- Saturdays and Sundays;
- Christmas Eve (24 December);
- New Year's Eve (31 December);
- public and regional holidays.

If a payment order is received on a day which is not a business day of the Bank, such payment order shall be deemed to have been received on the next business day with regard to the execution deadlines.

## 3. Acceptance period for payment orders (so-called cut-off)

Order acceptance deadline: 12:00 (CET/MEZ) (business days - see 2.)  
(Execution usually on the next but one business day at the latest. )

## 4. Payment transactions

The Bank limits its range of services exclusively to euros (EUR).  
The charges listed below apply to both incoming and outgoing payments.

### 4.1. SEPA payment transactions

Bank transfer / direct debit	EUR 250.00
Insofar as a check of the enclosed documents is required for the transfer	0.5 % of the transfer amount min. EUR 250.00

### 4.2. SWIFT/ TARGET2

<b>Business customers (MT103/MT103+)</b>	
Incoming and outgoing payments	0.5 % of the transfer amount min. EUR 500.00
<b>financial institutions (MT202)</b>	
In-depth	EUR 25.00
Outgoing (in-house)	EUR 25.00
Outgoing (to third party bank)	0.2 % of the transfer amount min. EUR 25.00

Charges shall be debited in accordance with the payment instructions (SHA/OUR/BEN) of the originator of the payment. We reserve the right to make individual agreements on fee conditions for additional cost in payment transactions.



### 4.3. Other payment transaction fees

Establishment/modification/deletion of a SEPA core or corporate direct debit	EUR 25.00
Establishment/modification/deletion of a SEPA standing order	EUR 10.00
Enquiry / Complaint of a payment order	EUR 100.00
Cancellation of a payment order	EUR 100.00
Other SWIFT message	EUR 25.00

## 5. Trade Finance business

### 5.1. Export letter of credit

Pre-advice commission	EUR 75.00
Notification commission	EUR 500.00
Change commission	EUR 150.00
Document commission	0.15 %, min. EUR 150.00
Settlement commission	0.15 %, min. EUR 150.00
Monitoring commission Post-sight payment	0.01 %, min. EUR 150.00
Transfer commission	0.02 %, min. EUR 150.00
Preliminary examination of documents	EUR 150.00
Confirmation/assumption of risk/reservation	on request
Assignment/ Irrevocable Payment Order	EUR 150.00
Forfaiting	on request
Porto national	EUR 10.00
Courier fee	National: EUR 15.00 Europe: EUR 60.00 International: EUR 100.00
SWIFT message	EUR 25.00

### 5.2. Import letter of credit

Pre-advice commission	EUR 75.00
Irrevocability commission Opening	After credit agreement
Change commission	EUR 150.00
Document commission	0.15 %, min. EUR 150.00
Settlement commission	0.15 %, min. EUR 150.00
Monitoring commission Post-sight payment	0.01 %, min. EUR 150.00
Porto national	EUR 10.00
Courier fee	National: EUR 15.00 Europe: EUR 60.00 International: EUR 100.00
SWIFT message	EUR 25.00



### 5.3. Bank-to-Bank Reimbursement

Reimbursement payment	EUR 250.00
Demand via SWIFT	EUR 25.00

### 5.4 Guarantees

#### 5.4.1 Guarantees advised by the Bank

Notification commission	EUR 150.00
Change commission	EUR 150.00
Examination/processing of drawdowns	0.3 %, min. EUR 150.00
Porto national	EUR 10.00
SWIFT message	EUR 25.00
Courier fee	National: EUR 15.00 Europe: EUR 60.00 International: EUR 100.00

#### 5.4.2 Guarantees issued by the Bank

Guarantee commission	individual according to credit agreement, min. EUR 250.00
Creation commission	EUR 150,00
Change commission	EUR 150.00
Text check (no bank text)	EUR 150,00
Notification via a third-party bank (SWIFT costs)	EUR 100.00
Porto national	EUR 10.00
Courier fee	national: EUR 15.00 Europe: EUR 60.00 international: EUR 100.00
SWIFT message	EUR 25.00
Examination/processing of drawdowns	0.3 %, min. EUR 150.00

### 6. Account management

Account opening, flat rate for business customers Should be paid in advance.	EUR 2,500.00
Account opening, flat rate for financial institutions	EUR 0.00
Account maintenance fee, monthly	EUR 50.00
Creation and dispatch of account statement via encrypted e-mail	monthly included in account maintenance fee; deviating according to expenditure
Creation and dispatch of account statement via SWIFT MT940	EUR 1.00
Duplicate (e.g. bank statement)	EUR 10.00
Other requests/orders	at cost



## 7. Additional services

Information	EUR 75.00
Tax office confirmations	EUR 25.00
Business Support Project Work	Hourly rate EUR 400.00 plus the currently valid VAT.
Translation (ext. service provider)	at cost

## 8. Overdrafts / interest / custody charges on customer deposits and deposits from financial institutions

Interest for drawdowns within a granted overdraft facility (debit interest)	8.75 % p. a.
Interest for drawdowns without an overdraft facility or in excess of an overdraft facility granted (overdraft interest)	12.75 % p.a.
Interest on account balances (positive interest)	0.00 % p.a.
Custody fee for account balances (negative interest)	Custody fee = Bundesbank fee for the reserves above the statutory deposit amount <sup>1</sup> - 0.1%

## 9. Other notes

For services not listed in this price list which are provided on behalf of the customer or in the customer's interest and which, according to the circumstances, can only be expected to be provided against remuneration, the Bank may, unless otherwise agreed and unless statutory provisions conflict therewith, determine the amount at its reasonable discretion (Section 315 of the German Civil Code) (No. 12, paragraph (2), subparagraph 3 GTC).

The customer shall bear all expenses incurred when the bank acts on his behalf or in his interest (in particular for telecommunications, postage, SWIFT fees, brokerage fees) or when collateral is provided, administered, released or realised (in particular notary fees, storage fees, costs of monitoring collateral). Unless otherwise indicated, these expenses are not included in the fees shown. Additional work and other costs shall also be charged separately to the customer.

We reserve the right to adjust interest rates and charges to the prevailing market conditions.

<sup>1</sup> Published on the Internet at:

<https://www.bundesbank.de/de/aufgaben/geldpolitik/mindestreserven/zinssaetze-und-reservesaetze>