

Middle East Bank  
Munich Branch



## **List of prices and services**

**for services in standardized business  
transactions with business customers and  
credit institutions**

Valid as of: 01.03.2025



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

Insofar as the following refers to business customers who are not credit institutions, this refers to customers who are not consumers 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, in addition, in accordance with this List of Prices and Services.

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



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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: 700 108 00

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](mailto:info@@middle-east-bank.de)

Internet: [www.middle-east-bank.de](http://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](mailto:Beschwerde@middle-east-bank.de)

By phone: +49 (0)89 221539820

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, Germany

### 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 (December 24)
- New Year's Eve (December 31)
- 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: 15:00 (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
Additionally for compliance checks for SEPA-payments with reference to a high-risk country	0.5 % of the transfer amount, min. EUR 1,000.00

### 4.2. SWIFT/ T2

<b>Payments for business customers (MT101/103/MT103+)</b>	
Incoming and outgoing payments	1.0 % of the transfer amount, min. EUR 1,000.00
Humanitarian organisations/ EU embassies outgoing payments to Iran	EUR 500.00
<b>Payments for credit institutions (MT202)</b>	
Incoming payments	EUR 25.00
Outgoing payments (in-house)	EUR 25.00
Outgoing payments (to third-party bank)	1.0 % of the transfer amount, min. EUR 1,000.00

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 expenditure in payment transactions.



### 4.3. Other payment transaction costs

Establishment/ modification/ deletion of a SEPA core or corporate direct debit	EUR 100.00
Establishment/ modification/ deletion of a SEPA standing order	EUR 100.00
Inquiry/ Complaint/ Change of a payment order	EUR 100.00
Cancellation of a payment order	EUR 100.00
Return of a payment by the bank due to insufficient documents , compliance checks not possible	EUR 100.00
Other SWIFT-message	EUR 100.00

## 5. Foreign business

### 5.1. Export letter of credit

Pre-advice commission	EUR 75.00
Notification commission	EUR 1,000.00
Change commission	EUR 500.00
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
SWIFT-message	EUR 50.00
Porto national	EUR 10,00
Courier fee national	EUR 15.00
Courier fee Europe	EUR 60.00
Courier fee International	EUR 100.00

### 5.2. Import letter of credit

Pre-advice commission	EUR 75.00
Irrevocability commission Opening	After credit agreement
Change commission	EUR 500.00
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
SWIFT-message	EUR 50.00
Porto national	EUR 10,00
Courier fee national	EUR 15.00
Courier fee Europe	EUR 60.00
Courier fee International	EUR 100.00



### 5.3. Bank-to-Bank Remembours

Redemption payment	EUR 250.00
Demand via SWIFT	EUR 50.00

### 5.4 Guarantees

#### 5.4.1 Guarantees advised by the Bank

Notification commission	EUR 150.00
Change commission	EUR 150.00
Examination/processing of claims	0.3 %, min. EUR 150.00
SWIFT-message	EUR 50.00
Porto national	EUR 10,00
Courier fee national	EUR 15.00
Courier fee Europe	EUR 60.00
Courier fee 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
Examination/processing of claims	0.3 %, min. EUR 150.00
SWIFT-message	EUR 50.00
Porto national	EUR 10,00
Courier fee national	EUR 15.00
Courier fee Europe	EUR 60.00
Courier fee International	EUR 100.00

## 6. Account management

Account opening, flat rate for business customers <small>These are to be paid before the start of the process.</small>	EUR 5,000.00
Account opening, flat rate for credit institutions	EUR 0,00
Account maintenance fee, monthly <small>for each commenced calendar month</small>	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
Other requests/ orders	at cost



## 7. Additional services

Information / Confirmations / Duplicate	EUR 100.00
Business Support Project Work	EUR 400.00 depending on service, plus the currently valid statutory VAT, hourly rate, if applicable
Translation (ext. service provider)	at cost

## 8. Interest/ overdrafts/custody charges on customer deposits and deposits from credit institutions

Interest for drawdowns within a granted overdraft facility (debit interest)	10.75 % p.a. Calculation method (act./360)
Interest for drawdowns without an overdraft facility or in excess of an overdraft facility granted (overdraft interest)	14.75 % p.a. Calculation method (act./360)
Interest on account balances	0.0 % p.a. Calculation method (act./360)
Custody fee for account balances	Custody fee = remuneration of the Bundesbank for excess reserves above the beneficiary amount <sup>1</sup> - 0,1% p.a. Calculation method (act./360)

## 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>