



STANDARD TERMS AND CONDITIONS

U.B.A.F. TOKYO BRANCH

Applicable as of: October 1st 2019



GENERAL INFORMATION

The terms and conditions mentioned hereinafter apply to standard transactions, to the exclusion of any specific conditions that can be individually negotiated with U.B.A.F. on non-standard services.

Unless otherwise stated, all charges and commissions are free of tax. They are stipulated in JPY and will be converted into the account or transaction currency at the daily exchange rate.

These standard terms and conditions are valid as of **October, 1st 2019**. They supersede all previous editions and can be modified by U.B.A.F. at any time.

All relevant taxes, postage or telecommunication charges, correspondent's charges, if any, as well as exceptional investigation expenses will be charged in addition to the standard terms and conditions listed in this leaflet.

U.B.A.F. has established a procedure for the application of anti-money laundering and anti-terrorism financing regulations (compliance with European, Japanese and all applicable laws and regulations) and complies with the obligations of assets freezing and respect of international and/or European embargoes and/or Japanese embargoes, which include complying with all Financial Action Task Force (FATF) recommendations.

U.B.A.F. may request additional information to accomplish the required control under the bank's procedure for anti-money laundering and anti-terrorism financing regulations and may reject the transaction in violation of such requirement.

Processing and payment times are given under reserve of complying with legal and regulatory obligations related to financial sanctions as well as anti-money laundering and anti-terrorist financing requirements.



CURRENT ACCOUNT KEEPING

Account service charges

Credit interest rate	Not applicable
Debit interest rate	Subject to arrangement <i>Temporary overdraft facilities are subject to arrangement</i>
Reporting services <i>Monthly statement by post</i>	¥ 1,000 <i>To be deducted from your current account</i>

COMMERCIAL PAYMENT ORDER BY SWIFT MESSAGE (MT103, MT103+)

Transaction charges

Payment commission per transaction	¥ 2,500
Cable charges	¥ 4,000

These charges do not cover our correspondent charges which may vary as per currency of the transaction and the geographic area of the beneficiary. For a payment order issued with the option "All charges on our account", clearing fees are charged on the top of UBAF fees.

Other charges

Repair fees	¥ 4,000 each
Cancellation or change of instruction	¥ 4,000 each
Return of funds	¥ 4,000 each

Cut-off times for "D" processing

"D" is defined as the value date appearing in field 32A of SWIFT Payment orders.

Commercial payment orders	Orders received before 10.30 a.m. (Tokyo time) for same Day value
---------------------------	---

DOCUMENTARY CREDIT

Advising fees	Restricted to U.B.A.F. ¥ 15,000 Otherwise ¥ 30,000
Confirmation, extension of expiry dates, increase of a confirmed documentary credit per indivisible quarter	Subject to arrangement with a minimum of ¥ 30,000
Silent confirmation per indivisible quarter	Subject to arrangement with a minimum of ¥ 30,000
Document handling fees	1/10% per payment with a minimum of ¥ 20,000
Acceptance or undertaking to pay on a deferred payment basis (minimum 2 months)	Subject to arrangement with a minimum of ¥ 30,000
Amendment to the documentary terms other than our commitment	¥ 7,500 per amendment
Discrepancy fees	¥ 5,000 per presentation
Cable charges	¥ 4,000
DHL charges	Subject to tariffs applied by DHL
Transfer of a documentary credit	¼% flat plus handling fee, if necessary, with a minimum ¥ 25,000

NB: additional payment commissions may apply in specific cases

COLLECTION – DOCUMENTARY REMITTANCE

Collection or acceptance	1/5% flat with a minimum of ¥ 10,000 (max. ¥ 20,000)
Cable charges	¥ 4,000

BOND AND GUARANTEE

Commitment fees per indivisible quarter	Subject to arrangement with a minimum of ¥ 30,000
Charge per event (e.g. amendment, release, ...)	¥ 10,000

FINANCING – BILL DISCOUNTING

Commitment fees	Subject to arrangement
Interest rate	Subject to arrangement
Delay interest	7% p.a.

BANK TO BANK REIMBURSEMENT UNDER DOCUMENTARY CREDIT

Payment commissions	¥ 20,000 per payment
Handling fees in case of non-utilization	¥ 5,000
Management fees	Subject to arrangement with a minimum ¥ 20,000

UNION DE BANQUES ARABES ET FRANÇAISES – U.B.A.F.

Société Anonyme – Capital EUR 250,727,220

www.ubaf.fr

For all claims in connection with the processing of your transactions,
or for any suggestions, thank you to contact:

TOKYO BRANCH

SUMITOMO FUDOSAN KUDANSHITA BUILDING 4TH FLOOR
3-5, KANDA JIMBOCHO
CHIYODA-KU, TOKYO 101-0051, JAPAN

TELEPHONE: (813) 3263-8821 /4 (GENERAL) - FAX: (813) 3263-8820
SWIFT: UBAF JPJX