



OESTERREICHISCHE NATIONALBANK
EUROSYSTEM

FEES AND CONDITIONS OF THE
OESTERREICHISCHE NATIONALBANK FOR
PAYMENT TRANSACTIONS WITH THE
OESTERREICHISCHE NATIONALBANK



Effective from March 20, 2023

Transaction and service fees are charged at the beginning of each month for the previous month; fees payable to third parties and fees for special services are debited either at the beginning of each month for the previous month or immediately.

Unless otherwise indicated, the listed fees apply to single payment orders, transactions, reports, etc.

The fees for transactions settled in the European payment system TARGET are charged according to the “Geschäftsbedingungen der Oesterreichischen Nationalbank für die Teilnahme an TARGET-OeNB” (GB TARGET-OeNB, i.e. the terms and conditions of the Oesterreichische Nationalbank for participation in TARGET-OeNB).

1 Account maintenance fees and transaction fees

1.1 Monthly fixed fee per account

(MCA account holders in TARGET-OeNB are exempt from monthly fees) EUR 150

1.2 Customer payment orders (unless subject to other fees acc. 1.4.) EUR 1.35

These are standard EU payment orders that meet the following criteria:

- they are denominated in euro,
- the payee’s BIC and IBAN have been provided and are correct,
- the payee’s account is maintained in the EEA,
- the payer and payee share the processing costs (fee option SHA).

1.3 Interbank payment orders	EUR 0.80
1.4 Other fees	
Customer payment orders with fee option OUR in foreign currency, in EUR in addition to the fees listed in 1.2. (unless subject to third-party fees)	EUR 15
Customer payment orders with fee option SHA in foreign currency, in EUR in addition to the fees listed in 1.2. provided that the criteria for standard EU payment orders are not met (unless subject to third-party fees)	EUR 15
Credits in EUR from abroad to OeNB giro accounts	free of charge
Credits in EUR from abroad for cash disbursement	EUR 15
Credits in foreign currency from abroad	EUR 15

2 Service fees

- 2.1 Electronic orders that meet the format specifications for fully automated processing in ASTI free of charge
- 2.2 All electronic orders which do not meet the format specifications for fully automated processing via ASTI and require manual processing as well as orders given by telephone, telegram, fax or letter (e.g. payment order, request for intraday liquidity, withdrawal or change of priority of a payment order, etc.) EUR 25
- 2.3 Cash transactions to or from an OeNB giro account EUR 0.90

3 Fees for TARGET-OeNB

- 3.1 Regular or one-off fees for registering TARGET participants via the OeNB or for the execution of payments as charged by TARGET will be passed on in full to the registered participants (according to Annex VI GB TARGET-OeNB) provided they have not yet been charged in TARGET-OeNB directly.

4 Third-party fees

- 4.1 Third parties' fees charged to the OeNB for the execution of orders are passed on in full to the ordering institution.

4.2 Messages sent by the OeNB from ASTI via SWIFT will be charged as follows:

Service	Category	Name	Fee in Euro (net)
FINPlus	Non-payments	Non-reporting domestic sent	0.0717
FINPlus	Non-payments	Non reporting international sent	0.232
FINPlus	Non-payments	Reporting + intra institution sent	0.0553
FINPlus	payments	Non-reporting domestic sent	0.0754
FINPlus	payments	Non reporting international sent	0.2642
FINPlus	payments	Reporting + intra institution sent	0.0398
FINPlus	Confirmation	XSYS-011	0.375
FINPlus	Undeliverable messages	MX NAK	0.45
ESMIG	Traffic fees	InterAct Store-and-forward per 32KB Sent u received	0.007
ESMIG	Traffic fees	InterAct RealTime per 32KB Sent u received	0.007
ESMIG	Traffic fees	FileAct Store and Forward per 1MB (1024) sent u received	1.92
ESMIG	Confirmation	Delivery notification	0.007

5 Fees for special services

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| 5.1 Amendments of orders or instructions
(backvaluation is not possible) | EUR 25 |
| 5.2 Management of additional routing
information, per BIC per month | EUR 250 |

6 Charges for statements of account and credit/debit notices

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| 6.1 Statements of account are sent either
by SWIFT if the account holder has a
SWIFT connection (option 1, camt.053)
or by regular mail (option 2) | free of charge |
| 6.2 Duplicate transfer of statements of
account (option 1 and 2) or transfer
by regular mail rather than through an
existing SWIFT connection – per month | EUR 100 |
| 6.3 Mail transfer of debit/credit advice
notices – per notice | EUR 1.50,
minimum of
EUR 150/
month |

7 Fees for claims

The three-month period referred to below begins on the value date of the underlying transaction.

Provided the fault for the claim does not lie with the OeNB, the following charges will be payable:

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| 7.1 Information provided by the OeNB by phone about orders executed no more than three months previously | free of charge |
| 7.2 Claims addressed to the OeNB within the three-month period that require the OeNB to contact third parties directly or in writing, as well as reprinting of debit/credit advice notices that are not older than three months | EUR 15 |
| 7.3 Processing of claims that concern payments and are addressed to the OeNB after the three-month period, as well as reprinting of debit/credit advice notices after the three-month period | EUR 40 |

8 Compiling monthly manual data warehouse (DWH) statistics

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| 8.1 Monthly evaluation of all individual transactions including a time stamp on each payment – per month | EUR 120 |
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9 Exchange rate terms

Unless otherwise agreed, the exchange rate to be applied in a transaction is fixed two banking working days before the value date.

- 9.1 Credit transfer orders up to and including USD 500,000; CAD 500,000; GBP 300,000; CHF 1,000,000; DKK 1,000,000; NOK 1,000.000; JPY 50,000,000; AUD 500,000; CZK 1,000,000; ZAR 1,000,000 are settled at the foreign exchange buying rate (the applicable ECB reference rate minus 0.5%) or the foreign currency selling rate (the applicable ECB reference rate plus 0.5%).
- 9.2 Credit transfer orders of amounts exceeding the above-mentioned thresholds are settled at the current market rate.
- 9.3 Credit transfer orders in any other currency are subject to deferred settlement, which means that the euro equivalent of the transaction based on the equivalent billed by the foreign/charged correspondent bank is applied.
- 9.4 The conversion of fees is based on current ECB reference rates for the euro; other foreign currency conversions are based on the previously agreed rate.