



OESTERREICHISCHE NATIONALBANK
EUROSYSTEM

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



Effective from December 1, 2024

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

Unless otherwise indicated, the listed fees apply to every single payment order, transaction, report, etc.

1 Fees for giro account maintenance and transaction processing

1.1 Fixed monthly fee per giro account	EUR	190.–
1.2 Customer payment orders (unless subject to other fees under 1.4.)	EUR	1.50

Payment orders are standard EU payment orders if they meet the following criteria:

- they are denominated in EUR,
- they show the payee's complete and correct BIC and IBAN,
- 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	1.40
1.4 Other fees		
Customer payment orders with fee option OUR in foreign currency or in euro (unless subject to third-party fees)	EUR	25.–

Customer payment orders with fee option SHA

in foreign currency or in EUR, provided that the criteria for standard EU payment orders are not met (unless subject to third-party fees) EUR 25.–

1.5 Fees for credits

Credits in EUR from abroad to OeNB giro accounts free of charge

Credits in EUR from abroad for cash disbursement EUR 25.–

Credits in foreign currency from abroad EUR 25.–

2 Fees for the manual processing of transactions

2.1 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 35.–

2.2 Cash transactions to or from an OeNB giro account EUR 2.50

3 Third-party fees

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

3.2 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

4 Fees for special services

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| 4.1 Amendments of orders or instructions
(backvaluation is not possible) | EUR 30.– |
| 4.2 Management of additional routing
information, per BIC per month | EUR 270.– |
| 4.3 Monthly evaluation of all
individual transactions including a time
stamp on each payment – per month | EUR 150.– |

5 Fees for inquiries and complaints

The three-month period referred to below begins on the value date of the underlying transaction. Provided the OeNB is not responsible for the reason for the complaint, the following charges will be payable:

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|---|----------------|
| 5.1 Information provided by the OeNB by
phone about orders executed no more
than three months previously | free of charge |
| 5.2 Inquiries or complaints 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;
per order | EUR 25.– |

5.3 Processing of inquiries or complaints to the OeNB that concern payments made more than three months earlier, as well as reprinting of debit/credit advice notices issued more than three months earlier EUR 50.–

6 Fees for statements of account and credit/debit notices

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) (unless subject to third-party fees) free of charge

6.2 Duplicate transfer of statements of account (options 1 and 2) or transfer by regular mail if SWIFT connection exists – per month EUR 130.–

6.3 Debit/credit advice notices by mail –
per notice EUR 1.80
minimum per month EUR 180.–

7 Currency conversion

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

7.1 Orders for credit transfers in USD, CAD, GBP, CHF, DKK, NOK and JPY are settled at the applicable ECB reference rate.

7.2 Orders for credit transfer 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.

7.3 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.

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

