



Bank Melli Iran

General Conditions applicable to  
normal banking services for Private- and  
Corporate Customers and Banks

October 01, 2022

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## 1. Basic data about the bank

### Name and address of the bank

Bank Melli Iran, Holzbrücke 2, 20459 Hamburg, Germany

### Name of regulation body that oversees the bank

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin), Graurheindorfer Straße 108, 53117 Bonn

### Business registration number

Amtsgericht Hamburg HRB 10813

### Contractual language

Applicable language for the business relationship is German.

## 2. Definition of business days (bank working days)

Banking business days are the working days on which all the financial service providers involved in the execution of the credit transfers are normally open for business, with the exception of Saturdays, Christmas Eve (December 24), New Year's Eve (December 31) and all working days with local distinctions (e.g. employees meeting) assumed that the bank announce it in time.

## 3. Information about terms of acceptance and execution

### 3.1. Transfers

#### 3.1.1 Customer Orders

Acceptance period: Orders submitted to us after the acceptance periods will be processed as soon as possible within the framework of the proper business day.

Domestic and cross-border transfers within the European Economic Area (EEA) in EURO or denominated in another currency of the EEA and SEPA credit transfers	12.00 h on banking business days
Domestic and cross-border transfers within the European Economic Area (EEA) that are denominated neither in EURO nor in another currency of an EEA member country and cross-border transfers in countries outside the EEA (third countries)	12.00 h on banking business days

### Execution period

The bank has to ensure that the transfers amount will be credited to beneficiary's bank within the following period. Banking business days are valid for bank of payer and beneficiary.

Domestic and cross-border transfers within the European Economic Area (EEA) in EURO or denominated in another currency of the EEA	max. 2 banking business days
SEPA credit transfers (Information required: IBAN and BIC of beneficiary and the bank of beneficiary should attend SEPA)	max. 1 banking business days
Domestic and cross-border transfers within the European Economic Area (EEA) that are denominated neither in EURO nor in another currency of an EEA member country and cross-border transfers in countries outside the EEA (third countries)	shall be executed as soon as possible

### 3.1.2 Bank-to-bank orders (MT 200/ MT 202)

Term of acceptance:

Domestic and cross-border transfers within the European Economic Area (EEA), as well as own transfers that are denominated neither in EURO nor in another currency of an EAA member country and cross-border transfers in countries outside the EAA (third countries) Domestic and cross-border transfers within the European Economic Area (EEA) in EURO or denominated in another currency of the EEA	15.00 h banking business days
<b>Please note:</b> The corresponding cover for the payment must be available <b>up to 15 h.</b>	

Execution period

The bank has to ensure that the transfers amount will be credited to beneficiary's bank within the following period.  
Banking business days are valid for bank of payer and beneficiary.

Domestic and cross-border transfers within the European Economic Area (EEA) in EURO or denominated in another currency of the EEA	max. 2 banking business days
SEPA-Transfers (Premises: IBAN and BIC of the recipient of the payment are specified, recipient bank attends SEPA-transfersystem)	max. 1 banking business days
Domestic and cross-border transfers within the European Economic Area (EEA) that are denominated neither in EURO nor in another currency of an EAA member country and cross-border transfers in countries outside the EAA (third countries)	shall be executed as soon as possible

### 3.2. Direct debits

Acceptance period: Orders submitted to us after the acceptance periods will be processed as soon as possible within the framework of the proper business day.

debit order, SEPA Core and B2B direct debit	12.00 h on banking business days
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execution period:

The bank has to ensure that the direct debit amount (debit order, SEPA Core and B2B) will be credited to beneficiaries bank within max. 1 banking business day

## 4. Foreign Operations

### 4.1. Export

#### 4.1.1. Export collections

Documents or simple collection in Euro or foreign currency against payment or acceptance:

	EURO
4.1.1.1. Handling Fee for collections	0,30 %, min. 75,00
4.1.1.2. Amendment Fee	75,00
4.1.1.3. Supervising Comm. for deferred payment collections	75,00
4.1.1.4. Delivery of Documents without payment	0,30 %, min.75,00

The same conditions apply to domestic collections.

#### 4.1.2. Letters of credit as far as the opening bank's instruction is, that all charges are for the account of the beneficiary

	<b>EURO</b>
4.1.3.1. Pre-Advising Fee	75,00
4.1.3.2. Advising Commission	0,10 %, min. 75,00 – max. 1.000,00
4.1.3.3. Handling Commission	0,30 %, min. 200,00
4.1.3.4. Amendment Commission	75,00
4.1.3.5. Supervising Comm. for "Deferred Payment-L/Cs"	0,10 %, min. 75,00 – max. 400,00
4.1.3.6. Transfer Commission – for account of First Beneficiary	0,30 %, min. 750,00
4.1.3.7. Acknowledgement of Assignment	0,10 %, min. 75,00 – max. 400,00
4.1.3.8. Discrepancy Fee	110,00
4.1.3.9. Pre-Checking of Documents per presentation	300,00

## 4.2. Import

### 4.2.1. Import collections in Euro or foreign currency

	<b>EURO</b>
4.2.1.1. Handling Commission	0,30 %, min. 75,00
4.2.1.2. Amendment Fee	75,00
4.2.1.3. Delivery of documents without payment	0,30 %, min. 75,00

### 4.2.2. Letters of credit –Import-

	<b>EURO</b>
4.2.2.1. Pre-advising	75,00
4.2.2.2. Opening of irrevocable letters of credit - 1-3 and 4-6 month, each period - as of 7 <sup>th</sup> month	after agreement
4.2.2.3. Amendment fee	75,00
4.2.2.4. Handling Commission	0,30 %, min. 200,00
4.2.2.5. "Discrepancy fee"	110,00
4.2.2.6. Issuance of a LC Draft at applicants' request	200,00 per issue

## 5. Customer Accounts

### 5.1. Cheques

	<b>EURO</b>
5.1.1. Cheques presented by a customer, drawn on domestic credit institutions a) drawn on domestic banks b) drawn on foreign banks, each	free 0,15 %, min. 20,00
5.1.2. Cheques presented from abroad, in Euro or foreign currency a) drawn on domestic banks or presented by BMI Head Office or branches - up to Euro 100,00 - from Euro 100,00	free 0,15 %, min. 30,00
5.1.3. Cheque Returns a) cheque returns from domestic sources and abroad; commission to the debit of the presenting party	0,30 %, min. 30,00
5.1.4. Return of debit notes drawn on us	3,00
5.2.4. investigation orders (if the order was properly in our company) per cheque	50,00

## 5.2. SEPA-Payments (EUR)

	<b>EURO</b>
5.2.1. Charges for SEPA-payments (incoming and outgoing) (cut-off-time: 12 noon)	free
5.2.2. Charges for outgoing urgent transfer domestic (TARGET2), each:	10,00
5.2.3 Charges for incoming TARGET2-payments (domestic)	free
5.2.4. SEPA Core and B2B direct debit establishment/amendment/deletion paying confirmation of SEPA-B2B-mandate by payer development of customers' refusal of individual direct debit on booking date	free free free free
5.2.5. Return of direct debits drawn on the BMI to the creditor	3,00

## 5.3. Payments from abroad (EURO and foreign currencies) Incoming and outgoing

### 5.3.1 Customer payments

	<b>EURO</b>
5.3.1.1. Outgoing Payments	
TARGET2-payments to non-banks (EU, EWR)	0,20 %, min. 25,00 - max. 750,00
Payments to non-banks (third parties) and foreign currencies	0,20 %, min. 25,00 - max. 750,00 plus per SWIFT 10,00
Payment up to EURO 200,00 (cut-off-time: 12 noon)	10,00 flat
payments for own account (BMI-concern)	0,15 %, min. 25,00 - max 300,00
Courtage for payments in foreign currencies at the expense of EUR-account → Inhouse bookings	0,025% min. 2,50 franko
Third-party charges for IRR-payments to third-party banks for the "SATNA-System" (Are to be paid by ordering customer even with fee arrangement "BEN")	0,02%, max. IRR 250.000
5.3.1.2 Incoming Payments	
TARGET2-payments (foreign) in favour of customer accounts	0,20 %, min. 25,00 - max. 750,00
Incoming payments (third countries) and foreign currencies	0,20 %, min. 25,00 - max. 750,00
payments for own account (BMI-concern)	0,15 %, min. 25,00 - max 300,00
Incoming TARGET2-payments domestic in favour of customer account	free
Courtage for foreign currency payments in favour of EUR- Account → Inhouse bookings	0,025% min. 2,50 franko
5.3.1.3 Enquiries	
Without our default	<b>each 30,00</b>
Later than six months after booking-date	<b>each 60,00</b>
5.3.1.4 Amendments by instructions of the orderer	50,00

### 5.3.2. Interbank payment

	EURO
5.3.2.1. Bank-to-bank payment (SWIFT 202) (cut-off-time: 3 p.m.)	franko
5.3.2.2. Cover payments (SWIFT 202C)	0,20 %, min. 25,00 - max. 750,00

## 6. Miscellaneous Services

### 6.1. Accounts (current accounts and "Pfändungsschutzkonten") for private and corporate customers

	Corporate customers Euro	Private customers Euro
6.1.1. Statements: postage		
- personal collection	2,00	2,00
- postage: Germany and other European Countries	3,00	3,00
- Extra European Countries	4,00	4,00
6.1.2. Account Management		
- per quarter	30,00	10,00
- per each booking	0,50	0,50 (5 entries per month on private accounts are free of charge)
6.1.3. Standing orders		
- establishment	5,00	5,00
- amendment	5,00	5,00
- deleting	Franko	Franko
6.1.4. Conversion into "Pfändungsschutzkonto"	Not applicable	Not applicable
6.1.5. Account management fees for foreign currency current accounts used For processing foreign exchange transactions (Acc. 6.1.1. und 6.1.2.: these charges are debited at the end of each quarter; on accounts in foreign currency, they are rendered into the account currency at the prevailing rate of the debit entry)	Franko	Franko
6.1.6. Valuation		
- credit of cheques		
- BSE (< 6.000,00 €) upon receipt until 12.00 h	3 working days	
- ISE (> 6.000,00 €) upon receipt until 09.00 h	3 working days	
- credit transfer	same day	
- debit of direct debits	same day	
6.1.7. Other		
- Copy of statement of account	each 5,00	each 5,00
- Copy tax certificate (ZAST)	each 10,00	each 10,00
- Interest scale / interest information	each 5,00	each 5,00
- Confirmation of balances outside the normal closing of account at year end	each 5,00	each 5,00
- Complaints in connection with accounts	each 50,00	each 50,00
- Service charge for accounts with unknown address	each 50,00	each 50,00
- charges for extraordinary effort	30,00/ quarter	30,00/ quarter
- other processing fee for individual customer request	80,00/hour. min. 80,00 On demand	80,00/hour. min. 80,00 On demand

### 6.2. Postage and Communications Fees/Miscellaneous

	EURO
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6.2.1. Postage	Accordinging effort
6.2.2. Telefax, each page	10,00
6.2.3. Telephone costs - Each unit price:	0,20, min. 1,00
6.2.4. Photocopies - Each page:	0,50, min. 1,00
6.2.5. charges for MT191/991	5,00

### 6.3. Account Management Banks

	EURO
7.3.1. Account Management / bookings	Free
7.3.2. Others	
- copy of statement of account	Free
- Balance notifications	50,00
- Complaints in connection with accounts	Free
- Other processing fee for individual request	On demand

## 7. Basic accounts and switching of accounts for consumers

The bank does not offer basic accounts. However, we do offer a support service for the switching of an account in accordance with § 20 ZKG. The switching of an account requires the authorization of the new payment service provider. The form is available upon request.

The service is not available:

- if the account is used as a business account or for self-employed
- for cross-border account switching
- for switching of accounts in different currencies.

Process of switching of accounts

- a) The authorization shall be submitted to the new payment service provider. He initiates the process.
- b) Within 2 business days after receipt of authorization, the new payment service provider will contact the previous payment service provider with the request to process the application.
- c) Standing orders, direct debits etc. will be transferred and the account will be closed. The date for the transfer of standing orders must be at least 5 business days after receipt of the lists and information. Upon request by the previous payment service provider the new payment service provider will inform them about standing orders, direct debits, as well as regular transfers within 5 business days.  
After receipt of this information, the new payment service provider will reactivate the standing orders and will notify the respective payment recipients of the direct debits within 5 business days after receipt of the information, as well as the clients of transfers. If necessary, the customer is requested to provide any missing information.  
For SEPA-Core-direct debits, the new payment service provider is subject to the Conditions for Payments by SEPA-Core-Direct-Debit (Bedingungen für Zahlungen mittels Lastschrift im SEPA-Basislastschriftverfahren)
- d) There are no charges for the information, the transfer of the lists and the closure of the account in accordance with the law. Agreements on contractual penalties related to the switching of an account are not permitted. Any other fees and costs associated with the switching of accounts can be found on previous pages.
- e) For settlement of disputes the Ombudsmann of private banks (Ombudsmann der privaten Banken) may be contacted.  
The written complaint is to be addressed to "Kundenbeschwerdestelle beim Bundesverband deutscher Banken e.V., Postfach 040307, 10062 Berlin".

## 8. Other information



The Bank can fix charges at its own discretion for services not rendered in this table and which have been incurred on behalf of a customer and which according to the circumstances should only be rendered against payment of charges (§ 315 Bürgerliches Gesetzbuch).

The customer also has to bear all fees and charges which occur if the Bank is acting in the customer's best interest (especially charges for telecommunication, postage, SWIFT, brokerage etc.) or if a collateral is registered, released or sold (especially with regard to notary fees, warehouse cost, etc.) - The cost for extra work and extra services will equally have to be borne by the customer.

We reserve the right to adapt these prices to prevailing market conditions.

The Bank is a member of the Deposit Protection Fund of the Association of German Banks (Einlagensicherungsfonds des Bundesverbandes deutscher Banken e.V.), hereinafter referred to as "Deposit Protection Fund". The Deposit Protection Fund protects all liabilities which are required to be shown in the balance sheet item "Liabilities to customers". Among these are demand term and savings deposits, including registered saving certificates.

The protection ceiling for each creditor is, until 31 December 2024, 15 %, and, as of 1 January 2025, 8,75 % of the Bank's own funds within the meaning of Article 72 CRR (Capital Requirement Regulation). Deposits established or renewed after 31 December 2011 shall be subject to the aforementioned protection ceilings as of the dates in question, irrespective of the time when the deposits are established.

This protection ceiling shall be notified to the customer by the Bank on request. It is also available on the Internet at [www.bdb.de](http://www.bdb.de).

As far as details are concerned, please refer to our General Business Conditions.

Errors and changes excepted.