

List of conditions for banks

Applied by

Deutsche Bank



Units in the European Monetary Union
(Details see page 4)



I. Payments to the debit of EUR or foreign currency accounts maintained with us and payments for which cover is provided in EUR or foreign currency

- | | |
|---|---------------------------------------|
| 1. Payments to other banks in favour of banks
(Bank-to-bank payments) | by arrangement |
| 2. Payments to non-banks or to other banks in favour of non-banks
(Commercial payments) | |
| - payment orders with fee instruction "BEN" or "SHA" or
- payment orders in SWIFT format without fee instructions | |
| In above cases charges are for account of beneficiary
and are deducted from the amount payable. | free of charge
to the sending bank |
| - payment orders with fee instruction "OUR" or
- payment orders in non- format without fee instructions | |
| In above cases the below charges are for account of the
sending bank: | |
| Up to EUR 2,500-- or equivalent | EUR 3.50 |
| Over EUR 2,500-- up to EUR 10,000-- or equivalent | EUR 7-- |
| Over EUR 10,000-- up to EUR 25,000-- or equivalent | EUR 10-- |
| Over EUR 25,000-- or equivalent | 0.1 % max. EUR 50-- |
| - payment orders falling under EU-Regulation 2560/2001 to other
banks in favour of non-banks
(in line with the ICP, Interbank Charging Practices) | by arrangement |
| - SWIFT payment orders causing repair (non-STP items)
The repair surcharge is for account of the sending bank,
regardless of fee instructions | EUR 6-- |
| 3. Payments requiring additional processing costs | |
| a) amendments/cancellations | EUR 50-- per order |
| b) queries/returns due to incomplete or unclear instructions | |
| - for payments to the debit of an account with us | EUR 25-- per order |
| - for payments received through other channels | EUR 50-- per order |
| c) Adjustment of value dates leading to payment of interest
(in line with the FBE European Interbank Compensation
Guidelines). | EUR 100-- per item |

These charges are for account of our principal, regardless of instructions to the contrary.

II. Collection of cheques in EUR or foreign currency, drawn on us or other banks and Disbursements

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|--|-----------------------------------|
| 1. When credited immediately to an account maintained with us "subject to final payment" or - by arrangement - debited in advance to our account with the instructing bank | |
| - cheques in EUR drawn on banks within the EMU, excluding
cheques which can not be processed through the respective
clearing systems | EUR 3-- |
| - per deposit fee | EUR 5-- |
| - Value Dates / Date of receipt | D + 8 |
| - cheques in foreign currency on other banks | 0.1 % min. EUR 25--
per cheque |

All third party charges will be passed on to the client

2. When proceeds are to be remitted after collection

- | | | |
|---|-------------------------------|--|
| - | cheques on us | |
| | up to EUR 100-- or equivalent | EUR 10-- per cheque |
| | over EUR 100-- or equivalent | EUR 25-- per cheque |
| - | cheques on other banks | |
| | up to EUR 100-- or equivalent | EUR 20-- per cheque |
| | over EUR 100-- or equivalent | 0,15 % min. EUR 35--
max. EUR 100--
per cheque |

All third party charges will be passed on to the client

These charges are for account of our principal even if the collection order specifies collection free of charge to him.

3. Unpaid cheques

EUR 30-- per cheque
plus any protest charges

4. Disbursements: Cheques drawn on your EUR account with us

EUR 5--

III. Collection of documents, acceptances and drafts in EUR or foreign currency and returned items

1. Documentary collections against payment or acceptance, presentation of clean bills for acceptance, collection of clean acceptances and clean drafts

0.15 % min. EUR 50--

Bills are presented for acceptance free of charge if the acceptance is held by us for collection at maturity.

2. Amendment to collection instructions

EUR 40--

3. Documents to be released "free of payment"

EUR 50--
on each release

If, upon fresh instructions, documents received for collection are to be released "free of payment", we charge

0.15 % min. EUR 50--

4. Where we act as trustee in connection with warehoused imports (consignment stocks), rate including collection charge

0.3 % min. EUR 125--
for every three months
or part thereof

5. Documents for collection and bills of exchange returned unpaid or recalled

0.15 % min. EUR 50--
plus any protest charges

IV. Documentary credits and reimbursement claims in EUR or foreign currency

1. Advising a credit

0.1 % min. EUR 50--
max. EUR 250--

2. Pre-advising a credit

EUR 50--

3. a) Confirming a credit (plus advising charge)
b) Deferred payment commission calculated from taking up of documents under deferred payment credits confirmed by us

by arrangement
by arrangement

4. Taking up of documents

0.15 % min. EUR 75--

If, however, according to the terms of the credit all charges are for account of applicant we charge our principal in addition

0.15 % min. EUR 75--

5. Amendment to a credit

EUR 50--

6. Maturity control for payments under deferred payment credits not confirmed by us

0.1 % min. EUR 50--
max. EUR 250--

- | | |
|---|----------------------|
| 7. Handling of discrepant documents received under documentary credits issued by us | EUR 100-- |
| 8. Reimbursement claims of other banks to the debit of accounts maintained with us by other banks, e.g. under documentary credits | |
| a) Advising an authorization to reimburse. | EUR 40-- |
| b) Confirming an authorization to reimburse | by arrangement |
| c) Reimbursement | |
| - if no certificate of conformity is to be observed by us | EUR 75-- per payment |
| - if a certificate of conformity is to be observed by us | EUR 85-- per payment |
| d) Surcharge for mail claims | free of charge |

V. Guarantees in EUR or foreign currency

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|---|---------------------------------------|
| 1. Issuing or confirming a guarantee
(for confirming a guarantee plus delivery charge) | by arrangement |
| 2. Delivering a guarantee | 0.1 % min. EUR 50--
max. EUR 250-- |
| 3. Pre-advising a guarantee | EUR 50-- |
| 4. Amendment to a guarantee | EUR 50-- |
| 5. Payment in settlement of a claim under a guarantee issued or confirmed by us | 0.15 % min. EUR 75-- |

VI. Account-keeping

- | | |
|---|--------------------|
| 1. Account maintenance fee | by arrangement |
| 2. Processing inquiries relating to account entries, incoming to us | |
| - up to 2 months after booking | free of charge |
| - from 2 months and up to 6 months after booking | EUR 25-- per entry |
| - over 6 months after booking | EUR 50-- per entry |

VII. Miscellaneous

The above conditions apply to normal transactions by the respective units mentioned below. An additional charge may be made for special services. Postage, cable and telephone charges, portorage and other out-of-pocket expenses as well as correspondents' charges will be debited to our principal. All previous terms and conditions are hereby rendered invalid.

All above sections are applied by:

Deutsche Bank AG
Federal Republic of Germany

This information is compiled as of April 2003 and is a general description of standard charges as of this date, which may be subject to change. Each unit is free to adjust and agree with its customers its standard charges. The information is illustrative in nature and does not therefore contain or cannot result in any contractual or non-contractual obligation or liability of Deutsche Bank AG or its affiliates.

Sections III - V are applied by:

Deutsche Bank AG
Austria, Belgium, France, Netherlands

Deutsche Bank S.p.A.
Italy

Deutsche Bank S.A.E.
Spain