

# Service Level Agreement Proposal

Cash Clearing Services in SEK provided to  
Ceska Narodni Banka, Prague  
by Swedbank AB (publ) in Sweden

November 2025



# Contents

This Service Level Agreement contains of specific Client Terms and complementary appendices. In the event of any discrepancy whatsoever in the contract documents, unless otherwise stated they shall apply in accordance with the following order of priority:

- a) The Client Terms
- b) General Terms and Conditions, Cash Clearing Services dated 2021-01-01
- c) STP Guide
- d) List of Main Contacts

This proposal is valid until 1<sup>st</sup> of January 2026

## Client Terms

### Account Holder

Account Number	xxx
Currency	SEK
Bank	Ceska Narodni Banka
BIC	CNBACZPP

### Interest Conditions

Credit Interest	None
Debit Interest	Swedbank Internal Base Rate +3% p.a.

### Fee Schedule MT103 - Customer Payments

#### Payments in favour of customers of Swedbank

SHA/BEN	Free
OUR	50,-

#### Payments in favour of customers of other Swedish banks

SHA/BEN	Fee applied by beneficiary bank
OUR*	50,-
Additional Intermediary bank fee ("Onwards")	20,-

\*/Payments with charge code "OUR" may be subject to additional fees related to third party claims.

### Fee Schedule MT20x – Bank-to-Bank Payments

Bank-to-Bank payment MT20x	20,-
Bank-to-Bank payment MT202COV	25,-

### Other fees

Account Maintenance fee per month	750,-
Investigation/Cancellation fee (up to 3 months/older)	500,-/ 1.250,-
Back Valuations - Handling fee	1.500,-*
Audit Requests (balance/total outstanding items)	500,-/2.000,-

\*/Interest costs and additional fees will be calculated on a case by case basis

### Reporting

SWIFT MT950	Waived
SWIFT MT900 per month	1.000,-*
SWIFT MT910 per month	1.000,-*
Monthly Intraday Liquidity Report	According to Agreement

\*/if requested

### Cut Off times

MT103 Book transfers	17:00
MT103 Onwards/RTGS	16:30
MT20x Book transfers	17:00
MT20x Onwards/RTGS	16:30
Cancellations	16:00 (D-1)

The Cut Off times apply to STP payments. Non-STP payments are handled on a best effort basis.

This pricing is valid as of 5th November 2025 until further notice and only applicable for clients receiving a monthly invoice

Currency SEK

The indicated times are in CET

### 1 General information

Swedbank (hereinafter "the Bank") is a registered banking company with a license to conduct banking operations under the Swedish Banking and Financing Business Act (2004:297). The Bank is under the supervision of the Swedish Financial Supervisory Authority (sw: *Finansinspektionen*) and is registered with the Swedish Companies Registration Office (sw: *Bo-lagsverket*).

Swedbank Head Office

Postal Address:  
Swedbank AB (publ)  
SE-105 34 Stockholm

Visiting Address:  
Landvägen 40, Sundbyberg

Phone: +46 8 5859 0000

[www.swedbank.com](http://www.swedbank.com)  
BIC: SWEDSESS

Registration Number: 502017-7753  
Legal Entity Identifier, LEI: M312WZV08Y7LYUC71685

### 2 Scope and structure

These terms and conditions shall apply as a part of the Service Level Agreement for the opening and maintaining of an Account for correspondent banks (hereinafter "the Client") and supersedes all previous agreements between the parties concerning Cash Services.

### 3 Definitions

"Account"	an Account held in the Bank on behalf of the Client in the currency Swedish Krona, SEK.
"Agreement"	refers to the Service Level Agreement between the Bank and the Client regarding opening, maintaining and closure of an Account.
"Banking day"	day when the Bank and other Financial Institutions located in Sweden generally are open and manned.
"Base rate"	means the Bank's internal base rate and reflects the Bank's day-to-day borrowing rate. The base rate might change daily due to fluctuations in the market.
"Cut Off Time"	as specified in the Client Terms.
"Services"	refers to clearing, payment and account services or any other service that is specified in this Agreement or is related to the Services specified in this Agreement.
"Straight Through Processing"	as specified in the STP Guide.
"Swift"	is an acronym for Society for Worldwide Interbank Financial Telecommunications SCRL.
"Value Date"	refers to the date when an entry to the Client's account is considered to be effective. The Value Date is also used as reference day used by the Bank to calculate interest on the funds debited or credited to the Client's account.

### 4 Operating of Account and payment execution

The Client shall submit all payment orders relating to the Account via authenticated SWIFT messages. The Client agrees to comply with SWIFT standard to enable Straight Through Processing by the Bank.

Correctly formatted payment orders are executed upon receipt and posted on the Value Date indicated in the payment order given the payment is received before the Cut Off Time and if the balance of the Client account is sufficient.

The Bank will strive to repair incorrectly formatted payment orders, but does not guarantee processing these within settlement deadlines.

Payment orders received after Cut Off Time, on national holidays or during weekends, will be executed on the next Banking Day.

The Bank has the right to reject any payment order which is not in accordance with Swedish and/or EU legislation or international obligations.

### 5 Finality of payment

A payment order is considered final and irrevocable once it has been credited on the Client's account.

### 6 Pre Notifications

The Bank manages the Client's liquidity requirements on the basis of a pre-notification. The Bank requires the Client to send SWIFT MT210 for all expected incoming funds exceeding SEK 25 000 000:-

### 7 Reporting

SWIFT MT950 account statements of the previous day's activity are delivered on a daily basis, unless otherwise requested. SWIFT MT900/910 debit and credit advices are delivered on a real time basis.

### 8 Consent to cancel credit or debit entry

The Client irrevocably authorizes and gives its consent to the Bank to reverse any credit or debit entries made on the Account due to an error caused by the Bank and without prior notice to the Client.

### 9 Back Valuations

Value adjustments can be effected up to 3 months backward for Bank to bank Payments (MT20x). Funds from current year cannot be revalued into the previous year.

Value adjustments involving two accounts serviced by the Bank will be effected within the same business day of the request provided both parties agree. The transaction might be revalued automatically on your account.

### 10 Cheques

The Bank does not accept cheques issued by the Client, to be drawn on the Client's account.

### 11 Investigations or Amendments of payment orders

Amendments and cancellations will be processed as early as possible within 24 hours of receipt of instruction. The Client will be informed of action taken within the same timeframe.

Request to cancel or amend a payment order shall be sent by the Client as a SWIFT MT192/195/292/295, irrespective of its Value Date, the payment order will only be amended or canceled if;

- The payment order has not been executed or the beneficiary has not been advised about the payment;
- The beneficiary approves to such cancellation in case the payment order has already been executed or the beneficiary has been advised about the payment.

All correctly posted entries over accounts are considered irrevocable and will not be reversed without prior consent. The beneficiary should be approached, either directly in case of clients of the Bank, or through their bankers if the account is maintained with another bank, for return of funds.

### 12 Direct Debit Agreement

The Client may issue a Direct Debit Agreement (Power of Attorney) for a third party, giving that third party a right to, via SWIFT, operate the Client's account on its behalf. The Direct Debit Agreement (Power of Attorney) shall be distributed to the Bank via an authenticated SWIFT message and prepared in accordance with the Banks instruction.

### 13 Interest

Interest is calculated on daily balances using 365/360 days method and booked to the account on the last business day of the month with the Value Date on the first business day of the following month.

- Debit interest*: for any overnight overdraft, the Client will be charged debit interest. The debit interest is calculated from base rate plus a Margin. The Bank reserves the right to introduce debit interest for intraday usage.
- Credit interest*: the Bank does not normally pay credit interest for positive balances unless otherwise agreed upon. If credit interest is

agreed, the credit interest is calculated from base rate minus a Margin. The Bank reserves the right to charge negative credit interest. The Bank may instead of charging negative interest, charge the Client a fee as compensation for the expenses incurred by the Bank of account of the Client's excess liquidity.

The Margins of debit and/or credit interests, the negative credit interest as well as the excess liquidity fee may be subject to change with immediate effect without prior notice by the Bank.

The rates can be found on the interest statements sent to the Client on a periodical basis.

### 14 Overdraft

If the account becomes overdrawn, the Client must within a reasonable time cover the overdraft. The Bank may in its sole discretion grant the Client an uncommitted and undisclosed overdraft limit on an Account.

### 15 Confidentiality

In these general terms and conditions, "Confidential Information" means information of any and every type (including all adaptations or processing thereof) –irrespective of whether the information is provided orally or in writing and irrespective of form or media –which is obtained from or through the other party, including but not limited to information relating to the parties or their respective group companies, customers, commercial partners, trade secrets or business relations, with the exception of information which:

- c) is in the public domain or enters the public domain other than through breach of the Agreement;
- d) without being subject to confidentiality, a party has received from a third party which was authorised to disclose such information; or
- e) the Client and the Bank have agreed in writing may be made public or exempted from confidentiality.

Neither party may, without the other party's approval, disclose to any third party information concerning internal circumstances of the other party, other than as required for performance of the Agreement or as required pursuant to any law, other statute or public authority decision. The duty of confidentiality shall not apply to such information as a party can prove became known to it other than through the Agreement, or which is in the public domain.

Where a party has reason to believe that Confidential Information has been divulged in breach of these general terms and conditions, such party shall immediately notify the other party thereof and take every possible measure to mitigate, as far as possible, any loss or damage resulting from the unauthorised disclosure.

### 16 Anti Money Laundering

In accordance with applicable AML (Anti money laundering), KYC (know your customer), and FATCA (Foreign Account Tax Compliance Act) regulations the Bank is obliged to conduct documentation evaluation of the Client. The Client is obliged to comply with the Bank's identification process, and provide the Bank with any requested information and documentation if the Bank finds it necessary in order to comply with the above mentioned regulations.

Furthermore, by accepting the Agreement, the Client gives the Bank permission to further process all information given by the Client, whether oral or written and irrespective of form or media in accordance with the Banks compliance with the AML, KYC and FATCA regulations.

Incoming payments may be delayed in the event that required information regarding the payer is missing. The Bank reserves the right to withhold or reject such payments without accepting any liability on its part until all required information is submitted. A fee will be deducted for the investigation of payments not containing information outlined by the Regulation above.

In order to comply with the AML and counter-terrorist financing regulations, which are applicable to it, the Client shall take all measures, such as but not limited to establishing and maintaining a compliance program, ensuring that the Client fulfils any compliance requirements or obligations it may have under AML, counter-terrorist financing regulations and/or market standards applicable to it including, where applicable, (a) KYC, and (b) a policy for identifying and reporting suspicious transactions by any

customer of the Client to the applicable regulatory authority with the respect to the use of the service provided by the Bank.

The Client must take all lawful reasonable measures to ensure that the service provided by the Bank is not used by any sanctioned person or entity or in violation against sanction laws, regulations and/or enforcement measures including but not limited to such laws, regulations and/or enforcement measures applicable to the Bank.

### 17 Personal Data and disclosing of data

Where personal data is processed in any way in connection with the Services, the parties shall be responsible of ensuring that their respective processing of personal data is carried out in accordance with any applicable personal data protection legislation and any other applicable regulations. The Client ensures that all personal data transferred to the Bank is in accordance with applicable personal data protection legislation.

The Bank may collect and process information, including personal data (as defined in applicable data protection legislation), about, as applicable, beneficial owners, the Client's customers, officers, employees and representatives ("Data Subject"). Collection and processing of such personal data is made for the legitimate purposes of and interests in (i) maintaining business relationships and communication with the Client and (ii) the fulfilment of the Bank's contractual obligations under these Terms and Conditions, as well as, (iii) for compliance with the legal obligations to which the Bank is subject. In order to fulfill these purposes the Bank may transfer personal data to third parties and to recipients in third countries. The Bank collects and processes personal data in accordance with applicable data protection legislation.

For the performance of the Agreement – within the scope of what is permitted under the bank secrecy rules – the Client acknowledges that data can be disclosed to other companies within the Swedbank Group or companies in co-operation with the Bank.

For information about the Bank's processing of personal data, please visit [www.swedbank.com/personal-data/index.htm](http://www.swedbank.com/personal-data/index.htm)

### 18 Contact persons

The Bank's contact persons are specified in "List of Main Contacts" and the Client's contact information shall be specified on the Bank's webpage [www.swedbank.com/loro](http://www.swedbank.com/loro)

Changes in the Client's contact information shall be amended at [www.swedbank.com/loro](http://www.swedbank.com/loro) as soon as possible.

### 19 Service Charges

The Bank will send a specification of the previous months Service Charges to the Client on a monthly basis.

### 20 Liability

If the Client suffers loss due to any circumstance caused by the Bank but where the loss was beyond the Bank's control, including failure in the Swedish central bank clearing for which the Bank's reasonable contingency plans and mitigating measures are not sufficient, which the Bank could not reasonably have anticipated upon execution of the Agreement and the consequences of which the Bank could not reasonably have avoided or overcome, or due to its subcontractors being precluded from performing their delivery due to the aforementioned circumstances, such shall constitute force majeure resulting in a discharge from liquidated damages for the duration of the impediment. The Bank shall be entitled to assert such force majeure circumstance only on condition that it notified the Client thereof immediately upon learning of such circumstance as may constitute force majeure.

In case of breach of this Agreement, due to willful misconduct or gross negligence, the Bank shall be liable for any direct losses suffered by the Client due to the Bank's non-compliance with this Agreement.

The Bank is in no case liable for indirect damages.

### 21 Complaints

The Client shall without any unnecessary delay notify the Bank and request rectification from time to time if the Client becomes aware of incorrectly implemented payment transactions or non-approved transactions.

**22 Amendments of these General Terms and Conditions**

The Bank reserves the right to, without terminating the Agreement and effective from such time that the Bank decides, make changes in these Terms and Conditions or in any supplementary product terms or user instructions applying for a specific Service. Changes that are considered significant will, if possible, be notified by the Bank well before they are implemented by the Bank.

**23 Termination**

The Agreement applies until further notice. The Client may terminate the Agreement with immediate effect upon written notice and the Bank may terminate the Agreement subject to a 30-day termination period upon written notice.

The Bank reserves the right to terminate the Agreement immediately upon written notice if:

- a) the Client is in breach of these general terms and conditions or special conditions or other instructions or agreements which may apply to a specific Account or Service, or
- b) the Client goes bankrupt, suspends payments or starts negotiations for a composition with creditors, or
- c) in the assessment of the Bank, there is suspicion that an Account and/or Service is being used or will be used for or in connection with criminal activity or in other respects in breach of current legislation or in a manner which may cause damage to the Bank or another party, or
- d) the use or operation of the account is restricted as a matter of law, regulation or juridical process.

Even if terminated, this Agreement will continue to govern any payment already initiated, provided that the relevant payment instruction is received by the Bank prior to the expiry of any period of notice of termination.

**24 Miscellaneous**

Unless otherwise expressly stated, the parties shall not be entitled to assign, transfer or otherwise deal with any of their rights and/or obligations under the Agreement without the written consent of the other party. However, following notice to the Client, the Bank shall be entitled to assign its rights and obligations under the Agreement to another company in the Swedbank Group.

**25 Governing law and dispute resolution**

The Agreement shall be governed by Swedish law. The Swedish court shall have jurisdiction to settle any dispute, controversy or claim arising out of or in connection with this Agreement.

Jan Schmidt, Executive Director

Zdenek Virius, Executive Director

## STP Guide

### STP format requirements for payments to Swedbank, Sweden

#### MT103 Customer Payments

M/O	Field	Field Name	Content/Option	Comments
M	20	Sender's Reference	16x	
O	13C	Time Indication	/8c/4!n1!x4!n	
M	23B	Bank Operation Code	4!c	CRED
O	23E	Instruction Code	4!c[/30x]	
O	26T	Transaction type code	3!a	
M	32A	Value Date/Currency/Interbank Settled Amount	6!n3!a5d	Currency must be equal to 71G
O	33B	Instructed Amount	3!a15d	
O	36	Exchange Rate	12d	
M	50A	Ordering Customer	A,F,K	
O	51A	Sending Institution	[/34] 4*35x	Not used
O	52A	Ordering Institution	A,D	A option
O	53A	Sender's Correspondent	A,B,D	A option
O	54A	Receiver's Correspondent	A,B,D	A option
O	55A	Third reimbursement Institution	A,B,D	A option
O	56A	Intermediary Institution	A,C,D	A option
O	57A	Account With Institution	A,B,C,D	A option
M	59A	Beneficiary Customer	A,F or no letter option	IBAN is required. Conformity between Account number and Beneficiary name not verified. Bankgiro/PlusGiro numbers are not accepted.
O	70	Remittance Information	4*35n	
M	71A	Details of Charges	3!a15d	SHA/OUR/BEN
O	71F	Sender's Charges	3!a15d	
O	71G	Receiver's Charges	3!a15d	Currency must be equal to 32A
O	72	Sender to receiver information	6*35x	
O	77B	Regulatory reporting	3*35x	
O	77T	Envelope Contents	9000z	Not used

#### MT202 Bank-to-Bank Payments

M/O	Field	Field Name	Content	Comments
M	20	Transaction Reference Number	16x	
M	21	Related Reference	16x	
O	13C	Time Indication	/8c/4!n1!x4!n	
M	32A	Value Date, Currency Code, Amount	6!n3!a15d	
O	52A	Ordering Institution	A	BIC
O	53A	Sender's Correspondent	A	BIC
O	54A	Receiver's Correspondent	A	BIC
O	56A	Intermediary Institution	A	BIC
M/O	57A	Account with Institution	A	BIC
M	58A	Beneficiary Institution	A	BIC
O	72	Sender to Receiver Information	6*35x	

BIC address SWEDSESS shall be used for all transactions sent to Swedbank, Sweden

## List of Main Contacts

Account Management Team		
Name	e-mail	Phone
Guntars Lejnieks Account Manager	loro@swedbank.se	+46 8 5859 5030
Olga Rauhmane Account Manager	loro@swedbank.se	+46 8 5859 5030

Payments Operations		
Name	e-mail	Phone
MT103 Commercial Payments	mt103in@swedbank.se	+46 8 5859 8960
MT202 Bank-to-Bank Payments	mt202@swedbank.se	+46 8 5859 8980

Transaction Banking		
Name	e-mail	Phone
Håkan Persson Senior Relationship Manager	hakan.persson@swedbank.se	+46 8 5859 0310
Kristina Nyman Relationship Manager	kristina.nyman@swedbank.se	+46 8 5859 6595

Address		
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**Swedbank Head Office**  
 Swedbank AB (publ)  
 SE-105 34 Stockholm

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[www.swedbank.com/loro](http://www.swedbank.com/loro)  
 BIC: SWEDSESS

**Visiting Address/Courier Address**  
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 Transaction Banking, C112  
 Malmskillnadsgatan 23  
 SE-111 57 Stockholm