

21
DECREE
of Národná banka Slovenska
of 6 December 2011

on fee-related information provided to customers by banks and branches of foreign banks

In accordance with Article 37(18)(a) and (b) and Article 42(2) of Act No 483/2001 Coll. on Banks and on amendments to certain laws as amended (hereinafter "the Act"), Národná banka Slovenska stipulates as follows:

Article 1

(1) Information about the annual percentage rate of charge on a banking transaction (hereinafter a "transaction") on which an interest rate pursuant to Article 37(2) of the Act has been agreed shall include:

- (a) the annual percentage rate of charge on the transaction applicable as at the date when the transaction agreement was concluded;
- (b) a description of the circumstances which, according to the transaction agreement or the business terms and conditions of the bank or branch of a foreign bank, may determine the annual percentage rate of charge on the transaction over the course of the contractual relationship; and the time when the bank will inform the customer about the occurrence of such circumstances.

(2) Information on customer fees that a bank charges in relation to the transaction agreement referred to in Article 37(2) of the Act shall include information about all expenses related to entering into the transaction agreement and information about all the expenses associated with the transaction agreement which are payable by the customer over the course of the contractual relationship.

(3) Information about payments made to the customer in relation to the transaction agreement referred to in Article 37(2) of the Act shall state the annual percentage rate of charge on the transaction or the rate of commission if agreed.

Article 2

(1) The information referred to in Article 1(1) and (3) shall be provided to the client orally or in writing when the transaction agreement is entered into; the information referred to in Article 1(2) shall be provided solely in writing.

(2) Where the information referred to in Article 1 is provided in writing, it shall constitute part of the transaction agreement, or the business terms and conditions if these form an integral part thereof.

(3) Where the information referred to in Article 1(1) and (3) is provided orally, a written statement by the client confirming that the information referred to in Article (1) has been provided in accordance with Article 37(2) of the Act shall constitute an integral part of the transaction agreement, or of the business terms and conditions if these form an integral part thereof.

Article 3

(1) Information on customer fees charged on selected types of transaction referred to in Article 37(3) of the Act shall be prepared and submitted in the form of a *Report on customer fees*

charged on selected types of transaction Bd (ODP) 24-02, a specimen of which, including the methodology for its production, is provided in the Annex.

(2) The report referred to in paragraph (1) shall be prepared:

- (a) on a half-yearly basis as at the first day of the respective half of the calendar year;
- (b) as at the date on which the fees are changed.

(3) Where the accounting period is a fiscal year rather than a calendar year, the deadline mentioned in paragraph (2) for the production of the report referred to in paragraph (1) shall be extended by the period of time between the end of the calendar year and the end of the fiscal year.

(4) The report referred to in paragraph (1) shall be submitted electronically, as an XLS file, to the Ministry of Finance of the Slovak Republic at *poplatky@mfsr.sk*, and to Národná banka Slovenska through the information system STATUS – *Collection, processing and storage of data from commercial banks*.

(5) The report referred to in paragraph (1) shall be submitted:

- (a) within ten working days from the date as at which it is prepared in accordance with paragraph 2(a);
- (b) within five working days from the date as at which it is prepared in accordance with paragraph 2(b).

(6) Where the accounting period is a fiscal year rather than a calendar year, the deadline mentioned in paragraph (5) for the production of the report referred to in paragraph (1) shall be extended by the period of time between the end of the calendar year and the end of the fiscal year.

Article 4

The *Report on customer fees charged on selected types of transaction* which is referred to in Article 37(3) of the Act and is to be prepared in accordance with generally binding legal regulations effective until 30 December 2011 shall not be submitted.

Article 5

This Decree repeals Decree No 1/2006 of Národná banka Slovenska of 13 June 2006 on fee-related information provided to customers by banks and branches of foreign banks (Notification No 416/2006 Coll.).

Article 6

This Decree shall enter into force on 31 December 2011.

Jozef Makúch v. r.
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Report on customer fees charged on selected types of transactionsName of bank / branch of a foreign bank: Code of bank / branch of a foreign bank: Type of report: Report as at:

Type of transaction	L. No.	Fee in EUR		Fee in %		Period
		Lower value	Upper value	Lower value	Upper value	
		1	2	3	4	
a	b					5
Payment accounts in EUR and foreign currencies						
Opening of account	1					
Operation of account	2					
Modification of contractual terms	3					
Cancellation of account	4					
Statement of account at the Bank	5					
Statement of account by post	6					
Electronic statement of account	7					
Ad hoc statement of account	8					
Current accounts in EUR and foreign currencies						
Opening of account	9					
Operation of account	10					
Modification of contractual terms	11					
Cancellation of account	12					
Statement of account at the bank	13					
Statement of account by post	14					
Electronic statement of account	15					
Request statement of account	16					
Deposit accounts in EUR and foreign currencies						
Opening of account	17					
Operation of account	18					
Modification of contractual terms	19					
Cancellation of account	20					

(in EUR)

Statement of account by post	21					
Early withdrawal from account	22					
Savings books in EUR and foreign currencies						
Opening of savings book	23					
Modification of contractual terms	24					
Cancellation of savings book	25					
Early withdrawal from savings book	26					
Payment cards						
Debit payment cards						
Issue/renewal of non-embossed payment card	27					
Issue/renewal of embossed payment card	28					
Re-issue of non-embossed payment card (loss/theft/damage)	29					
Re-issue of embossed payment card (loss/theft/damage)	30					
Modification of contractual terms	31					
Cancellation of payment card	32					
Blocking of payment card	33					
Repeated provision of payment card PIN code	34					
Modification of payment card limit	35					

Type of transaction	L. No.	Fee in EUR		Fee in %		Period
		Lower value	Upper value	Lower value	Upper value	
a	b	1	2	3	4	5
Credit payment cards						
Issue/renewal of main payment card	36					
Issue/renewal of complementary payment card	37					
Re-issue of payment card (loss/theft/damage)	38					
Modification of contractual terms	39					
Cancellation of payment card	40					
Blocking of payment card	41					
Repeated provision of payment card PIN code	42					
Operation of account connected to credit payment card	43					
Modification of payment card limit	44					
Electronic banking						
Establishment of electronic banking service	45					
Provision of electronic banking service	46					
Cancellation of electronic banking service	47					
Sending SMS messages	48					
Issue/renewal of GRID card	49					
Issue/renewal of chip card	50					
Payment services provided in EUR (up to EUR 50,000) within the EEA						
Charging of payment operation to the payment account held with the bank						
by electronic banking	51					
by payment card	52					
at a branch of the bank	53					
Cash withdrawal with debit payment card from an ATM						
of the bank	54					
of another bank in the Slovak Republic or within the EEA	55					
Non-cash payment with a debit card of goods and services from merchants in the SR or EEA	56					
Cash deposit in a payment account held at the bank, made at a branch						
of the bank	57					
of another bank in the SR	58					
of a bank in the EEA	59					
Cash withdrawal from a payment account held with the bank, made at a branch						
of the bank	60					
of another bank in the SR	61					
of a bank in the EEA	62					

One-off payment order for a credit transfer/SEPA credit transfer, made at a branch of the bank by electronic banking	63								
One-off payment order for a direct debit/SEPA direct debit, made at a branch of the bank by electronic banking	64								
Establishment of a standing order for credit transfer or a direct debit authorisation at a branch of the bank by electronic banking	65								
Modification of a standing order for credit transfer or a direct debit authorisation at a branch of the bank by electronic banking	66								
Cancellation of a standing order for credit transfer or a direct debit authorisation at a branch of the bank by electronic banking	67								
Payment service of a foreign currency funds transfer in the SR to the credit of a payment account held with the bank	68								
Payment service of a foreign currency funds transfer in the SR to the credit of a payment account held with another bank in the SR	69								
	70								
	71								
	72								
	73								
	74								

Type of transaction	L. No.	Fee in EUR		Fee in %		Period
		Lower value	Upper value	Lower value	Upper value	
a	b	1	2	3	4	5
Payment services provided outside the EEA						
Non-cash payment with a debit card of goods and services from a merchant outside the SR or EEA	75					
Cash withdrawal made with a debit payment card from the ATM of a bank outside the EEA	76					
Cash withdrawal from a payment account held with the bank at the branch of a bank outside the EEA	77					
Payment service of a funds transfers from a country outside the EEA to a payment account held with the bank	78					
Payment service of a funds transfers to a country outside the EEA from a payment account held with the bank, provided at a branch of the bank	79					
by electronic banking	80					
Payment service of a priority funds transfer to a country outside the EEA from a payment account held with the bank, provided at a branch of the bank	81					
by electronic banking	82					
Authorised overdraft on a payment account						
Establishment of authorised overdraft service	83					
Provision of authorised overdraft service	84					
Cancellation of authorised overdraft service	85					
Sending a reminder notice	86					
Provision of any-purpose consumer loans in EUR						
Processing of loan application	87					
Provision of loan	88					
Opening of loan account	89					
Operation and administration of loan account	90					
Cancellation of loan account	91					
Sending statement of loan account by post	92					
Modification of contractual terms	93					
Sending reminder notice	94					
Prepayment of the loan or its part	95					
Provision of mortgage loans in EUR						
Processing of loan application	96					
Provision of loan	97					
Opening of loan account	98					

Operation and administration of loan account	99							
Cancellation of loan account	100							
Sending statement of loan account by post	101							
Modification of contractual terms	102							
Sending reminder notice	103							
Prepayment of the loan or its part	104							
Provision of other real estate loans in EUR								
Processing of loan application	105							
Provision of loan	106							
Establishment of loan account	107							
Operation and administration of loan account	108							
Cancellation of loan account	109							
Sending statement of loan account by post	110							
Modification of contractual terms	111							
Sending reminder notice	112							
Prepayment of the loan or its part	113							

Type of transaction	L. No.	Fee in EUR		Fee in %		Period
		Lower value	Upper value	Lower value	Upper value	
a	b	1	2	3	4	5
Provision of home savings loans in EUR						
Processing of loan application	114					
Provision of loan	115					
Opening of loan account	116					
Operation and administration of loan account	117					
Cancellation of loan account	118					
Sending statement of loan account by post	119					
Modification of contractual terms	120					
Sending reminder notice	121					
Prepayment of the loan or its part	122					
Provision of intermediate loans in EUR						
Processing of loan application	123					
Provision of loan	124					
Opening of loan account	125					
Operation and administration of loan account	126					
Cancellation of loan account	127					
Sending statement of loan account by post	128					
Modification of contractual terms	129					
Sending reminder notice	130					
Prepayment of the loan or its part	131					

Part B

L. No.	Name of banking services package provided by the bank	Fee for package of banking services provided by the bank in EUR		Period
		Lower value	Upper value	
a	1	2	3	4

Part C

L. No.	Line No in Part A of the report	Line No in Part B of the report	Note
a	1	2	3

**Methodology for producing the
Report on customer fees charged on selected types of transaction
Bd (ODP)24-02**

1. The report contains data on selected types of transaction provided to customers who are consumers.¹⁾
2. Data on all types of transactions provided by the bank are stated in the respective boxes of the report, not including those with a non-white background.
3. In the box “Type of report:”, the type of report is to be entered as either “regular” or “irregular”.

PART A

4. In columns 1 to 4, data are to be entered in euro or percent to two decimal places; data in columns 1 and 2 are to be entered in euro, and data in columns 3 and 4 are to be entered in percent if the fee for the selected type of transaction cannot be expressed in euro.
5. Data in foreign currencies entered in lines 1 to 26 and 75 to 86 are to be converted into euro using the reference exchange rate, set and announced by the European Central Bank or Národná banka Slovenska, applicable on the preparation date of the report.
6. Data entered in columns 1 and 3, designated as “Lower value”, and in columns 2 and 4, designated as “Upper value”, denote the lower and upper bounds of the narrowest range that includes all the fees that the bank charges consumers for the given transaction, not including fees charged within packages of services. If the fee for a given transaction can be expressed as a single value, it is to be entered only in column 1 or column 3 and not in columns 2 or 4. If the transaction fee cannot be expressed as a single value, the lowest value and the highest value within the range of fees that the bank charges for the transaction, not including fees charged within packages of services, are to be entered columns 1 and 2 or in columns 3 and 4.
7. Where the fee for a given type of transaction is set as a percentage and, at the same time, a minimum fee for the transaction is set in euro, data are to be entered only in the respective boxes of columns 1 and 3, not in columns 2 and 4.
8. Where the bank provides a selected type of transaction free of charge, a zero (0) is to be entered in column 1 or column 3 and no data are to be entered in the respective boxes of columns 2 and 4.
9. The period for which the fee for the given transaction is set is to be entered in column 5. A fee for a one-off operation is to be entered in column 5 with the code “0”; a fee for a one-week period of a calendar year, with the code “1”; a fee for a one-month period of a calendar year, with the code “2”; a fee for a one-quarter period of a calendar year, with the code “3”; a fee for a half-year period of a calendar year, with the code “4”; a fee for a calendar year, with code “5”; and other periods, with the code “6”. Where code “6” is entered in column 5, the period for which the fee is set is to be specified in Part C of the report.
10. Home savings banks are to complete only lines 17 to 22, 87 to 95 and 105 to 131 of the report.

¹⁾ Article 2(a) of Act No 129/2010 Coll. on Consumer Credits and Other Credits and Loans for Consumers and on amendments to certain laws, as amended by Act No. 394/2011 Coll.

11. Regarding current accounts, data on transactions conducted in accordance with Articles 708 to 715 of the Commercial Code are to be reported.

12. Data are entered in lines 1 to 8 for payment accounts other than current accounts. Where the bank provides only current accounts as payment accounts, data on current accounts are to be entered in lines 51 to 53, 57 to 62, 73 to 74, and 77 to 86. Where the bank provides payment accounts in addition to current accounts, data on all payment accounts are to be entered in lines 51 to 53, 57 to 62, 73 to 74, and 77 to 86.

13. Regarding deposit accounts, data on transactions conducted in accordance with Articles 716 to 719a of the Commercial Code are to be reported.

14. Regarding deposit accounts with home savings banks, 'opening an account' means entering into a home savings contract in accordance with Article 7(2) of Act No 310/1992 Coll. on Home Savings as amended (hereinafter "the Home Savings Act").

15. Regarding savings books, data on transactions conducted in accordance with Articles 778 to 785 of the Commercial Code are to be reported.

16. Regarding payment cards, data are to be reported on transactions conducted in accordance with Article 2(2)(a) of Act No 483/2001 Coll. on Banks and on amendments to certain laws as amended (hereinafter "the Banking Act") and on transactions conducted in accordance with Article 2 of Act No 492/2009 Coll. on Payment Services and on amendments to certain laws as amended (hereinafter "the Payment Services Act").

17. Regarding electronic banking, data on transactions conducted in accordance with Article 269(2) of the Commercial Code are to be reported.

18. In line 48, 'Sending SMS messages' means for example sending alerts about any movements in the account, changes in the account balance or use of a payment card, sending an account balance, or sending account movements.

19. 'Payment services provided in EUR (up to EUR 50,000) within the EEA' means the provision of payment services under the conditions referred to in Article 1(2)(a) of the Act on Payment Services for amounts of up to EUR 50,000.²⁾

20. 'Payment services provided outside the EEA' means the provision of payment services under the conditions referred to in Article 1(2)(c) of the Payment Services Act.

21. Regarding the provision of loans, data on transactions conducted in accordance with Articles 497 to 507 of the Commercial Code are to be reported.

22. Regarding the provision of mortgage loans, data on loans provided in accordance with Article 75(1), (4) and (5) of the Banking Act are to be reported.

23. 'Intermediate loans' means loans provided by home savings banks in accordance with the Act on Home Savings. In regard to these loans, data on transactions conducted in accordance with Articles 497 to 507 of the Commercial Code are to be reported.

²⁾ Article 3(1) of Regulation (EC) No 924/2009 of the European Parliament and of the Council of 16 September 2009 on cross-border payments in the Community and repealing Regulation (EC) No 2560/2001.

24. 'Other real estate loans' means real estate loans other than mortgage loans, building loans and intermediate loans; they include, for example loans for the purchase and technical appreciation of buildings and land recorded in the Land Register in accordance with Act No 162/1995 Coll. on the Land Registry and the Registration of Ownership Titles and Other Rights to Real Estate (Cadastral Act) as amended, or for the renovation of buildings regardless of the name under which the respective banking products are offered and regardless of the form of the loan collateral or guarantee.

PART B

25. In column 1 of the report, all names of banking services packages that the bank provides to consumers are to be reported.

26. In columns 2 and 3 of the report, fees for banking services packages that the bank provides to consumers are to be reported in euro to two decimal places.

27. Data entered in column 2, designated as “Lower value”, and in column 3, designated as “Upper value”, denote the lower and upper bounds of the narrowest range that includes all the fees that the bank charges consumers for the given package of banking services. If the fee for a given package of banking services can be expressed as a single value, it is to be entered only in column 2, not in column 3. If the fee for the package of banking services cannot be expressed by a single value, the lowest and highest value within the range of fees that the bank charges for the package of banking services provided to consumers are to be entered in columns 2 and 3.

28. The period for which the bank sets the fee for the banking services package is to be entered in column 4. A fee for a one-week period of a calendar year is to be entered with the code “1”; a fee for a one-month period of a calendar year, with the code “2”; a fee for a one-quarter period of a calendar year, with the code “3”; a fee for a half-year period of a calendar year, with the code “4”; a fee for a calendar year, with code “5”; and other periods, with the code “6”. Where code “6” is entered in column 5, the period for which the fee is set is to be specified in Part C of the report.

PART C

29. In column 1, where relevant, the line number from Part A of the report pertaining to the note in column 3 is to be entered.

30. In column 2, where relevant, the line number from Part B of the report pertaining to the note in column 3 and relating to column 4 in Part B is to be entered.

31. In column 3, a note about data in Part A or Part B of the report, as appropriate, is to be entered. If the length of the note exceeds the predefined width of column 3, it is to be continued on the following line, and the line numbers in Part A or Part B to which the note pertains are to be entered again in the corresponding lines of columns 1 or 2.

32. Abbreviations used:

L. No.	Line number
EEA	European Economic Area
GRID	safety feature used in electronic banking
PIN	Personal Identification Number
SEPA	Single Euro Payments Area
SMS	Short Message Service
SR	Slovak Republic