

## PRICE LIST OF STANDARD PAYMENT SERVICES FOR PRIVATE INDIVIDUALS (CONSUMERS)



The presented price list contains information only about the tariffs of the most typical payment services related to the current account. Full information about payment services, tariffs and terms of an agreement can be found on the Bank's home page [www.tbb.ee](http://www.tbb.ee).

### Account related services

№	Service	Fee
<b>1.</b>	<b>Opening and maintenance of account</b>	
<b>1.1.</b>	<b>Opening an account</b>	
	Residents of Estonia	free of charge
	Non-resident, registered in the EU (except Cyprus, Malta, United Kingdom)	100 EUR
	Non-resident, registered in another countries (including Cyprus, Malta, United Kingdom)	100 EUR
<b>1.2.</b>	<b>Current account maintenance fee</b>	
	Residents of Estonia	free of charge
	Non-resident, registered in the EU (except Cyprus, Malta, United Kingdom)	100 EUR per year
	Non-resident, registered in another countries (including Cyprus, Malta, United Kingdom)	100 EUR per year
<b>2.</b>	<b>Payments (except bank cards)</b>	
	Payment order inside Estonia (SEPA)	
	Private clients*	0.20 EUR
	Payment order (SEPA)	
	Private clients*	0.20 EUR
	Outgoing foreign payment, not corresponding to SEPA payment conditions	
	Private clients	9.20 EUR
	Standing payment order (E-invoices)	service is not offered
<b>3.</b>	<b>Providing a debit card</b>	
	Issue of the first card	free of charge
	Additional debit card	3 EUR
	Debit card replacement	3 EUR
	Monthly card administration fee *	1 EUR
<b>4.</b>	<b>Providing a credit card</b>	
	<b>Annual fee</b>	
	<b>Mastercard Standard</b>	26 EUR per year
	Non-residents	52 EUR per year
	For personal banking clients	6.40 EUR per year
	<b>Mastercard Gold</b>	128 EUR per year
	Non-residents	195 EUR per year

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	For personal banking clients	13 EUR per year
<b>5.</b>	<b>Cash depositing and withdrawal at bank office</b>	
<b>5.1.</b>	<b>Cash depositing at bank office</b>	
	Private Clients	over 3 000 EUR per day - 0,2% of the amount
	Private Clients	up to 3 000 EUR per day - free of charge
<b>5.2.</b>	<b>Cash withdrawal at bank office</b>	
	Private Clients up to 500 EUR per day	free of charge
	Private Clients over 500 EUR per day	0.4% of the amount, min. 5.00 EUR
<b>6.</b>	<b>Debit Cards cash withdrawal</b>	
	Cash withdrawal from ATMs in Estonia and euro-area countries	
	Private Clients	1.00 EUR (once a month - free of charge in Estonia)
	Cash withdrawal from ATMs abroad (in the non-euro-area countries)	2.5% of the amount + 2 EUR
	Cash withdrawal at other bank's offices	2.5% of the amount
<b>7.</b>	<b>Credit Cards cash withdrawal</b>	
	Cash withdrawal from ATMs	
	Private Clients	2.5% of the amount + 2 EUR
	Cash withdrawal at other bank's offices	2.5% of the amount
<b>8.</b>	<b>Internet Banking</b>	
	Agreement conclusion	free of charge

\* For personal banking clients - free of charge.



**Annex 1. List of typical payment services**

<b>Term</b>	<b>Definition</b>
<b>Maintaining the account</b>	The financial institution provider operates the account for use by the customer.
<b>Providing a debit card</b>	The financial institution provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
<b>Providing a credit card</b>	The financial institution provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
<b>Payment order within Estonia (SEPA)<sup>1</sup></b>	The financial institution provider transfers money from customer's account pursuant to customer's instructions to another account; a domestic payment that meets SEPA requirements.
<b>Payment order (SEPA)</b>	The financial institution, on the basis of a client's order, transfers money from the client's account to another account; client's payment, where one of the parties is outside the ER and meets SEPA requirements.
<b>Payment order between third countries (non-SEPA)</b>	The financial institution provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is outside the Republic of Estonia and where the payment meets SEPA requirements.
<b>Standing payment order (E-invoice)</b>	The financial institution provider makes regular transfers on the instruction of the customer, in a fixed amount of money from the customer's account to another account where the invoice and payment instruction data were sent to the bank in the e-invoice format of Estonia and the e-invoice is displayed to the customer in the Internet bank.
<b>Cash withdrawal</b>	The customer takes cash out of the customer's account.
<b>Cash deposit</b>	The customer deposits cash in customer's account.
<b>Internet banking agreement</b>	Electronic payment channel offer that enables the customer to perform payment procedures via Internet.

<sup>1</sup> A payment order conforming to the requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council and the technical requirements set forth in the annex to the same regulation.