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| 1. Opening and maintenance of account |   | Business Clients    | Private Clients    |
|---------------------------------------|---|---------------------|--------------------|
| 1.1                                   | Current account   |                     |                    |
|                                       | Residents of Estonia  | Free of charge      | Free of charge     |
|                                       | Resident of Estonia who has non-residents in its structure                              | 250 EUR             | -                  |
|                                       | non-resident, registered in the EU (except Cyprus, Malta, United Kingdom)               | 600 EUR             | 100 EUR            |
|                                       | non-resident, registered in another countries (including Cyprus, Malta, United Kingdom) | 1200 EUR            | 100 EUR            |
| 1.2                                   | Current account maintenance fee   | 3 EUR / per year    | Free of charge     |
|                                       | Resident of Estonia who has non-residents in its structure                              | 250 EUR / per year  |                    |
|                                       | non-resident, registered in the EU (except Cyprus, Malta, United Kingdom)               | 600 EUR / per year  | 100 EUR / per year |
|                                       | non-resident, registered in another countries (including Cyprus, Malta, United Kingdom) | 1200 EUR / per year | 100 EUR / per year |
| 1.2.1.                                | Payment for storage of means on settlement accounts in EUR *                            |                     |                    |
|                                       | non-resident, registered in the EU (except Cyprus, Malta, United Kingdom)               | 0.5% per year       | -                  |
|                                       | non-resident, registered in another countries (including Cyprus, Malta, United Kingdom) | 0.5% per year       | -                  |
| 1.3                                   | Time deposit (all types)  | Free of charge      | Free of charge     |
| 1.4                                   | Start-up account  | Free of charge      | Free of charge     |
| 1.5                                   | Freezing of current account at client's request   | Free of charge      | Free of charge     |
| 1.6                                   | Freezing of current account at the authorities' request                                 | Free of charge      | Free of charge     |
| 1.7                                   | Unfreezing of current account   | Free of charge      | Free of charge     |
| 1.8                                   | Change of signature card  | Free of charge      | Free of charge     |
| 1.9                                   | Closing of current account  | Free of charge      | Free of charge     |
| 1.10                                  | the SMS notification about revenues to the settlement account (price for 1 SMS)         |                     |                    |
|                                       | residents   | 0.18 EUR            | 0.18 EUR           |
|                                       | non-residents   | 0.26 EUR            | 0.26 EUR           |
|                                       | for personal banking clients  | -                   | 0.10 EUR           |
| 1.11                                  | Monthly Service charges for maintenance of the EUR closed current account               | 150 EUR             | 10 EUR             |

\* The payment works for non-resident customers of the bank and residents, has nonresidents in its structure. The amount is calculated daily at the end of each calendar day from the positive rest exceeding a limit in 500 000 euros. The payment keeps once a month in the first day of month

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| 2. Cash Transactions in EUR |   | Business Clients                    | Private Clients                          |
|-----------------------------|---|-------------------------------------|--|
| 2.1                         | Cash depositing                                   |                                     | up to 3 000 EUR per day - free of charge |
|                             | to one's own account                              | 0,5% of the amount, min. 5.00 EUR   | 0,5% of the amount, min. 5.00 EUR        |
|                             | to one's own deposit                              | Free of charge                      | Free of charge                           |
|                             | to another account in AS TBB pank                 | 0.5%                                | 0.5%                                     |
|                             | to apartment association's account in AS TBB pank | -                                   | 1.00 EUR                                 |
| 2.2                         | Cash withdrawal                                   | 0,5% of the amount, min. 5.00 EUR   | -  |
|                             | up to 500 EUR per day                             | -                                   | Free of charge                           |
|                             | over 500 EUR per day                              | -                                   | 0,4% of the amount, min. 5.00 EUR        |
| 2.3                         | Exchange of notes                                 | 1,0% of the amount, min. 3.00 EUR   | 1,0% of the amount, min. 3.00 EUR        |
| 2.4                         | Cash deposit (sorted coins)                       | 5,0% of the amount, min. 5.00 EUR   | 5,0% of the amount, min. 5.00 EUR        |
|                             | into under-aged persons account                   | Free of charge                      | Free of charge                           |
| 2.5                         | Exchange of coins for notes                       | 10,0% of the amount, min. 10.00 EUR | 10,0% of the amount, min. 10.00 EUR      |
| 2.6                         | Booking of cash *                                 | Free of charge                      | Free of charge                           |

\* Cash amounts exceeding EUR 15 000 or its equivalent in another currency is subject to advance reservation. Advance reservation application of cash must be submitted the latest by 12:00 p.m. on the banking day before fulfilling the order.

| 3. Cash Transactions in other Currencies |  | Business Clients                  | Private Clients                   |
|--|--|-----------------------------------|-----------------------------------|
| 3.1                                      | Cash depositing to one's own account                       |                                   |                                   |
|  | USD, GBP, SEK  | 3,0% of the amount, min. 5.00 EUR | 3,0% of the amount, min. 5.00 EUR |
|  | RUB  | 5,0% of the amount, min. 5.00 EUR | 5,0% of the amount, min. 5.00 EUR |
| 3.2                                      | Cash depositing to another person account                  |                                   |                                   |
|  | USD, GBP, SEK  | 3,0% of the amount, min. 5.00 EUR | 3,0% of the amount, min. 5.00 EUR |
|  | RUB  | 5,0% of the amount, min. 5.00 EUR | 5,0% of the amount, min. 5.00 EUR |
| 3.3                                      | Cash depositing to time deposit                            | Free of charge                    | Free of charge                    |
| 3.4                                      | Cash withdrawal  |                                   |                                   |
|  | USD, GBP, SEK  | 2,0% of the amount, min. 5.00 EUR | 2,0% of the amount, min. 5.00 EUR |
|  | RUB  | 5,0% of the amount, min. 5.00 EUR | 5,0% of the amount, min. 5.00 EUR |
|  | Other currencies   | 2,0% of the amount, min. 5.00 EUR | 2,0% of the amount, min. 5.00 EUR |
| 3.5                                      | Additional services  |                                   |                                   |
|  | 3.5.1 Booking of foreign currency *                        | Free of charge                    | Free of charge                    |
|  | 3.5.2 Fine for cancelling a purchase of a booking currency | 0,2% of the amount                | 0,2% of the amount                |
|  | 3.5.3 Inspection of banknotes                              | 0.35 EUR / note                   | 0.35 EUR / note                   |
|  | 3.5.4 Exchange of notes of the same currency               | 1% of the amount, min. 2.00 EUR   | 1% of the amount, min. 2.00 EUR   |
|  | 3.5.5 Purchase of damaged notes                            | 15% of the nominal, min. 2.00 EUR | 15% of the nominal, min. 2.00 EUR |
| 3.6                                      | Purchasing-selling of foreign currency                     |                                   |                                   |
|  | amount over 10 000 EUR                                     | at a agreed rate                  | at a agreed rate                  |

\* Cash amounts exceeding EUR 15 000 or its equivalent in another currency are subject to advance reservation. Advance reservation application of cash must be submitted the latest by 12:00 p.m. on the banking day before fulfilling the order.

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| 4. Bank Transfers in EUR |  | Business Clients      | Private Clients       |
|--------------------------|--|-----------------------|-----------------------|
| 4.1                      | Incoming internal payment  | Free of charge        | Free of charge        |
| 4.2                      | Incoming SEPA payment *  | Free of charge        | Free of charge        |
|                          | Non-residents  | Free of charge        | Free of charge        |
|                          | EU non-residents   | 3.00 EUR              |                       |
| 4.3                      | Incoming foreign payment, not corresponding to SEPA payment conditions |                       |                       |
|                          | up to 50 000 EUR   | Free of charge        | Free of charge        |
|                          | Non-residents  | 1.00 EUR              | Free of charge        |
|                          | EU non-residents   | 7.50 EUR              | -                     |
|                          | over 50 000 EUR  | 6.00 EUR              | 1.00 EUR              |
|                          | Non-residents  | 6.50 EUR              | 1.00 EUR              |
|                          | EU non-residents   | 8.50 EUR              | -                     |
| 4.4                      | Outgoing internal payment  | 1.00 EUR              | 0.50 EUR              |
|                          | for the members of apartment association                               | -                     | 0.50 EUR              |
|                          | Non-residents  | 1.00 EUR              | 0.50 EUR              |
|                          | EU non-resident  | 1.00 EUR              | -                     |
| 4.5                      | Outgoing SEPA payment  | 1.05 EUR              | 0.85 EUR              |
|                          | young people at the age up to 25 years                                 | -                     | 0.65 EUR              |
|                          | persons over 55 years and invalids                                     | -                     | 0.60 EUR              |
|                          | Non-residents  | 1.05 EUR              | 0.85 EUR              |
|                          | EU non-residents   | 20.00 EUR             | -                     |
| 4.6                      | Outgoing SEPA express payment **                                       | 15 EUR                | 15 EUR                |
|                          | Non-residents  | 17 EUR                | 15 EUR                |
|                          | EU non-residents   | 24.00 EUR             | -                     |
|                          | Outgoing SEPA express payment exceeding 20000 EUR **                   | 24 EUR                | 22 EUR                |
|                          | Non-residents  | 36 EUR                | 22 EUR                |
|                          | EU non-residents   | 37.00 EUR             | -                     |
| 4.7                      | Outgoing foreign payment, not corresponding to SEPA payment conditions |                       |                       |
|                          | normal payment "shared"  |                       |                       |
|                          | non-residents  | 9 EUR                 | 9 EUR                 |
|                          | EU non-residents   | 11 EUR                | 11 EUR                |
|                          | EU non-residents   | 20 EUR                | -                     |
|                          | normal payment "remitter" ***  | 25 EUR                | 25 EUR                |
|                          | non-residents***   | 30 EUR                | 30 EUR                |
|                          | EU non-residents   | 51 EUR                | -                     |
|                          | urgent payment "shared"  | 21 EUR                | 21 EUR                |
|                          | non-residents  | 23 EUR                | 23 EUR                |
|                          | EU non-residents   | 41 EUR                | -                     |
|                          | urgent payment "remitter" ***  | 38 EUR                | 38 EUR                |
|                          | non-residents***   | 43 EUR                | 43 EUR                |
|                          | EU non-residents   | 73 EUR                | -                     |
|                          | express payment "shared"   | 35 EUR                | 35 EUR                |
|                          | non-residents  | 44 EUR                | 44 EUR                |
|                          | EU non-residents   | 77 EUR                | -                     |
|                          | express payment „remitter" ***   | 49 EUR                | 49 EUR                |
|                          | non-residents***   | 59.50 EUR             | 59.50 EUR             |
|                          | EU non-residents   | 103 EUR               | -                     |
| 4.8                      | Discounting of incoming payments                                       | 0.05% day, min. 4 EUR | 0.05% day, min. 4 EUR |
| 4.9                      | Standing payment order   |                       |                       |
|                          | drafting   | Free of charge        | Free of charge        |
|                          | amendment in terms   | Free of charge        | Free of charge        |
|                          | transfer   | 0.20 EUR              | 0.20 EUR              |
|                          | transfer for time deposit account                                      | Free of charge        | Free of charge        |
| 4.10                     | Overdraft offering   | 0.05% / calendar day  | 0.1% / calendar day   |

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| 4. Bank Transfers in EUR |                                     | Business Clients   | Private Clients  |
|--------------------------|-------------------------------------|--|--|
| 4.11                     | Accepting cheque for collection**** | 2,0% (min. 7 EUR, max. 120 EUR ) + foreign bank's charge | 2,0% (min. 7 EUR, max. 120 EUR ) + foreign bank's charge |
| 4.12                     | Returning an uncovered cheque       | 10 EUR + foreign bank's charge                           | 10 EUR + foreign bank's charge                           |

Fees, indicated in the Pricelist as „**EU non-residents**“ refer only to those corporate customers having registration outside the **List of territories, which are not a low tax rate territories** (see the last page of the Pricelist).

\* SEPA payment conditions:

1. the payment currency is the EUR;
2. correct beneficiary's IBAN and BIC code of the beneficiary's bank are indicated in the payment;
3. Service fee type: shared (option SHA);
4. Normal payment;
5. The remitter's bank and the beneficiary's bank are both situated in SEPA state and are members of the SEPA payments scheme;

If one or more incorrect details are indicated in the payment order and foreign bank therefore submits a service fee claim to Tallinn Business Bank, it will be deducted from the client's account.

\*\* SEPA express payment can be accepted on working days until 16:00.

\*\*\* In case the foreign bank's charges exceed AS TBB bank's charges, the difference + 3 € will be debited from the remitter's account.

\*\*\*\* Only checks issued by EU banks in EUR are accepted. AS TBB bank reserves the right to reject acceptance of check that failed the preliminary examination. When accepting a check, the funds are deposited on the client's account in the amount of a fixed amount of 120 EUR.

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| 5.  | Bank Transfers in Foreign Currency                         | Business Clients                 | Private Clients                  |
|-----|--|----------------------------------|----------------------------------|
| 5.1 | Incoming internal payment                                  | Free of charge                   | Free of charge                   |
| 5.2 | Incoming foreign payment *                                 | 6 EUR                            | 6 EUR                            |
|     | non-residents  | 8 EUR                            | 8 EUR                            |
|     | EU-non residents   | 10 EUR                           | -                                |
| 5.3 | Outgoing internal payment                                  | 3 EUR                            | 3 EUR                            |
|     | non-resident, registered in the EU                         | 5 EUR                            | 5 EUR                            |
|     | non-resident, registered in another countries              | 7 EUR                            | 7 EUR                            |
| 5.4 | Outgoing foreign payment                                   |                                  |                                  |
|     | normal payment "shared"                                    | 9 EUR                            | 9 EUR                            |
|     | non-residents  | 11 EUR                           | 11 EUR                           |
|     | EU-non residents   | 20 EUR                           | -                                |
|     | normal payment "remitter" **                               | 25 EUR                           | 25 EUR                           |
|     | non-residents**  | 30 EUR                           | 30 EUR                           |
|     | EU-non residents   | 52 EUR                           | -                                |
|     | urgent payment "shared"                                    | 21 EUR                           | 21 EUR                           |
|     | non-residents  | 23 EUR                           | 23 EUR                           |
|     | EU-non residents   | 40 EUR                           | -                                |
|     | urgent payment "remitter" **                               | 38 EUR                           | 38 EUR                           |
|     | non-residents**  | 43 EUR                           | 43 EUR                           |
|     | EU non-residents   | 76 EUR                           | -                                |
|     | express payment (USD) "shared"                             | 35 EUR                           | 35 EUR                           |
|     | non-residents  | 43 EUR                           | 43 EUR                           |
|     | EU-non residents   | 76 EUR                           | -                                |
|     | express payment (USD) "remitter"                           | 49 EUR                           | 49 EUR                           |
|     | non-residents  | 59.50 EUR                        | 59.50 EUR                        |
|     | EU-non residents   | 103 EUR                          | -                                |
| 5.5 | Confirmation of outgoing payment order at client's request | 3 EUR                            | 3 EUR                            |
| 5.6 | Confirmation of incoming payment order at client's request | 3 EUR                            | 3 EUR                            |
| 5.7 | Discounting of incoming payment order                      | 0.05% day, min. 4 EUR            | 0.05% day, min. 4 EUR            |
| 5.8 | Overdraft offering   | 0.05% / calendar day             | 0.1% / calendar day              |
| 5.9 | Purchasing-selling of foreign currency amount              | over 50 000 EUR at a agreed rate | over 20 000 EUR at a agreed rate |

\* Incoming foreign payment "remitter" – without charges.

\*\* If paid to foreign bank fees are higher than the corresponding TBB fee, the bank holds in its favour +3 EUR from the payer's account.

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| 6. Internet Banking |  | Business Clients | Private Clients  |
|---------------------|--|------------------|------------------|
| 6.1                 | Agreement conclusion   | Free of charge   | Free of charge   |
| 6.1.1               | Monthly administration fee   | Free of charge   | Free of charge   |
|                     | Monthly administration fee for non-residents                           | 3 EUR            | Free of charge   |
|                     | Monthly administration fee for non-residents registered in EU          | 3 EUR            | Free of charge   |
|                     | Monthly administration fee for EU non-residents                        | 5 EUR            | Free of charge   |
| 6.2                 | Primary card with codes  | Free of charge   | Free of charge   |
| 6.3                 | Extra card with codes  | 3 EUR / peace    | 3 EUR / peace    |
| 6.4                 | Specialist's visit <sup>1</sup>  | 13.00 EUR / hour | 13.00 EUR / hour |
| 6.5                 | Outgoing internal payment in EUR                                       | 0.15 EUR         | Free of charge   |
|                     | Non-resident   | 0.50 EUR         | 0.50 EUR         |
|                     | EU non-residents   | 1.00 EUR         | -                |
| 6.6                 | Outgoing internal payment in foreign currency                          | 3 EUR            | 3 EUR            |
|                     | Non-residents  | 5 EUR            | 5 EUR            |
|                     | EU non-resident  | 7 EUR            | -                |
| 6.7                 | Outgoing SEPA payment *  | 0.45 EUR         | 0.20 EUR         |
|                     | Non-residents  | 0.45 EUR         | 0.20 EUR         |
|                     | EU non-residents   | 19 EUR           | -                |
|                     | personal banking clients   | -                | Free of charge   |
| 6.8                 | Outgoing SEPA express payment **                                       | 12 EUR           | 12 EUR           |
|                     | Non-residents  | 12 EUR           | 12 EUR           |
|                     | EU non-residents   | 24 EUR           | -                |
|                     | Outgoing SEPA express payment exceeding 20000 EUR **                   | 22 EUR           | 22 EUR           |
|                     | Non-residents  | 22 EUR           | 22 EUR           |
|                     | EU non-residents   | 35 EUR           | -                |
| 6.9                 | Outgoing foreign payment, not corresponding to SEPA payment conditions |                  |                  |
|                     | normal payment "shared"  |                  |                  |
|                     | non-residents  | 9.20 EUR         | 9.20 EUR         |
|                     | EU non-residents   | 11.20 EUR        | 11.20 EUR        |
|                     | EU non-residents   | 20 EUR           | -                |
|                     | normal payment "remitter" ***  |                  |                  |
|                     | non-residents  | 24.50 EUR        | 24.50 EUR        |
|                     | non-residents  | 28 EUR           | 28 EUR           |
|                     | EU non-residents   | 49EUR            | -                |
|                     | urgent payment "shared"  |                  |                  |
|                     | non-residents  | 18.50 EUR        | 18.50 EUR        |
|                     | non-residents  | 21 EUR           | 21 EUR           |
|                     | EU non-residents   | 37 EUR           | -                |
|                     | urgent payment "remitter" ***  |                  |                  |
|                     | non-residents  | 37.50 EUR        | 37.50 EUR        |
|                     | non-residents  | 42 EUR           | 42 EUR           |
|                     | EU non-residents   | 73 EUR           | -                |
|                     | express payment "shared"   |                  |                  |
|                     | non-residents  | 35 EUR           | 35 EUR           |
|                     | non-residents  | 43 EUR           | 43 EUR           |
|                     | EU non-residents   | 75 EUR           | -                |
|                     | express payment „remitter" ***   |                  |                  |
|                     | non-residents  | 48.50 EUR        | 48.50 EUR        |
|                     | non-residents  | 57.50 EUR        | 57.50 EUR        |
|                     | EU non-residents   | 92 EUR           | -                |
| 6.10                | Outgoing foreign payment in foreign currency                           |                  |                  |
|                     | normal payment "shared"  |                  |                  |
|                     | non-residents  | 9.20 EUR         | 9.20 EUR         |
|                     | non-residents  | 11.20 EUR        | 11.20 EUR        |
|                     | EU non-residents   | 20 EUR           | -                |
|                     | normal payment "remitter" ***  |                  |                  |
|                     | non-residents  | 24.50 EUR        | 24.50 EUR        |
|                     | non-residents  | 28 EUR           | 28 EUR           |
|                     | EU non-residents   | 49 EUR           | -                |
|                     | urgent payment "shared"  |                  |                  |
|                     | non-residents  | 18.50 EUR        | 18.50 EUR        |
|                     | non-residents  | 21 EUR           | 21 EUR           |
|                     | EU non-residents   | 36 EUR           | -                |

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| 6. Internet Banking                            | Business Clients | Private Clients |
|--|------------------|-----------------|
| urgent payment "remitter" ***                  | 37.50 EUR        | 37.50 EUR       |
| non-residents                                  | 42 EUR           | 42 EUR          |
| EU non-residents                               | 73 EUR           |                 |
| express payment (USD) "shared"                 | 35 EUR           | 35 EUR          |
| non-residents                                  | 43 EUR           | 43 EUR          |
| EU non-residents                               | 75 EUR           | -               |
| express payment (USD) "remitter" ***           | 48.50 EUR        | 48.50 EUR       |
| non-residents                                  | 57.50 EUR        | 57.50 EUR       |
| EU non-residents                               | 101 EUR          | -               |
| 6.11 Standing payment order                    |                  |                 |
| drafting                                       | Free of charge   | Free of charge  |
| amendment in terms                             | Free of charge   | Free of charge  |
| transfer                                       | 0.15 EUR         | Free of charge  |
| 6.12 Issuing of an ID card reader              | 7 EUR            | 7 EUR           |
| 6.13 Issuing a PIN generator                   | 15 EUR           | 10 EUR          |
| personal banking clients                       | -                | 7 EUR           |
| non-residents                                  | 40 EUR           | 40 EUR          |
| 6.14 Replacement of a PIN generator            | Free of charge   | Free of charge  |
| 6.15 Issuing an additional PIN generator       | 15 EUR           | 10 EUR          |
| for personal banking clients                   | -                | 7 EUR           |
| non-residents                                  | 40 EUR           | 40 EUR          |
| 6.16 Issuing a multiple-use password card      | Free of charge   | Free of charge  |
| 6.17 Replacement of multiple-use password card | 3 EUR / peace    | 3 EUR / peace   |
| 6.18 Issuing one-time password card            | 3 EUR / peace    | 3 EUR / peace   |

\* SEPA payment conditions:

1. the payment currency is the EUR;
  2. correct beneficiary's IBAN and BIC code of the beneficiary's bank are indicated in the payment;
  3. Service fee type: shared (option SHA);
  4. Normal payment;
  5. The remitter's bank and the beneficiary's bank are both situated in SEPA state and are members of the SEPA payments scheme;
- If one or more incorrect details are indicated in the payment order and foreign bank therefore submits a service fee claim to Tallinn Business Bank, it will be deducted from the client's account.

\*\* SEPA express payment can be accepted on working days until 16:00.

\*\*\* In case the foreign bank's charges exceed AS TBB bank's charges, the difference + 3 € will be debited from the remitter's account.

<sup>1</sup> In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

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| 7. Debit Cards |  | Business Clients                              | Private Clients                                     |
|----------------|--|---|---|
| 7.1            | Issue of the first card  | Free of charge                                | Free of charge                                      |
| 7.2            | Additional debit card  | 3.00 EUR                                      | 3.00 EUR  |
| 7.3            | Debit card replacement upon expiry   | Free of charge                                | Free of charge                                      |
| 7.3.1          | Debit card replacement before expiry by Client wish  | 3.00 EUR                                      | 3.00 EUR  |
| 7.4            | Debit card replacement   | 3.00 EUR                                      | 3.00 EUR  |
| 7.5            | Monthly card administration fee  | 1.00 EUR                                      | 1.00 EUR  |
|                | for personal banking clients   | -   | Free of charge                                      |
|                | for young people at the age of 7-17  | -   | Free of charge                                      |
|                | for young people at the age of 18-25   | -   | Free of charge                                      |
|                | for persons over 55 years  | -   | Free of charge                                      |
| 7.6            | Card payment transaction   | Free of charge                                | Free of charge                                      |
| 7.6.1          | The payment in foreign currency for the accomplished transactions with the card**<br>the original currency of the operation is another currency (ex.EUR) | 2% of the transaction amount                  | 2% of the transaction amount                        |
| 7.7            | Cash withdrawal from ATMs in Estonia and euro-area countries   | 1.10 EUR + 0,3% of the amount                 | 1.00 EUR (once a month - free of charge in Estonia) |
|                | personal banking clients, young people at the age of 7-17 and persons over 55 years  | -   | 1.00 EUR (twice a month - free of charge)           |
|                | abroad (in the non-euro-area countries)  | 2,5% of the amount + 2 EUR                    | 2,5% of the amount + 2 EUR                          |
|                | cash withdrawal at other bank's offices  | 2,5% of the amount                            | 2,5% of the amount                                  |
| 7.8            | Copy of card transaction receipt <sup>1</sup>  |   |   |
|                | Transaction in Estonia   | 3.00 EUR                                      | 3.00 EUR  |
|                | Transaction abroad   | 6.50 EUR                                      | 6.50 EUR  |
| 7.9            | Penalty on unjustified refund request  |   |   |
|                | Transaction in Estonia   | 3.20 EUR                                      | 3.20 EUR  |
|                | Transaction abroad   | 6.50 EUR                                      | 6.50 EUR  |
| 7.10           | Blocking card at customer's request  | Free of charge                                | Free of charge                                      |
| 7.11           | Blocking card at bank's own initiative   | Free of charge                                | Free of charge                                      |
| 7.12           | Unblocking card  | Free of charge                                | Free of charge                                      |
| 7.13           | Penalty on overdraft transaction   | 0,1% per day on the amount overdrawn          | 0,1% per day on the amount overdrawn                |
| 7.14           | Change of card limit   | Free of charge                                | Free of charge                                      |
| 7.15           | Penalty for using the closed, blocked-up or expired card   | 3.50 EUR                                      | 3.50 EUR  |
| 7.16           | Notice of indebtedness by post   | 2.00 EUR                                      | 2.00 EUR  |
| 7.17           | Information inquiry at ATM (account balance and last transactions) for personal banking clients  | 0.32 EUR / request                            | 0.32 EUR / request                                  |
|                |  | -   | Free of charge                                      |
| 7.18           | Protest of card transaction  | in accordance with MasterCard's rates + 8 EUR | in accordance with MasterCard's rates + 8 EUR       |
| 7.19           | The penalty for ordered, but unclaimed debitcard   | 4 EUR   | 4 EUR   |

<sup>1</sup> In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

\*\* All claims for the transactions accomplished with the card in foreign currency received by the bank from International card corporation - Mastercard – and are converted into euros according to its stated rate of exchange.

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| 8. Credit Cards |  | Business Clients  | Private Clients   |
|-----------------|--|---|---|
| 8.1             | Annual fee   |   |   |
|                 | MasterCard Business  | 26 EUR per year   | -   |
|                 | Non-residents  | 65 EUR per year   | -   |
|                 | MasterCard Standard  |   | 26 EUR per year   |
|                 | Non-residents  | -   | 52 EUR per year   |
|                 | for personal banking clients   | -   | 6.40 EUR per year   |
|                 | MasterCard Gold  | 128 EUR per year  | 128 EUR per year  |
|                 | Non-residents  | 195 EUR per year  | 195 EUR per year  |
|                 | for personal banking clients   | -   | 13 EUR per year   |
| 8.2             | Annual fee charged on additional card  |   |   |
|                 | MasterCard Business  | 16 EUR per year   | -   |
|                 | MasterCard Standard  | -   | 13 EUR per year   |
|                 | MasterCard Gold  | 64 EUR per year   | 64 EUR per year   |
| 8.3             | Card replacement   |   |   |
|                 | in Estonia   | 7.00 EUR  | 6.50 EUR  |
|                 | Abroad   | According to MasterCard price list                        | According to MasterCard price list                        |
| 8.4             | Card payment transaction   | Free of charge  | Free of charge  |
| 8.4.1           | The payment in foreign currency for the accomplished transactions with the card**<br>the original currency of the operation is another currency (ex.EUR) | 2% of the transaction amount                              | 2% of the transaction amount                              |
| 8.5             | Cash withdrawal from ATMs  | 2,5% of the sum + 2.00 EUR                                | 2,5% of the sum + 2.00 EUR                                |
|                 | at other bank's offices  | 2,5% of the sum   | 2,5% of the sum   |
| 8.6             | Monthly card transactions statement  | Free of charge  | Free of charge  |
| 8.7             | Card transactions additional statement   | 2.00 EUR for a statement                                  | 2.00 EUR for a statement                                  |
| 8.8             | Copy of card transaction receipt <sup>1</sup>  |   |   |
|                 | Transaction in Estonia   | 3.00 EUR  | 3.00 EUR  |
|                 | Transaction abroad   | 6.50 EUR  | 6.50 EUR  |
| 8.9             | Penalty on unjustified refund request  |   |   |
|                 | Transaction in Estonia   | 6.50 EUR  | 6.50 EUR  |
|                 | Transaction abroad   | 10.00 EUR   | 10.00 EUR   |
| 8.10            | Blocking card at customer's request  | Free of charge  | Free of charge  |
| 8.11            | Blocking card at bank's own initiative   | 6.50 EUR  | 6.50 EUR  |
| 8.12            | Closing card   | Free of charge  | Free of charge  |
| 8.13            | Penalty fee on the use of closed, blocked or expired card  | 65 EUR  | 65 EUR  |
| 8.14            | Penalty on overdraft   | 10% from the excess amount of the previous month          | 10% from the excess amount of the previous month          |
| 8.15            | Penalty on amounts due   | 0,1% per day  | 0,02% per day   |
| 8.16            | Notice of indebtedness by post   | 5.00 EUR  | 5.00 EUR  |
| 8.17            | Change of credit limit   | 6.50 EUR  | 6.50 EUR  |
| 8.18            | Interest paid on security deposit  | Equals respective interest rate of a 3 month time deposit | Equals respective interest rate of a 3 month time deposit |
| 8.19            | Protest of card transaction  | In accordance with MasterCard's rates + 8 EUR             | In accordance with MasterCard's rates + 8 EUR             |
| 8.20            | The penalty for refusal of the ordered card*   | 6.00 EUR  | 6.00 EUR  |
| 8.21            | Information inquiry at ATM (account balance and last transactions)   | 0.32 EUR  | 0.32 EUR  |
|                 | For personal banking clients   | -   | Free of charge  |

\* The penalty for ordered card renouncing or non-arriving during three months from its registration.

\*\* All claims for the transactions accomplished with the card in foreign currency received by the bank from International card corporation - Mastercard – and are converted into euros according to its stated rate of exchange.

<sup>1</sup> In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

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## 9. Loans, Leasing, Guarantees and Factoring to Business Clients

|     |  |   |
|-----|--|---|
| 9.1 | Overdraft  |   |
|     | Drafting of loan agreement   | Up to 1,0% of the limit, min. 200 EUR                                       |
|     | Additional application   | Up to 1,0% of the additional limit, min. 200 EUR                            |
|     | Extension of overdraft maturity date   | Up to 1,0% of the limit, min. 200 EUR                                       |
|     | Amendment of an interest rate  | Up to 1,0% of the limit, min. 200 EUR                                       |
|     | Other amendments of loan agreement terms   | Up to 1,0% of the limit, min. 200 EUR                                       |
|     | Premature termination of agreement   | According to the agreement terms  |
|     | Payment for an unused limit  | 0,5% – 2,5%   |
|     | Dispatch of letter to a client due to breach of loan agreement terms                         | 6.00 EUR  |
| 9.2 | Current assets loan  |   |
|     | Drafting of loan agreement   | Up to 1,0% of the loan amount, min. 200 EUR                                 |
|     | Additional application   | Up to 1,0% of the additional amount, min. 200 EUR                           |
|     | Extension of loan maturity date  | Up to 1,0% of the outstanding amount, min. 200 EUR                          |
|     | Amendment of an interest rate  | Up to 1,0% of the outstanding amount, min. 200 EUR                          |
|     | Grace period   | Up to 1,0% of the outstanding amount  |
|     | Amendment of repayment schedule (except for a case when it follows from the agreement)       | 50 EUR  |
|     | Other amendments of loan agreement terms   | Up to 1,0% of the outstanding amount, min. 200 EUR                          |
|     | Premature termination of agreement   | Sum of 2 months interest payments (shall not apply with two months' notice) |
|     | Dispatch of letter to a client due to breach of loan agreement terms                         | 6.00 EUR  |
| 9.3 | Investment loan  |   |
|     | Drafting of loan agreement   | Up to 1,0% of the loan amount, min. 200 EUR                                 |
|     | Additional application   | Up to 1,0% of the additional amount, min. 200 EUR                           |
|     | Extension of loan maturity date  | Up to 1,0% of the outstanding amount, min. 200 EUR                          |
|     | Amendment of an interest rate  | Up to 1,0% of the outstanding amount, min. 200 EUR                          |
|     | Repayment holiday  | Up to 1,0% of the outstanding amount  |
|     | Amendment of repayment schedule (except for a case when it follows from the agreement)       | 50 EUR  |
|     | Other amendments of loan agreement terms   | Up to 1,0% of the outstanding amount, min. 200 EUR                          |
|     | Premature termination of agreement   | Sum of 2 months interest payments (shall not apply with two months' notice) |
|     | Dispatch of letter to a client due to breach of loan agreement terms                         | 6.00 EUR  |
| 9.4 | Rural life and agricultural loan   |   |
|     | Drafting of loan agreement   | Free of charge*   |
|     | Amendment of agreement terms   | Free of charge *  |
|     | Dispatch of letter to a client due to breach of loan agreement terms                         | 6.00 EUR  |
| 9.5 | Start-up loan  |   |
|     | Drafting of loan agreement   | 1,5% of the loan amount   |
|     | Additional application   | 1,5% of the additional amount   |
|     | Amendment of agreement and/or repayment schedule, which requires Kredex coordination         | 1,2% of the outstanding amount  |
|     | Amendment of agreement and/or repayment schedule, which does not Kredex require coordination | 1,0% of the outstanding amount  |
|     | Premature repayment of loan  | According to the agreement terms  |

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## 9. Loans, Leasing, Guarantees and Factoring to Business Clients

|      |  |  |
|------|--|--|
|      | Dispatch of letter to a client due to breach of loan agreement terms                   | 6.00 EUR   |
| 9.6  | Penalty on amounts due   | 0,2% per day   |
| 9.7  | Bank guarantees  |  |
|      | Application fee  | Up to 1%, min 100 EUR  |
|      | Charge for guarantee   | 1-5% в год   |
|      | Amendment to a letter of guarantee   | 75 EUR   |
| 9.8  | Bank guarantees issued to the benefit of Tallinn Business Bank customers               |  |
|      | Notification and/or guarantee amendment fee  | 75 EUR   |
|      | Submitting a claim under guarantee   | 0,1%, min 150 EUR  |
|      | Guarantee cancellation notification of foreign bank                                    | 40 EUR   |
| 9.9  | Leasing  |  |
|      | Drafting of leasing agreement  | 1,2% of the leasing amount, (min. 200 EUR)   |
|      | Amendment of an interest rate  | In case of increasing – free of charge<br>In case of decreasing – up to 1,0% of the outstanding amount, (min. 100 EUR) |
|      | Amendment of agreement terms   | Up to 1,0% of the outstanding amount, (min. 320 EUR)   |
|      | Grace period   | Up to 1,0% of the outstanding amount   |
|      | Premature termination of agreement   | Sum of 2 months interest payments (shall not apply with two months' notice)  |
|      | Amendment of repayment schedule (except for a case when it follows from the agreement) | Up to 1,0% of the outstanding amount   |
|      | Agreement transfer to another lessee   | Up to 1,0% of the outstanding amount, (min. 100 EUR)   |
|      | Dispatch of letter to a client due to breach of loan agreement terms                   | 6.00 EUR   |
|      | Leasing project related additional expenses  | According to the real expenses   |
|      | Consultation <sup>1</sup>  | 32 EUR/hour  |
| 9.10 | Penalty for not submitting a collateral insurance policy                               | 100 EUR  |
| 9.11 | Factoring  |  |
|      | Contract fee   | up to 1% of the limit per year, but no less than 150 EUR 2   |
|      | Prolongation of the limit  | up to 1% of the limit per year, but no less than 150 EUR 2   |
|      | Increase of the limit  | up to 1% of the additional amount per year, but no less than 150 EUR 2   |
|      | Amendment of other terms and conditions of the contract                                | no less than 65 EUR 2  |

\* The condition "free of charge" is realized only if the project is funded through the MES (Rural Development Foundation) allocations.

<sup>1</sup> In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

## 10. Loans, Leasing and Guarantees to Private Clients

|      |  |   |
|------|--|---|
| 10.1 | Housing loan   |   |
|      | Drafting of loan agreement   | Up to 1,0% of the outstanding amount, min. 200 EUR  |
|      | Amendment of an interest rate  | In case of increasing – free of charge<br>In case of decreasing – up to 1,0% of the outstanding amount, (min. 200 EUR)                                      |
|      | Amendment of loan maturity date  | Up to 1,0% of the outstanding amount, min. 200 EUR  |
|      | Grace period   | Up to 1,0% of the outstanding amount  |
|      | Amendment of repayment schedule (except for a case when it follows from the agreement) | 20 EUR  |
|      | Other amendments of loan agreement terms   | Up to 1,0% of the outstanding amount, min. 200 EUR  |
|      | Premature termination of agreement   | Non-fixed interest - sum of 2 months interest payments (shall not apply with two months' notice);<br>Fixed interest – 0,5% of the outstanding amount (shall |

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## 10. Loans, Leasing and Guarantees to Private Clients

|      |  |  |
|------|--|--|
|      |  | not apply with two months' notice)   |
|      | Dispatch of letter to a client due to breach of loan agreement terms                   | 5 EUR  |
|      | Additional loan amount   | Up to 1,0% of the outstanding amount, min. 200 EUR   |
| 10.2 | Mortgage loan  |  |
|      | Drafting of loan agreement   | Up to 1,0% of the outstanding amount, min. 200 EUR   |
|      | Amendment of an interest rate  | In case of increasing – free of charge<br>In case of decreasing – up to 1,0% of the outstanding amount, (min. 200 EUR)   |
|      | Amendment of agreement terms   | Up to 1,0% of the outstanding amount, min. 200 EUR   |
|      | Grace period   | Up to 1,0% of the outstanding amount   |
|      | Amendment of repayment schedule (except for a case when it follows from the agreement) | 20 EUR   |
|      | Other amendments of loan agreement terms   | Up to 1,0% of the outstanding amount, min. 200 EUR   |
|      | Premature termination of agreement   | Non-fixed interest - sum of 2 months interest payments (shall not apply with two months' notice);<br>Fixed interest – 0,5% of the outstanding amount (shall not apply with two months' notice) |
|      | Dispatch of letter to a client due to breach of loan agreement terms                   | 5 EUR  |
|      | Additional loan amount   | Up to 1,0% of the outstanding amount, min. 200 EUR   |
| 10.3 | Small loan   |  |
|      | Drafting of loan agreement   | 1,5% of the outstanding amount, min. 35 EUR  |
|      | Additional application   | 1,5% of the additional amount, min. 35 EUR   |
|      | Grace period   | 35 EUR   |
|      | Amendment of repayment schedule (except for a case when it follows from the agreement) | 20 EUR   |
|      | Premature termination of agreement   | Up to 1,0% of the outstanding amount, (shall not apply with two months' notice)  |
|      | Dispatch of letter to a client due to breach of loan agreement terms                   | 5 EUR  |
|      | Amendment of agreement terms   | 35 EUR   |
|      | Interest rate  | 9% - 22%   |
| 10.4 | Small overdraft  |  |
|      | Drafting of loan agreement   | 1,0%, min. 15 EUR  |
|      | Additional application   | 1,0%, min. 15 EUR  |
|      | Extension of loan maturity date  | 1,0%, min. 15 EUR  |
|      | Other amendments of loan agreement terms   | 15 EUR   |
|      | Premature termination of agreement   | Free of charge   |
|      | Dispatch of letter to a client due to breach of loan agreement terms                   | 5.00 EUR   |
| 10.5 | Penalty on amounts due   | Interest rate specified in article 113 p. 1 of Law of Obligations Act  |
| 10.6 | Leasing  |  |
|      | Drafting of leasing agreement  | Up to 1,0% of the leasing amount, (min. 200 EUR)   |
|      | Amendment of an interest rate  | In case of increasing – free of charge<br>In case of decreasing – up to 1,0% of the outstanding amount, (min. 100 EUR)   |
|      | Amendment of agreement terms   | 1,0% of the outstanding amount, min 100 EUR  |
|      | Grace period   | 1,0% of the outstanding amount   |
|      | Amendment of repayment schedule (except for a case when it follows from the agreement) | 1,0% of the outstanding amount   |
|      | Premature termination of agreement   | Non-fixed interest - sum of 2 months interest payments   |

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## 10. Loans, Leasing and Guarantees to Private Clients

|      |  |   |
|------|--|---|
|      |  | (shall not apply with two months' notice);<br>Fixed interest – 0,5% of the outstanding amount (shall not apply with two months' notice) |
|      | Agreement transfer to another lessee                                 | 1,0% of the outstanding amount, (min. 100 EUR)  |
|      | Dispatch of letter to a client due to breach of loan agreement terms | 5.00 EUR  |
|      | Leasing project related additional expenses                          | According to the real expenses  |
|      | Consultation <sup>1</sup>  | 32 EUR/hour   |
| 10.7 | Penalty for not submitting a collateral insurance policy             | 50 EUR  |

<sup>1</sup> In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

## 11. Leasing of agriculture machineries

### Business Clients

### Private Clients

|                                 |                 |                 |
|---------------------------------|-----------------|-----------------|
| Drafting of leasing agreement   | Free of charge* | Free of charge* |
| Amendment of an interest rate   | Free of charge* | Free of charge* |
| Amendment of agreement terms    | Free of charge* | Free of charge* |
| Repayment holiday               | Free of charge* | Free of charge* |
| Amendment of repayment schedule | Free of charge* | Free of charge* |
| Premature repayment of leasing  | Free of charge* | Free of charge* |
| Additional application          | Free of charge* | Free of charge* |

\*The condition "free of charge" is realized only if the project is funded through the MES (Rural Development Foundation) allocations.

## 12. Letters of Credit. Documentary Collections. Export-Import Guarantees

### Business Clients

### Private Clients

|        |   |                                 |                                 |
|--------|---|---------------------------------|---------------------------------|
| 12.1   | Import letter of credit                           |                                 |                                 |
| 12.1.1 | Opening of credit (if covered by pecuniary means) |                                 |                                 |
|        | up to 3 months                                    | 0,4%, min. 150 EUR              | 0,4%, min. 150 EUR              |
|        | up to 6 months                                    | 0,6% min. 250 EUR               | 0,3% min. 250 EUR               |
|        | over 6 months for every next month or its part    | 0,3% min. 150 EUR               | 0,1% min. 150 EUR               |
| 12.1.2 | Document processing fee                           | 150 EUR                         | 150 EUR                         |
| 12.1.3 | Confirmation from foreign bank                    | 200 EUR + foreign bank's charge | 200 EUR + foreign bank's charge |
|        | EU non-residents                                  | 350 EUR + foreign bank's charge |                                 |
| 12.1.4 | Amendment, cancellation                           | 150 EUR + foreign bank's charge | 150 EUR + foreign bank's charge |
|        | EU non-residents                                  | 250 EUR + foreign bank's charge |                                 |
| 12.2   | Export letter of credit                           |                                 |                                 |
| 12.2.1 | Notification fee                                  | 200 EUR                         | 200 EUR                         |
|        | EU non-residents                                  | 300 EUR                         |                                 |
| 12.2.2 | Document processing                               | 250 EUR                         | 250 EUR                         |
|        | EU non-residents                                  | 350 EUR                         |                                 |
| 12.2.3 | Transaction fee*                                  | 0,3% min. 250 EUR               | 0,3% min. 250 EUR               |
| 12.2.4 | Delivery of documents                             | actual costs, min. 100 EUR      | actual costs, min. 100 EUR      |
| 12.3   | Documentary collections                           |                                 |                                 |
| 12.3.1 | Presenting documents                              |                                 |                                 |
|        | against payment                                   | 0,3% min. 200 EUR               | 0,3% min. 200 EUR               |
|        | against acceptance                                | 0,4% min. 250 EUR               | 0,4% min. 250 EUR               |
| 12.3.2 | Fee for refusing of payment/acceptance            | 150 EUR                         | 150 EUR                         |
|        | EU non-residents                                  | 250 EUR                         |                                 |
| 12.3.3 | Documentary collection fee                        | 0,3% min. 200 EUR               | 0,3% min. 200 EUR               |
|        | EU non-residents                                  | 250 EUR                         |                                 |
| 12.3.4 | Amendment to collection instructions              | 150 EUR                         | 150 EUR                         |

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| 12. Letters of Credit. Documentary Collections. Export-Import Guarantees |  | Business Clients          | Private Clients           |
|--|--|---------------------------|---------------------------|
|  | EU non-residents   | 250 EUR                   |                           |
| 12.4   | Postage, telex, courier, S.W.I.F.T.  | actual costs, min. 75 EUR | actual costs, min. 75 EUR |
| 12.5   | Export–import guarantees   |                           |                           |
| 12.5.1   | Advising on export-import guarantees for a foreign bank customer             | 150 EUR                   | 150 EUR                   |
|  | EU non-residents   | 250 EUR                   |                           |
| 12.5.2   | Advising on export-import guarantees for a customer of Tallinn Business Bank | 150 EUR                   | 150 EUR                   |
|  | EU non-residents   | 250 EUR                   |                           |

\*In case, when the amount of transaction under letter of credit exceeds EUR 800000 (or equivalent in other currency) the fee is 0,1%, min 350 EUR

Fees, indicated in the Pricelist as „EU non-residents“ refer only to those corporate customers having registration outside the **List of territories, which are not a low tax rate territories** (see the last page of the Pricelist).

| 13. Securities Transactions |   | Business Clients   | Private Clients  |
|-----------------------------|---|--|--|
| 13.1                        | Opening a securities account  | 40 EUR   | 5 EUR  |
| 13.2                        | Opening a pledge account  | 40 EUR   | 40 EUR   |
| 13.3                        | Closing a securities account  | 5 EUR  | 5 EUR  |
| 13.4                        | Account transfer to another account manager                                   | 15 EUR   | 15 EUR   |
| 13.5                        | Securities account monthly maintenance fee for securities filed with ECDS * 1 |  |  |
|                             | portfolio market value up to 3.20 mln. EUR                                    | 0,0035% min. 15 EUR  | -  |
|                             | portfolio market value over 3.20 mln. EUR                                     | 100.00 EUR<br>+0,001% on amount<br>over 3.20 mln. EUR                                  | -  |
|                             | portfolio market value up to 6 400.00 EUR                                     | -  | 3 EUR  |
|                             | portfolio market value over 6 400.00 EUR up to 64 000.00 EUR                  | -  | 6 EUR  |
|                             | portfolio market value over 64 000.00 EUR                                     | -  | 9 EUR  |
| 13.6                        | Empty account monthly maintenance fee 1                                       | 10 EUR   | 2 EUR  |
| 13.7                        | Charge for trading with Estonian securities                                   |  |  |
|                             | Transfer against payment (DVP)  | 5 EUR  | 5 EUR  |
|                             | Transfer without payment (FOP)  | 5 EUR  | 5 EUR  |
|                             | Pledge registration   | 15 EUR   | 15 EUR   |
|                             | Pledge amendment  | 15 EUR   | 15 EUR   |
|                             | Transfer of pledged securities  | 15 EUR   | 15 EUR   |
| 13.8                        | Other services  |  |  |
| 13.8.1                      | Securities account report (daily, monthly, quarterly, annually) 1             |  |  |
|                             | postage within Estonia  | 2 EUR  | 2 EUR  |
|                             | postage abroad  | 4.00 EUR + actual costs  | 4.00 EUR + actual costs  |
|                             | by e-mail   | 1 EUR  | 1 EUR  |
| 13.8.2                      | ECDS's statement of securities account in bank's office 1                     | 3 EUR  | 3 EUR  |
|                             |   | respective service fee + all additional actual costs incurred to Tallinn Business Bank | respective service fee + all additional actual costs incurred to Tallinn Business Bank |
| 13.8.3                      | Cancellation of a securities transaction **                                   |  |  |

The monthly securities account maintenance fee is debited from a client's account

\* If securities are issued as a pledge in favor of AS TBB pank, the fee for the securities account maintenance is charged as agreed.

\*\* All actual costs, incurred by the bank due to repeal of the order, are added to the maintenance fee.

1 In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

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| 14. Other Services |  | Business Clients                  | Private Clients                   |
|--------------------|--|-----------------------------------|-----------------------------------|
| 14.1               | Formalization of a payment order by the banks' representative at client's request            | 0.50 EUR                          | 0.50 EUR                          |
| 14.2               | Transmitting statements of account and other documents by fax <sup>1</sup><br>within Estonia | 1.00 EUR / page                   | 1.00 EUR / page                   |
|                    | abroad   | 4.00 EUR / page                   | 4.00 EUR / page                   |
| 14.3               | Sending statements of account and other documents by post <sup>1</sup><br>within Estonia     | 1.00 EUR / postage                | 1.00 EUR / postage                |
|                    | abroad   | 3.00 EUR / postage                | 3.00 EUR / postage                |
|                    | by DHL   | 65 EUR + actual costs             | 65 EUR + actual costs             |
| 14.4               | Copies from documents <sup>1</sup>   | 0.05 EUR / page                   | 0.05 EUR / page                   |
| 14.5               | Recallof payments  |                                   |                                   |
|                    | recall of an internal outgoing payment   | 10 EUR                            | 10 EUR                            |
|                    | EU non-residents   | 15 EUR                            |                                   |
|                    | recall of SEPA payment   |                                   |                                   |
|                    | payment not sent out of the bank   | 4 EUR                             | 4 EUR                             |
|                    | EU non-residents   | 7 EUR                             |                                   |
|                    | payment has been sent out of the bank *  | 45 EUR + the actual costs         | 45 EUR + the actual costs         |
|                    | EU non-residents   | 67.50 EUR + the actual costs      |                                   |
|                    | recall of a foreign outgoing payment   |                                   |                                   |
|                    | payment not sent out of the bank   | 13 EUR                            | 13 EUR                            |
|                    | EU non-residents   | 19.50 EUR                         |                                   |
|                    | payment has been sent out of the bank  | 26 EUR + the actual costs         | 26 EUR + the actual costs         |
|                    | EU non-residents   | 39 EUR + the actual costs         |                                   |
| 14.6               | Payments corrections and queries<br>about SEPA payments                                      |                                   |                                   |
|                    | payment not sent out of the bank   | 4 EUR                             | 4 EUR                             |
|                    | EU non-residents   | 8 EUR                             |                                   |
|                    | payment has been sent out of the bank  | 48 EUR + the actual costs         | 45 EUR + the actual costs         |
|                    | EU non-residents   | 74 EUR + the actual costs         |                                   |
|                    | about foreing payments   | 22 EUR + the actual costs         | 20 EUR + the actual costs         |
|                    | EU non-residents   | 33 EUR + the actual costs         |                                   |
| 14.7               | Issuing certificates for auditors  | 25 EUR                            | -                                 |
| 14.8               | Issuingcertificates, confirmations, etc. to present<br>within Estonia                        | 5 EUR + mail cost                 | 5 EUR + mail cost                 |
|                    | to foreign institutions  | 5 EUR + mail cost                 | 5 EUR + mail cost                 |
| 14.9               | Documents from history   |                                   |                                   |
|                    | Account statement for the current month (30 calendar days)                                   | Free of charge                    | Free of charge                    |
|                    | Account statements up to 6 months back   | 0.60 EUR / page,<br>min. 2.00 EUR | 0.60 EUR / page,<br>min. 2.00 EUR |
|                    | Account statements over 6 months back  | 1.00 EUR / page,<br>min. 3.00 EUR | 1.00 EUR / page,<br>min. 3.00 EUR |
| 14.10              | Confirmation of internet banking transaction   | 2.00 EUR                          | 2.00 EUR                          |
| 14.11              | S.W.I.F.T copy   | 12.00 EUR                         | 12.00 EUR                         |
| 14.12              | Formalization of a letter of attorney <sup>1</sup>   | Free of charge                    | Free of charge                    |
| 14.13              | Financial, banking and legal advice <sup>1</sup>   | 20 EUR/hour                       | 20 EUR/hour                       |
| 14.14              | Cash logistics services <sup>1</sup>   | As agreed                         | -                                 |
| 14.15              | Statement from Business Register (on customers request) <sup>1</sup>                         |                                   |                                   |



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| 14. Other Services |  | Business Clients  | Private Clients   |
|--------------------|--|---|---|
| 14.15.1            | for residents of Estonia   | 3.00 EUR  | 3.00 EUR  |
| 14.15.2            | for non-residents  | According to the price list of the European Business Register | According to the price list of the European Business Register |
| 14.16              | Deposit box rent (85 mm high) <sup>1</sup>   |   |   |
|                    | 1 day  | 2.00 EUR  | 2.00 EUR  |
|                    | 1 month  | 12 EUR  | 12 EUR  |
|                    | 12 months  | 120 EUR   | 120 EUR   |
|                    | for personal banking (rent)  | -   | -50% of cost  |
|                    | Making a new key for a safe box  | actual costs  | actual costs  |
| 14.16.1            | Pledge for the key   | 250 EUR   | 250 EUR   |
| 14.17              | Deposit box rent (285 mm high) <sup>1</sup>  |   |   |
|                    | 1 day  | 3.00 EUR  | 3.00 EUR  |
|                    | 1 month  | 27 EUR  | 27 EUR  |
|                    | 12 month   | 250 EUR   | 250 EUR   |
|                    | for personal banking (rent)  | -   | -50% of cost  |
|                    | Making a new key for a safe box  | actual costs  | actual costs  |
| 14.17.1            | Pledge for the key   | 250 EUR   | 250 EUR   |
| 14.19              | SMS notification service for bank card transactions (price for 1 SMS)                            |   |   |
|                    | residents  | 0.18 EUR  | 0.18 EUR  |
|                    | Non-residents  | 0.26 EUR  | 0.26 EUR  |
|                    | for personal banking clients   | -   | 0.10 EUR  |
| 14.20              | Processing of the proceeding international payment in the American dollars for non- EU residents | 25 EUR  | -   |
| 14.30              | Penalty for timely non-submission of documents upon request of the bank                          | 200 EUR   | 200 EUR   |

Fees, indicated in the Pricelist as „**EU non-residents**“ refer only to those corporate customers having registration outside the **List of territories, which are not a low tax rate territories** (see the last page of the Pricelist).

<sup>1</sup> In accordance with the Value Added Tax Act the Value Added Tax is added to the price of services.

\* SEPA payment can be recalled within 10 days

# PRICE LIST

Valid since 06.01.2020



## List of territories, which are not a low tax rate territories

|   |                       |
|---|-----------------------|
| United States of America with the exception of US Virgin Islands and Marshall Islands                                 | Czech Republic        |
| Austria   | Ukraine               |
| Belgia  | Kazakhstan            |
| People's Republic of China with the exception of Hongkong, Aomen (Macao)  | Belarus               |
| Spain   | Armenia               |
| Kingdom of the Netherlands with the exception of Aruba, Sint Maarten and Curaçao                                      | Malta                 |
| Ireland   | Cyprus                |
| Iceland   | Luxemburg             |
| Italy   | Slovakia              |
| Japan   | Slovenia              |
| Canada  | Hungary               |
| Greece  | Croatia               |
| Lithuania   | Sweden                |
| Latvia  | Turkey                |
| Moldova   | Romania               |
| Norway  | Bulgaria              |
| Poland  | Georgia               |
| Portugal  | Singapore             |
| France  | Azerbaijan            |
| Sweden  | Republic of Macedonia |
| Germany   | Israel                |
| Finland   | Isle of Man           |
| United Kingdom of Great Britain and Northern Ireland with the exception of Anguilla, Bermuda, British Virgin Islands. | Republic of Korea     |
| Cayman Islands, Gibraltar, Guernsey, Montserrat, Turks and Caicos Islands   | Serbia                |
| Denmark   | Albania               |
|   | Jersey                |
|   | United Arab Emirates  |
|   | India                 |
|   | Turkmenistan          |
|   | Mexico                |
|   | Bahrain               |
|   | Thailand              |
|   | Uzbekist              |

List is based on regulation 55, issued by Minister of Finance on 18.12.2014. Based on Income Tax Act: A legal person is not deemed to be located in a low tax rate territory if more than 50 per cent of its annual income is derived from actual economic activity or if the state or territory of location of the legal person provides the Estonian tax authority with information concerning the income of a person controlled by Estonian residents.