



## BUSINESS CUSTOMER PRICE LIST

Valid since 10.10.2021

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| 1. Opening and maintenance of account |  | Price             |
|---------------------------------------|--|-------------------|
| <b>1.1</b>                            | <b>Opening a current account</b>   |                   |
|                                       | Residents of Estonia   | Free of charge    |
|                                       | Residents of Estonia with non-residents in its structure                                 | Free of charge    |
|                                       | Non-residents registered in the European Union (except Cyprus, Malta)                    | Free of charge    |
|                                       | Non-residents registered in another countries (including Cyprus, Malta)                  | 1200 EUR          |
| <b>1.2</b>                            | <b>Current account maintenance fee</b>   |                   |
|                                       | Residents of Estonia   | Free of charge    |
|                                       | Residents of Estonia with non-residents in its structure                                 | 10 EUR per month  |
|                                       | Non-residents registered in the European Union (except Cyprus, Malta)                    | 20 EUR per month  |
|                                       | Non-residents registered in another countries (including Cyprus, Malta)                  | 100 EUR per month |
| <b>1.3</b>                            | <b>Mandatory account balance*</b>  |                   |
|                                       | Residents of Estonia   | Free of charge    |
|                                       | Residents of Estonia with non-residents in its structure                                 | Free of charge    |
|                                       | Non-residents registered in the European Union (except Cyprus, Malta)                    | Free of charge    |
|                                       | Non-residents registered in another countries (including Cyprus, Malta)                  | 1200 EUR per year |
| <b>1.4</b>                            | <b>Payment for storage of means on settlement accounts in EUR **</b>                     | 0.5% per year     |
| <b>1.5</b>                            | <b>Start-up account opening</b>  | Free of charge    |
| <b>1.6</b>                            | <b>Freezing / Unfreezing a current account at client's request</b>                       | Free of charge    |
| <b>1.7</b>                            | <b>Closing a current account</b>   | Free of charge    |
| <b>1.8</b>                            | <b>The SMS notification about revenues to the settlement account (price for 1 SMS)</b>   | 0.20 EUR          |
| <b>1.9</b>                            | <b>Service charge for maintenance of the closed EUR current account</b>                  | 150 EUR per month |
| <b>1.10</b>                           | <b>Fee for enhanced due diligence measures***</b>  | 200 EUR           |
| <b>1.11</b>                           | <b>Fee for enhanced due diligence measures changing the structure of the company****</b> | 150 EUR           |

\* The mandatory cash account balance is reserved upon opening a current account and at least twice the amount.

\*\* 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 will be deducted once a month in the first day

\*\*\* The enhanced due diligence fee is applied once to the opening of an account for Estonian company with non-residents in its structure, to residents registered in European Union countries and to companies registered in other countries. The amount is charged before the account is opened and is non-refundable if the account is not opened.

\*\*\*\* The fee is applied to companies registered in Estonia, European Union countries and other countries each time during the business relationship if at least one non-resident is added to the management structure and / or ownership of the company (including a new representative, acting on the base of the power of attorney). The amount(s) is non-refundable.



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| 2. Cash transactions in EUR |  | Price                                  |
|-----------------------------|--|--|
| <b>2.1</b>                  | <b>Cash depositing</b>   |  |
|                             | To own account   | 0,5% of the amount,<br>min. 5 EUR      |
|                             | To another account in TBB bank                                     | 0.5% of the amount,<br>min. 3 EUR      |
| <b>2.2</b>                  | <b>Cash withdrawal</b>   | 0,5% of the amount,<br>min. 5 EUR      |
| <b>2.3</b>                  | <b>Other cash operations</b>                                       |  |
|                             | Exchange of notes  | 1,0% of the amount,<br>min. 5 EUR      |
|                             | Exchange of coins for notes  | 10,0% of the amount,<br>min. 10.00 EUR |
|                             | Inspection of banknotes at the request of the customer             | 0.35 EUR / nominal                     |
|                             | Booking of cash*   | Free of charge                         |
|                             | Additional fee for paying unreserved cash amounts on the same day* | 50 EUR                                 |
|                             | Contractual penalty for not picking up the booked currency         | 100 EUR                                |

\* Cash amounts exceeding EUR 8 000 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 |  | Price                                |
|--|--|--------------------------------------|
| <b>3.1</b>                               | <b>Cash depositing to own account</b>                              |                                      |
|  | USD, SEK   | 3,0% of the amount,<br>min. 5 EUR    |
|  | RUB  | 5,0% of the amount,<br>min. 5 EUR    |
| <b>3.2</b>                               | <b>Cash depositing to another person account in AS TBB bank</b>    |                                      |
|  | USD, SEK   | 3,0% of the amount,<br>min. 5 EUR    |
|  | RUB  | 5,0% of the amount,<br>min. 5.00 EUR |
| <b>3.3</b>                               | <b>Cash withdrawal</b>   |                                      |
|  | USD, SEK   | 2,0% of the amount,<br>min. 5 EUR    |
|  | RUB  | 5,0% of the amount,<br>min. 5.00 EUR |
|  | Other currencies   | 2,0% of the amount,<br>min. 5.00 EUR |
| <b>3.4</b>                               | <b>Additional services</b>   |                                      |
|  | Booking of foreign currency*                                       | Free of charge                       |
|  | Contractual penalty for not picking up the booked currency         | 0,2% of the amount,<br>min 100 EUR   |
|  | Additional fee for paying unreserved cash amounts on the same day* | 50 EUR                               |
|  | Inspection of banknotes at the request of the customer             | 0.35 EUR / nominal                   |
|  | Exchange of notes of the same currency                             | 1,0% of the amount,<br>min. 5 EUR    |
| <b>3.5</b>                               | <b>Cash currency exchange (USD, SEK, RUB)</b>                      | 3 EUR                                |

\* Cash amounts exceeding EUR 8 000 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.

| 4. Bank Transfers in EUR currency |                                | Internet banking | Bank office |
|-----------------------------------|--------------------------------|------------------|-------------|
| <b>4.1</b>                        | <b>Incoming SEPA payment *</b> | Free of charge   |             |

| 4. Bank Transfers in EUR currency |   | Internet banking          | Bank office                |
|-----------------------------------|---|---------------------------|----------------------------|
|                                   | Non-residents   | Free of charge            |                            |
|                                   | Non-residents outside European Union  | 3 EUR                     |                            |
| <b>4.2</b>                        | <b>Incoming foreign payment, not corresponding to SEPA payment conditions</b>             |                           |                            |
|                                   | Amount up to 50 000 EUR   | Free of charge            |                            |
|                                   | Amount up to 50 000 EUR Non-residents   | 1 EUR                     |                            |
|                                   | Amount up to 50 000 EUR Non-residents outside European Union                              | 8 EUR                     |                            |
|                                   | Amount over 50 000 EUR  | 6 EUR                     |                            |
|                                   | Amount over 50 000 EUR Non-residents  | 7 EUR                     |                            |
|                                   | Amount over 50 000 EUR Non-residents outside European Union                               | 9 EUR                     |                            |
| <b>4.3</b>                        | <b>Outgoing internal payment</b>  | 0.15 EUR                  | 3 EUR                      |
|                                   | Non-residents   | 0.15 EUR                  | 3 EUR                      |
|                                   | Non-residents outside European Union  | 1.00 EUR                  | 7 EUR                      |
| <b>4.4</b>                        | <b>Outgoing SEPA payment</b>  | 0.38 EUR                  | 3 EUR                      |
|                                   | Non-residents   | 0.38 EUR                  | 3 EUR                      |
|                                   | Non-residents outside European Union  | 19 EUR                    | 25 EUR                     |
| <b>4.5</b>                        | <b>Outgoing European express payment **</b>   | 12 EUR                    | 20 EUR                     |
|                                   | Non-residents   | 12 EUR                    | 22 EUR                     |
|                                   | Non-residents outside European Union  | 24 EUR                    | 28 EUR                     |
|                                   | <b>Outgoing European express payment exceeding 20000 EUR **</b>                           | 22 EUR                    | 27 EUR                     |
|                                   | Non-residents   | 22 EUR                    | 35 EUR                     |
|                                   | Non-residents outside European Union  | 35 EUR                    | 45 EUR                     |
| <b>4.6</b>                        | <b>Outgoing foreign payment, not corresponding to European payment conditions</b>         |                           |                            |
|                                   | Normal payment "shared fees" SHA****  | 9 EUR                     | 15 EUR                     |
|                                   | Normal payment „shared fees“ SHA**** non-residents  | 12 EUR                    | 17 EUR                     |
|                                   | Normal payment „shared fees“ SHA**** non-residents outside European Union                 | 25 EUR                    | 30 EUR                     |
|                                   | Normal payment "full amount to beneficiary" OUR ***                                       | 25 EUR                    | 30 EUR                     |
|                                   | Normal payment "full amount to beneficiary" OUR *** non-residents                         | 28 EUR                    | 33 EUR                     |
|                                   | Normal payment "full amount to beneficiary" OUR *** non-residents outside European Union  | 50 EUR                    | 55 EUR                     |
|                                   | Urgent payment "shared fees" SHA****  | 19 EUR                    | 23 EUR                     |
|                                   | Urgent payment "shared fees" SHA**** non-residents  | 21 EUR                    | 26 EUR                     |
|                                   | Urgent payment "shared fees" SHA**** non-residents outside European Union                 | 37 EUR                    | 45 EUR                     |
|                                   | Urgent payment „full amount to beneficiary“ OUR ***                                       | 38 EUR                    | 45 EUR                     |
|                                   | Urgent payment „full amount to beneficiary“ OUR *** non-residents                         | 42 EUR                    | 48 EUR                     |
|                                   | Urgent payment „full amount to beneficiary“ OUR *** non-residents outside European Union  | 73 EUR                    | 85 EUR                     |
|                                   | Express payment "shared fees" SHA****   | 35 EUR                    | 40 EUR                     |
|                                   | Express payment "shared fees" SHA**** non-residents                                       | 43 EUR                    | 50 EUR                     |
|                                   | Express payment "shared fees" SHA**** non-residents outside European Union                | 75 EUR                    | 83 EUR                     |
|                                   | Express payment „full amount to beneficiary“ OUR ***                                      | 49 EUR                    | 56 EUR                     |
|                                   | Express payment „full amount to beneficiary“ OUR *** non-residents                        | 58 EUR                    | 65 EUR                     |
|                                   | Express payment „full amount to beneficiary“ OUR *** non-residents outside European Union | 93 EUR                    | 105 EUR-                   |
| <b>4.7</b>                        | <b>Discounting of incoming payments</b>   | 0.05% per day, min. 4 EUR | 0.05.% per day, min. 4 EUR |
| <b>4.8</b>                        | <b>Standing payment order</b>   |                           |                            |
|                                   | Drafting  | Free of charge            | 3 EUR                      |
|                                   | Amendment in terms  | Free of charge            | 3 EUR                      |

| 4. Bank Transfers in EUR currency |  | Internet banking | Bank office   |
|-----------------------------------|--|------------------|---|
| 4.9                               | Accepting cheque for collection (full value) ***** |                  | 2,0% (min. 7 EUR, max. 120 EUR) + foreign bank's charge |
| 4.10                              | Returning an uncovered cheque                      |                  | 10 EUR + foreign bank's charge                          |

Fees, indicated in the Pricelist as „**Non-residents outside European Union**“ 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 European state and are members of the European 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.

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

\*\*\* If the service fees paid to a foreign bank exceed the tariffs of AS TBB bank, the difference between the service fees and an additional 3 EUR will be debited from the payer's account.

OUR - The payer pays the service fees of TBB bank, payment intermediaries and the beneficiary's bank. If the total amount of fees exceeds the TBB bank service fee paid by the payer, the corresponding difference in service fees will be debited from the payer's current account. The remitter's bank cannot guarantee that the full amount will reach the payee's account, but only that it will be repaid in full from its correspondent account.

\*\*\*\* SHA - the costs related to the execution of the payment are shared between the Remitter and the Beneficiary (the Remitter pays the service fees valid in the Bank and the service fees of the Beneficiary's Payment Intermediaries and the Beneficiary's payment service provider)

\*\*\*\*\* 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.

| 5. Bank Transfers in Foreign Currency |  | Internet banking | Bank office |
|---------------------------------------|--|------------------|-------------|
| 5.1                                   | Incoming internal payment  | Free of charge   |             |
| 5.2                                   | Incoming foreign payment *   | 6 EUR            |             |
|                                       | Non-residents  | 8 EUR            |             |
|                                       | Non-residents outside European Union   | 10 EUR           |             |
| 5.3                                   | Outgoing internal payment  | 3 EUR            | 5 EUR       |
|                                       | Non-residents  | 5 EUR            | 7 EUR       |
|                                       | Non-residents outside European Union   | 7 EUR            | 10 EUR      |
| 5.4                                   | Outgoing foreign payment   |                  |             |
|                                       | Normal payment "shared fees" SHA**   | 9.5 EUR          | 16 EUR      |
|                                       | Normal payment "shared fees" SHA** non-residents   | 13 EUR           | 18 EUR      |
|                                       | Normal payment "shared fees" SHA** non-residents outside European Union                  | 21 EUR           | 27.5 EUR    |
|                                       | Normal payment "full amount to beneficiary" OUR ***                                      | 26.5 EUR         | 32 EUR      |
|                                       | Normal payment "full amount to beneficiary" OUR *** non-residents                        | 30 EUR           | 37 EUR      |
|                                       | Normal payment "full amount to beneficiary" OUR *** non-residents outside European Union | 52 EUR           | 59.5 EUR    |
|                                       | Urgent payment "shared fees" SHA**   | 19 EUR           | 26.5 EUR    |
|                                       | Urgent payment "shared fees" SHA** non-residents   | 22 EUR           | 29.5 EUR    |
|                                       | Urgent payment "shared fees" SHA** non-residents outside European Union                  | 38 EUR           | 48 EUR      |
|                                       | Urgent payment „full amount to beneficiary“ OUR ***                                      | 39 EUR           | 48 EUR      |
|                                       | Urgent payment „full amount to beneficiary“ OUR *** non-residents                        | 44.5 EUR         | 53 EUR      |
|                                       | Urgent payment „full amount to beneficiary“ OUR *** non-residents outside European Union | 77 EUR           | 85 EUR      |
|                                       | Express payment (USD) "shared fees" SHA**  | 37 EUR           | 45.5 EUR    |
|                                       | Express payment (USD) "shared fees" SHA** non-residents                                  | 45.5 EUR         | 53 EUR      |
|                                       | Express payment (USD) "shared fees" SHA** non-residents outside European Union           | 80.5 EUR         | 90 EUR      |

| 5. Bank Transfers in Foreign Currency   | Internet banking                   | Bank office    |
|---|------------------------------------|----------------|
| Express payment (USD) „full amount to beneficiary“ OUR ***                                      | 53 EUR                             | 61.5 EUR       |
| Express payment (USD) „full amount to beneficiary“ OUR *** non-residents                        | 61.5 EUR                           | 71 EUR         |
| Express payment (USD) „full amount to beneficiary“ OUR *** non-residents outside European Union | 107 EUR                            | 116.5 EUR      |
| <b>5.5 Confirmation of payment order at client's request</b>                                    | 3 EUR                              | 7 EUR          |
| <b>5.6 Discounting of incoming payment order</b>  | 0.05% per calendar day, min. 4 EUR |                |
| <b>5.7 Currency conversion ****</b>   | Free of charge                     | Free of charge |

Fees, indicated in the Pricelist as „Non-residents outside European Union“ 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).

\* Incoming foreign payment “remitter” – without charges.

\*\* SHA - the costs related to the execution of the payment are shared between the Remitter and the Beneficiary (the Remitter pays the service fees valid in the Bank and the service fees of the Beneficiary's Payment Intermediaries and the Beneficiary's payment service provider)

\*\*\* If the service fees paid to a foreign bank exceed the tariffs of AS TBB bank, the difference between the service fees and an additional 3 EUR will be debited from the payer's account.

OUR - The payer pays the service fees of TBB bank, payment intermediaries and the beneficiary's bank. If the total amount of fees exceeds the TBB bank service fee paid by the payer, the corresponding difference in service fees will be debited from the payer's current account. The remitter's bank cannot guarantee that the full amount will reach the payee's account, but only that it will be repaid in full from its correspondent account.

\*\*\*\* The exchange rates on the website are informative and may change during the banking day. Non-cash transactions of AS TBB bank business customers starting from 50,000 euros are subject to an agreement rate, which can be requested from the Bank's dealer by phone +372 6688 037, +372 5347 2183.

| 6. Internet Banking  | Price          |
|--|----------------|
| <b>6.1 Agreement conclusion</b>  | Free of charge |
| <b>6.2 Monthly administration fee</b>  | Free of charge |
| Monthly administration fee for non-residents                                     | 3 EUR          |
| Monthly maintenance fee for non-residents registered in European Union countries | 3 EUR          |
| Monthly administration fee for non-residents outside European Union              | 5 EUR          |

| 7. Debit Cards  | Price                                |
|---|--------------------------------------|
| <b>7.1 Issue of the first card</b>  | Free of charge                       |
| <b>7.2 Additional debit card</b>  | 3 EUR                                |
| <b>7.3 Debit card replacement upon expiry</b>   | Free of charge                       |
| <b>7.4 Debit card replacement before expiry at the customer's request</b>   | 3 EUR                                |
| <b>7.5 Urgent order of debit card (MC debit) *</b>  | 25 EUR                               |
| <b>7.6 Monthly card administration fee</b>  | 1 EUR                                |
| <b>7.7 The payment in foreign currency for the accomplished transactions with the card **</b><br>The original currency of the operation is another currency (ex. EUR) | 2,5% of the transaction amount       |
| <b>7.8 Cash withdrawal from ATMs in Estonia and euro-area countries</b>   | 1.10 EUR + 0,3% of the amount        |
| Abroad (in the non-euro-area countries)   | 2 EUR + 2,5% of the amount           |
| Cash withdrawal at other bank's offices   | 2,5% of the amount                   |
| <b>7.9 Copy of card transaction receipt <sup>1</sup></b>  |                                      |
| Transaction in Estonia  | 3 EUR                                |
| Transaction abroad  | 7 EUR                                |
| <b>7.10 Penalty on unjustified refund request ***</b>   | 20 EUR                               |
| <b>7.11 Blocking / Unblocking card</b>  | Free of charge                       |
| <b>7.12 Penalty on overdraft transaction</b>  | 0,1% per day on the amount overdrawn |
| <b>7.13 Change of card limit</b>  | Free of charge                       |

| 7. Debit Cards |   | Price                 |
|----------------|---|-----------------------|
| 7.14           | <b>Penalty for using the closed, blocked-up or expired card</b>           | 40 EUR                |
| 7.15           | <b>Information inquiry at ATM (account balance and last transactions)</b> | 0.40 EUR / request    |
| 7.16           | <b>The penalty for ordered, but unclaimed debit card ****</b>             | 4 EUR                 |
| 7.17           | <b>Sending card by post</b>   |                       |
|                | Sending a card by post within Estonia                                     | Free of charge        |
|                | Sending a card abroad by regular post <sup>1</sup>                        | 5 EUR                 |
|                | Sending a card abroad by DHL courier <sup>1</sup>                         | 65 EUR + actual costs |
| 7.18           | <b>SMS notification of bank card related transactions (1 SMS price)</b>   | 0.20 EUR              |

\* The card can be obtained from the customer's office at Tallinna Estonia pst 5a

\*\* 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.

\*\*\* When disputing a card transaction made abroad, the costs of card organizations may be added

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

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

| 8. Credit Cards |   | Price   |
|-----------------|---|---|
| 8.1             | <b>Monthly fee</b>  |   |
|                 | MasterCard Business   | 2 EUR per month   |
|                 | MasterCard Business for non-residents   | 5 EUR per month   |
|                 | MasterCard Gold   | 10 EUR per month  |
|                 | MasterCard Gold for non-residents   | 16 EUR per month  |
| 8.2             | <b>Monthly fee charged on additional card</b>   |   |
|                 | MasterCard Business   | 1 EUR per month   |
|                 | MasterCard Gold   | 5 EUR per month   |
| 8.3             | <b>Card replacement</b>   |   |
|                 | In Estonia  | 7 EUR   |
|                 | Abroad  | According to MasterCard price list                        |
| 8.4             | <b>Urgent order of debit card (MC credit) *</b>   | 25 EUR  |
| 8.5             | <b>The payment in foreign currency for the accomplished transactions with the card **<br/>The original currency of the operation is another currency (ex.EUR)</b> | 2,5% of the transaction amount                            |
| 8.6             | <b>Cash withdrawal from ATMs</b>  | 2 EUR + 2.5% of the amount                                |
|                 | At other bank's offices   | 2,5% of the amount  |
| 8.7             | <b>Copy of card transaction receipt <sup>1</sup></b>  |   |
|                 | Transaction in Estonia  | 3 EUR   |
|                 | Transaction abroad  | 7 EUR   |
| 8.8             | <b>Penalty on unjustified refund request ***</b>  | 20 EUR  |
| 8.9             | <b>Blocking / Closing card at customer's request</b>  | Free of charge  |
| 8.10            | <b>Blocking card at bank's own initiative</b>   | 7 EUR   |
| 8.11            | <b>Penalty fee on the use of closed, blocked or expired card</b>  | 65 EUR  |
| 8.12            | <b>Penalty on overdraft</b>   | 10% from the excess amount of the previous month          |
| 8.13            | <b>Penalty on amounts due</b>   | 0.1% per day  |
| 8.14            | <b>Change of credit limit</b>   | 10 EUR  |
| 8.15            | <b>Interest paid on security deposit</b>  | Equals respective interest rate of a 3 month time deposit |
| 8.16            | <b>The penalty for refusal of the ordered card ****</b>   | 6 EUR   |
| 8.17            | <b>Information inquiry at ATM (account balance and last transactions)</b>   | 0.40 EUR / request  |

|             |   |                       |
|-------------|---|-----------------------|
| <b>8.18</b> | <b>Sending card by post</b>   |                       |
|             | Sending a card by post within Estonia                                   | Free of charge        |
|             | Sending a card abroad regular post <sup>1</sup>                         | 5 EUR                 |
|             | Sending a card abroad by DHL courier <sup>1</sup>                       | 65 EUR + actual costs |
| <b>8.19</b> | <b>SMS notification of bank card related transactions (1 SMS price)</b> | 0.20                  |

\* The card can be obtained from the customer's office at Tallinna Estonia pst 5a

\*\* 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.

\*\*\* When disputing a card transaction made abroad, the costs of card organizations may be added

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

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

## 9. Loans, Leasing, Guarantees and Factoring

### 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 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%                           |
|  | Penalty for non-compliance with the terms of the loan agreement | 100 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 overdraft 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) |
|  | Penalty for non-compliance with the terms of the loan agreement                        | 100 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                          |
|  | 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) |
|  | Penalty for non-compliance with the terms of the loan agreement                        | 100 EUR   |

### 9.4 Start-up loan



| <b>9. Loans, Leasing, Guarantees and Factoring</b> |  |  |
|--|--|--|
|  | 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   |
|  | Penalty for non-compliance with the terms of the loan agreement                                  | 100 EUR  |
| <b>9.5</b>   | <b>Bank guarantees</b>   |  |
|  | Application fee  | Up to 1%, min 100 EUR  |
|  | Charge for guarantee   | 1-5% per year  |
|  | Amendment to a letter of guarantee   | 75 EUR   |
| <b>9.6</b>   | <b>Bank guarantees issued to the benefit of Tallinn Business Bank customers</b>                  |  |
|  | 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   |
| <b>9.7</b>   | <b>Leasing</b>   |  |
|  | Drafting of leasing agreement  | 1,2% of the leasing amount, (min. 200 EUR)   |
|  | Amendment of agreement terms   | 1,2% of the leasing 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)           | Up to 1,0% of the outstanding amount   |
|  | Agreement transfer to another lessee   | Up to 1,0% of the outstanding amount (min. 100 EUR)  |
|  | Premature termination of agreement   | Non-fixed interest - the amount of 2-month interest payments (does not apply in case of two-month notice); fixed interest - 0.5% of the leasing balance (does not apply with two months' notice) |
|  | Agreement transfer to another lessee   | Up to 1,0% of the outstanding amount (min. 100 EUR)  |
|  | Leasing project related additional expenses  | According to the real expenses   |
|  | Penalty for non-compliance with the terms of the loan agreement                                  | 100 EUR  |
| <b>9.8</b>   | <b>Factoring</b>   |  |
|  | Contract fee   | Up to 1% of the limit per year, but no less than 150 EUR   |
|  | Prolongation of the limit  | Up to 1% of the limit per year, but no less than 150 EUR   |
|  | Increase of the limit  | Up to 1% of the additional amount per year, but no less than 150 EUR   |
|  | Amendment of other terms and conditions of the contract  | No less than 65 EUR  |
|  | Penalty for non-compliance with the terms of the loan agreement                                  | 100 EUR  |
| <b>9.9</b>   | <b>Other fees related to loans</b>   |  |
|  | Repeated written notice to the customer about the violation of the terms of the credit agreement | 5 EUR  |

| <b>10. Leasing of agriculture machineries</b> |                               | <b>Price</b>    |
|---|-------------------------------|-----------------|
|   | Drafting of leasing agreement | Free of charge* |
|   | Amendment of an interest rate | Free of charge* |
|   | Amendment of agreement terms  | Free of charge* |
|   | Grace period                  | Free of charge* |

|                                 |                 |
|---------------------------------|-----------------|
| Amendment of repayment schedule | Free of charge* |
| Premature repayment of leasing  | Free of charge* |
| Additional application          | Free of charge* |

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

| 11. Letters of Credit, Documentary Collections, Export-Import Guarantees |   | Price                           |
|--|---|---------------------------------|
| 11.1   | <b>Import letter of credit</b>  |                                 |
|  | <b>Opening of credit (if covered by pecuniary means)</b>                            |                                 |
|  | Up to 3 months  | 0,4%, min. 150 EUR              |
|  | Up to 6 months  | 0,6% min. 250 EUR               |
|  | Over 6 months for every next month or its part                                      | 0,3% min. 150 EUR               |
|  | <b>Document processing fee</b>  | 150 EUR                         |
|  | <b>Confirmation from foreign bank</b>   | 200 EUR + foreign bank's charge |
|  | European Union non-residents  | 350 EUR + foreign Bank's charge |
|  | <b>Amendment, cancellation</b>  | 150 EUR + foreign bank's charge |
|  | European Union non-residents  | 250 EUR + foreign bank's charge |
| 11.2   | <b>Export letter of credit</b>  |                                 |
|  | <b>Notification fee</b>   | 200 EUR                         |
|  | European Union non-residents  | 300 EUR                         |
|  | <b>Document processing</b>  | 250 EUR                         |
|  | European Union non-residents  | 350 EUR                         |
|  | <b>Transaction fee *</b>  | 0,3% min. 250 EUR               |
| 11.3   | <b>Delivery of documents</b>  | Actual costs, min. 100 EUR      |
|  | <b>Documentary collections</b>  |                                 |
|  | Presenting documents against payment  | 0,3% min. 200 EUR               |
|  | Presenting documents against acceptance   | 0,4% min. 250 EUR               |
|  | <b>Fee for refusing of payment/acceptance</b>                                       | 150 EUR                         |
|  | European Union non-residents  | 250 EUR                         |
|  | <b>Documentary collection fee</b>   | 0,3% min. 200 EUR               |
| European Union non-residents   | 250 EUR   |                                 |
| 11.4   | <b>Amendment to collection instructions</b>   | 150 EUR                         |
|  | European Union non-residents  | 250 EUR                         |
| 11.4   | <b>Postage<sup>1</sup>, telex, courier<sup>1</sup>, S.W.I.F.T.</b>                  | Actual costs, min. 75 EUR       |
| 11.5   | <b>Export–import guarantees</b>   |                                 |
|  | <b>Advising on export-import guarantees for a foreign bank customer</b>             | 150 EUR                         |
|  | European Union non-residents  | 250 EUR                         |
|  | <b>Advising on export-import guarantees for a customer of Tallinn Business Bank</b> | 150 EUR                         |
| European Union 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

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

Fees, indicated in the Pricelist as „**European Union 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).

| 12. Securities Transactions |   | Price  |
|-----------------------------|---|--|
| 12.1                        | Opening a securities account  | 40 EUR   |
| 12.2                        | Opening a pledge account  | 40 EUR   |
| 12.3                        | Closing a securities account  | 5 EUR  |
| 12.4                        | Account transfer to another account manager   | 15 EUR   |
| 12.5                        | Securities account monthly maintenance fee for securities <sup>1</sup><br>In the Estonian central securities depository * |  |
|                             | 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 mil. EUR  |
| 12.6                        | Empty account monthly maintenance fee <sup>1</sup>  | 10 EUR   |
| 12.7                        | Charge for trading with Estonian securities   |  |
|                             | Transfer against payment (DVP)  | 5 EUR  |
|                             | Transfer without payment (FOP)  | 5 EUR  |
|                             | Pledge registration   | 15 EUR   |
|                             | Pledge amendment  | 15 EUR   |
|                             | Transfer of pledged securities  | 15 EUR   |
| 12.8                        | Securities account report <sup>1</sup>  |  |
|                             | Postage within Estonia  | 5 EUR  |
|                             | Postage abroad  | 8 EUR + actual costs   |
| 12.9                        | Estonian central securities depository statement of securities account<br>in bank's office <sup>1</sup>                   | 5 EUR  |
| 12.10                       | Cancellation of a securities transaction **   | respective service<br>fee + all additional<br>actual costs incurred<br>to Tallinn Business<br>Bank |

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 bank, 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.

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

| 13. Other Services |  | Price  |
|--------------------|--|--|
| 13.1               | Formalization of a payment order by the banks' representative at<br>client's<br>request  | 1 EUR  |
| 13.2               | Transmitting statements of account and other documents by post or<br>by fax <sup>1</sup> |  |
|                    | Within Estonia   | According to the<br>price list of the<br>statement + sending<br>(for other documents<br>5 EUR + sending) |
|                    | Abroad   | According to the<br>price list of the<br>statement + sending<br>(for other documents<br>7 EUR + sending) |
|                    | By DHL   | 65 EUR +<br>actual costs   |
| 13.3               | Copies from documents <sup>1</sup>   | 0.50 EUR / page  |
| 13.4               | Recall of payments   |  |
|                    | Recall of an internal outgoing payment   | 10 EUR   |
|                    | Non-residents of European Union  | 15 EUR   |

| 13. Other Services   | Price   |
|--|---|
| Recall of SEPA payment   |   |
| Payment not sent out of the bank   | 4 EUR   |
| Non-residents of European Union  | 7 EUR   |
| Payment has been sent out of the bank *  | 45 EUR + actual costs   |
| Non-residents of European Union  | 74 EUR + actual costs   |
| Recall of a foreign outgoing payment   |   |
| Payment not sent out of the bank   | 13 EUR  |
| Non-residents of European Union  | 22 EUR  |
| Payment has been sent out of the bank  | 29 EUR + actual costs   |
| Non-residents of European Union  | 41 EUR + actual costs   |
| <b>13.5 Payments corrections and queries</b>   |   |
| About SEPA payments  |   |
| Payment not sent out of the bank   | 4 EUR   |
| Non-residents of European Union  | 8 EUR   |
| Payment has been sent out of the bank  | 48 EUR + actual costs   |
| Non-residents of European Union  | 74 EUR + actual costs   |
| About foreign payments   | 22 EUR + actual costs   |
| Non-residents of European Union  | 33 EUR + actual costs   |
| <b>13.6 Issuing certificates for auditors</b>  | 25 EUR  |
| <b>13.7 Issuing certificates which require special solutions</b>                                     | 30 EUR  |
| <b>13.8 Repeated written notice to the customer about the violation of the terms of the contract</b> | 5 EUR   |
| <b>13.9 Issuing certificates, confirmations, etc. to present</b>                                     |   |
| Within Estonia   | 5 EUR + mail cost   |
| To foreign institutions  | 5 EUR + mail cost   |
| <b>13.10 Account statement</b>   |   |
| Digitally signed account statement from the Internet bank **   | Free of charge  |
| Account statement from the bank branch on paper  | 0.60 EUR /sheet, min. 2 EUR                                   |
| Account statement via e-mail   | 10 EUR  |
| <b>13.11 SEPA copy</b>   | 2 EUR   |
| <b>13.12 S.W.I.F.T copy</b>  | 12 EUR  |
| <b>13.13 Formalization of a letter of attorney <sup>1</sup></b>                                      | Free of charge  |
| <b>13.14 Fee for early termination of the deposit</b>  |   |
| Money to the bank account on the same banking day  | 0,25% of the deposit amount, max 100 EUR or equivalent        |
| According to the terms of the deposit agreement  | Free of charge  |
| <b>13.15 Statement from Business Register (on customers request) <sup>1</sup></b>                    |   |
| For residents of Estonia   | 3 EUR   |
| For non-residents  | According to the price list of the European Business Register |
| <b>13.16 Deposit box rent (85 mm high) <sup>1</sup></b>  |   |
| 1 day  | 3 EUR   |
| 1 month  | 15 EUR  |

| 13. Other Services  | Price        |
|---|--------------|
| 12 months   | 180 EUR      |
| <b>13.17 Deposit box rent (285 mm high) <sup>1</sup></b>  |              |
| 1 day   | 4 EUR        |
| 1 month   | 30 EUR       |
| 12 months   | 360 EUR      |
| <b>13.18 Making a new key for a safe box</b>  | Actual costs |
| <b>13.19 Pledge for the key</b>   | 250 EUR      |
| <b>13.20 Processing of the proceeding international payment in the American dollars for non- EU residents</b> | 25 EUR       |
| <b>13.21 Penalty for timely non-submission of documents upon request of the bank</b>                          | 200 EUR      |
| <b>13.22 SMS notification of transactions related to current account (1 SMS price)</b>                        | 0.20 EUR     |

\* SEPA payment can be recalled within 10 days

\*\* Statement from the Internet bank, retroactively for a maximum period of 2 years

Fees, indicated in the Pricelist as „**Non-residents outside European Union**“ 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.

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

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.