



## List of Typical Payment Services



Account manager name: AS TBB pank

Account name: current account

Date: 20.09.2021

- The fees set out in this document are charged for the primary services related to the payment account, allowing you to compare the fees with the analogous fees for other accounts.
- A fee may also be charged for account-related services that are not listed in this document. For complete information, see the price list on the TBB bank website.
- A glossary of terms used in this document is available free of charge.

Service	Fee
<b>Services associated with the account</b>	
<b>Maintaining the account</b>	<u>Estonian resident</u>
	Current account opening 0,00 EUR
	Current account monthly fee 0,00 EUR
	<b>Total yearly fee 0,00 EUR</b>
	<u>Residents of the Contracting States of the European Economic Area and foreigners entered in the Register of Employment in the Republic of Estonia (TÖR), as well as representatives and beneficial owners of companies with an account in TBB Bank</u>
	Current account opening 75,00 EUR
	Current account monthly fee 10,00 EUR
	<b>Total yearly fee 120,00 EUR</b>
	<u>Residents registered in other countries</u>
Current account opening 100,00 EUR	
Current account monthly fee 20,00 EUR	
<b>Total yearly fee 240,00 EUR</b>	

<b>Payments (ex. Card payments)</b>		
<b>Payment order within Estonia (SEPA)</b>		
Intra-bank payment	Internet bank In client office	0,00 EUR 3,00 EUR
An ordinary European payment	Internet bank In client office	0,38 EUR 3,00 EUR
<b>Payment order (SEPA)</b>		
An ordinary European payment	Internet bank In client office	0,38 EUR 3,00 EUR
<b>Payment order between third countries (non-SEPA)</b>		
An ordinary payment, shared fees	Internet bank In client office	9,00 EUR 15,00 EUR
<b>Standing order</b>		
Intra-bank payment	Internet bank In client office	0,00 EUR 3,00 EUR
An ordinary European payment	Internet bank In client office	0,38 EUR 3,00 EUR
<b>E-Invoice</b>	Service not provided	
<b>Cards and cash</b>		
<b>Providing a debit card</b>		
Debit card (Mastercard Debit)	Issue of the first card	0,00 EUR
	Additional debit card	3,00 EUR
	Monthly card administration fee	1,00 EUR
	<b>Total yearly fee</b>	<b>12,00 EUR</b>
<b>Providing a credit card</b>		
Mastercard Standard	Monthly fee	2,00 EUR
	<b>Total yearly fee</b>	<b>24,00 EUR</b>
	Monthly fee charged on additional Card	1,00 EUR

	<b>Total yearly fee</b>	<b>12,00 EUR</b>
MasterCard Gold	Monthly fee	10,00 EUR
	<b>Total yearly fee</b>	<b>120,00 EUR</b>
	Monthly fee charged on additional Card	5,00 EUR
	<b>Total yearly fee</b>	<b>60,00 EUR</b>
<b>Cash withdrawal</b>		
<u>With a debit card</u>		
Cash withdrawal from ATMs in Estonia and euro-area countries	1 EUR + 0.3% of the amount that exceeds 2000 € per month	
Abroad (in the non-euro-area countries)	2.5% of the amount + 2 EUR	
<u>With a credit card</u>		
Cash withdrawal from ATMs	2.5% of the amount + 2 EUR	
<b>Cash deposit</b>		
In client office bills in euros: To own account	Up to 2000 EUR per day free of charge, 0.5% of the amount, if the amount exceeds 2000 EUR	
To another account in TBB bank	0.5% of the amount, min 3 EUR	
To a minor's account in TBB bank	Up to 100 EUR per calendar month free of charge, 3% of the amount if the amount exceeds 100 EUR	
<b>Other services</b>		
<b>Internet banking agreement</b>	Sign up fee	0,00 EUR
	Monthly fee	0,00 EUR

## List of typical payment services



Term	Definition in TBB bank	Definition
Maintaining the account	Current account maintenance	The account provider operates the account for use by the customer.
Providing a debit card	Debit card	The account provider provides a payment card linked to the customer's account. The amount of each transaction made using the card is taken directly and in full from the customer's account.
Providing a credit card	Credit card	The account provider provides a payment card linked to the customer's payment account. The total amount of the transactions made using the card during an agreed period is taken either in full or in part from customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interest will be charged to the customer for the borrowing.
Payment order within Estonia (SEPA1*)	European (SEPA) payment	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a domestic payment that meets SEPA requirements.
Payment order (SEPA)	European (SEPA) payment	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is outside the Republic of Estonia and where the payment meets SEPA requirements.
Payment order between third countries (non-SEPA)	Outgoing foreign payment, not corresponding to European payment conditions	The account provider transfers money from customer's account pursuant to customer's instructions to another account; a payment where at least one party is located in a third country and which does not meet SEPA requirements.
Standing order	Standing payment order	The account provider makes regular

E-invoice	-	transfers on the instruction of the customer, in a fixed amount of money from the customer's account to another account where the invoice and payment instruction data were sent to the bank in the e-invoice format of Estonia and the e-invoice is displayed to the customer in the Internet bank.
Cash withdrawal	Cash withdrawal	The customer takes cash out of the customer's account.
Cash deposit	Cash deposit	The customer deposits cash in customer's account.
Internet banking agreement	Internet banking agreement	Electronic payment channel offer that enables the customer to perform payment procedures via Internet.

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