



PRICE LIST FOR PRIVATE CUSTOMERS

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1. Opening and maintenance of account		Price
1.1	Current account	
	Residents of Estonia	Free of charge
	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	75 EUR
	Non-residents registered in other countries	100 EUR
1.2	Current account maintenance fee	
	Residents of Estonia	Free of charge
	Non-residents of the European Union and non-residents entered in the Employment Register (TÖR) in the Republic of Estonia	10 EUR per month
	Non-residents registered in other countries	20 EUR per month
1.3	Payment for storage of means on settlement accounts *	0.5% per year
1.4	Time deposit (all types)	Free of charge
1.5	Freezing of current account at client's request	Free of charge
1.6	Closing of current account	Free of charge
1.7	The SMS notification about revenues to the settlement account (price for 1 SMS)	0.20 EUR
1.8	Monthly service charges for maintenance of the EUR closed current account	10 EUR per month
<p>* The amount is calculated daily at the end of each calendar day from the positive rest exceeding a limit in 1 000 000 euros or its equivalent in another currency. The payment will be deducted once a month in the first day</p>		
2. Cash Transactions in EUR		Price
2.1	Cash depositing in EUR	
	To one's own account	Up to 2 000 EUR per day - free of charge, 0.5% of the amount, if the amount exceeds 2000 EUR,
	To another account in AS TBB bank	0.5% of the amount, min. 3 EUR
	To a minor's account in AS TBB bank	Up to 100 EUR free of charge per calendar month, 3% of the amount, if the amount exceeds 100 EUR
2.2	Cash withdrawal	
	Up to 500 EUR per day, but not more than 2 000 EUR per calendar month	Free of charge
	Over 500 EUR per day and more than 2 000 EUR per calendar month	0.4% of the amount, min. 5 EUR
2.3	Other cash operations	
	Exchange of notes	1,0% of the amount, min. 5 EUR
	Inspection of banknotes at the request of the customer	0.35 EUR / nominal
	Cash deposit in coins	5.0% of the amount, min. 5 EUR
	Cash deposit in coins to a minor's account	Free of charge
	Exchange of coins for notes	10.0% of the amount, min. 10 EUR

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	80 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
3.1	Cash depositing to own account	
	USD, SEK	3.0% of the amount, min. 5 EUR
	RUB	5.0% of the amount, min. 5 EUR
3.2	Cash depositing to another person account	
	USD, SEK	3.0% of the amount, min. 5 EUR
	RUB	5.0% of the amount, min. 5 EUR
3.3	Cash withdrawal	
	USD, SEK	2.0% of the amount, min. 5 EUR
	RUB	5.0% of the amount, min. 5 EUR
	Other currencies	2.0% of the amount, min. 5 EUR
3.4	Additional services	
	Booking of foreign currency*	Free of charge
	Contractual penalty for not picking up the booked currency	0.2% of the amount, min. 80 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, min. 5 EUR
3.5	Cash currency exchange (USD, SEK, RUB)	At the market rate, starting from EUR 10 000 or equivalent at the agreed rate ** + 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.

** The exchange rates on the website are informative and may change during the banking day. The agreement rate applies to cash transactions of AS TBB bank customers from 10,000 euros which can be requested individually from the Bank's dealer by phone. +372 6688 037, +372 5347 2183

4. Bank Transfers in EUR currency		Internet banking	Bank office
4.1	Incoming European (SEPA) payment *	Free of charge	
	Non-residents	Free of charge	
4.2	Incoming foreign payment, not corresponding to European (SEPA) payment conditions		
	Amount up to 50 000 EUR	Free of charge	
	Amount up to 50 000 EUR Non-residents	Free of charge	
	Amount over 50 000 EUR	1 EUR	
	Amount over 50 000 EUR Non-residents	1 EUR	
4.3	Outgoing internal payment	Free of charge	3 EUR

4. Bank Transfers in EUR currency		Internet banking	Bank office
	Non-residents	0.15 EUR	3 EUR
4.4	Outgoing European (SEPA) payment *	0.38 EUR	3 EUR
	For personal Banking customers	Free of charge	3 EUR
4.5	Outgoing European express payment **	12 EUR	20 EUR
	Outgoing European express payment exceeding 20000 EUR	22 EUR	27 EUR
4.6	Outgoing foreign payment, not corresponding to European payment conditions		
	Normal payment "shared fees" SHA****	9 EUR	15 EUR
	Normal payment „shared fees“ SHA**** non-residents	12 EUR	17 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
	Urgent payment "shared fees" SHA****	19 EUR	21 EUR
	Urgent payment "shared fees" SHA**** non-residents	21 EUR	23 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
	Express payment "shared fees" SHA****	35 EUR	40 EUR
	Express payment "shared fees" SHA**** non-residents	43 EUR	50 EUR
	Express payment „full amount to beneficiary“ OUR ***	49 EUR	55 EUR
	Express payment „full amount to beneficiary“ OUR *** non-residents	59 EUR	65 EUR
4.7	Discounting of incoming payments	0.05% per day, min. 4 EUR	
4.8	Standing payment order		
	Drafting	Free of charge	3 EUR
	Amendment in terms	Free of charge	3 EUR
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

* European (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	
5.3	Outgoing internal payment	3 EUR	5 EUR

5. Bank Transfers in Foreign Currency		Internet banking	Bank office
	Non-residents	5 EUR	7 EUR
5.4	Outgoing foreign payment		
	Normal payment "shared fees" SHA**	9 EUR	15 EUR
	Normal payment "shared fees" SHA** non-residents	12 EUR	15 EUR
	Normal payment "full amount to beneficiary" OUR ***	25 EUR	30 EUR
	Normal payment "full amount to beneficiary" OUR *** non-residents	28 EUR	35 EUR
	Urgent payment "shared fees" SHA**	18 EUR	25 EUR
	Urgent payment "shared fees" SHA** non-residents	21 EUR	28 EUR
	Urgent payment „full amount to beneficiary“ OUR ***	37 EUR	42 EUR
	Urgent payment „full amount to beneficiary“ OUR *** non-residents	42 EUR	47 EUR
	Express payment (USD) "shared fees" SHA**	35 EUR	40 EUR
	Express payment (USD) "shared fees" SHA** non-residents	43 EUR	47 EUR
	Express payment (USD) „full amount to beneficiary“ OUR ***	49 EUR	55 EUR
	Express payment (USD) „full amount to beneficiary“ OUR *** non-residents	58 EUR	65 EUR
5.5	Confirmation of payment order at client's request	3 EUR	7 EUR
5.6	Discounting of incoming payment order	0.05% per calendar day, min. 4 EUR	0.05% per calendar day, min. 4 EUR
5.7	Currency conversion ****	Free of charge	Free of charge
5.8	Bank Transfers in GBP		
5.8.1	Incoming Foreign payment GBP *	7 EUR	7 EUR
5.8.2	Outgoing normal payment GBP „SHA“	30 EUR	30 EUR
5.8.3	Outgoing normal payment GBP „OUR“	60 EUR	60 EUR
5.8.4	Outgoing urgent payment GBP „SHA“	35 EUR	35 EUR
5.8.5	Outgoing urgent payment GBP „OUR“	65 EUR	65 EUR
5.8.6	Express payment GBP „SHA“ *****	70 EUR	70 EUR
5.8.7	Express payment GBP „OUR“ *****	75 EUR	75 EUR
5.9	Bank Transfers in DKK		
5.9.1	Incoming Foreign payment DKK *	2 EUR	2 EUR
5.9.2	Outgoing normal payment DKK „SHA“	18 EUR	18 EUR
5.9.3	Outgoing normal payment DKK „OUR“	25 EUR	25 EUR
5.9.4	Outgoing urgent payment DKK „SHA“	30 EUR	30 EUR
5.9.5	Outgoing urgent payment DKK „OUR“	35 EUR	35 EUR
5.9.6	Express payment DKK „SHA“ *****	40 EUR	40 EUR
5.9.7	Express payment DKK „OUR“ *****	45 EUR	45 EUR

* 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 customers starting from 20,000 euros are subject to an agreement rate, which can be requested in individual order from the Bank's dealer by phone +372 6688 037, +372 5347 2183

***** Possible only if there is an immediate coverage on the correspondent account

6. Internet Banking		Price
6.1	Agreement conclusion	Free of charge

6. Internet Banking		Price
6.2	Monthly administration fee	Free of charge
7. Debit Cards		Price
7.1	Issue of the first card	Free of charge
7.2	Additional debit card	3 EUR
7.3	Debit card replacement upon expiry	Free of charge
7.4	Debit card replacement before expiry at the customer's request	3 EUR
7.5	Urgent order of debit card (MC debit) *	25 EUR
7.6	Monthly card administration fee	1 EUR
	For personal banking customers, young people aged 7-25, for individuals over 55	Free of charge
7.7	The payment in foreign currency for the accomplished transactions with the card ** The original currency of the operation is another currency (ex. EUR)	2,5% of the transaction amount
7.8	Cash withdrawal from ATMs in Estonia and euro-area countries	1 EUR + 0.3% of the amount that exceeds 2000 € per month
	For personal banking customers, young people aged 7-25, for individuals over 55	0.5 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
	Cash withdrawal at other bank's offices	2.5% of the amount
	Cash withdrawals from in Estonia and euro-area countries stores	Seller's tariff + TBB tariff - 0.5 EUR/transaction
	Cash withdrawals in stores outside euro area countries	Seller's tariff + TBB tariff - 1.00 EUR/transaction
7.9	Copy of card transaction receipt ¹	
	Transaction in Estonia	3 EUR
	Transaction abroad	7 EUR
7.10	Penalty on unjustified refund request ***	20 EUR
7.11	Blocking / Unblocking card	Free of charge
7.12	Penalty on overdraft transaction	0.1% per day on the amount overdrawn
7.13	Change of card limit	Free of charge
7.14	Penalty for using the closed, blocked-up or expired card	40 EUR
7.15	Information inquiry at ATM (account balance and last transactions)	0.40 EUR / request
	For personal banking customers	Free of charge
7.16	The penalty for ordered, but unclaimed debit card ****	4 EUR
7.17	Sending card by post	
	Sending a card by post within Estonia	Free of charge
	Sending a card abroad by regular post ¹	5 EUR
	Sending a card abroad by DHL courier ¹	65 EUR + actual costs
7.17	SMS notification of bank card related transactions (1 SMS price)	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.

¹ 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	Monthly fee	
	MasterCard Standard	2 EUR per month
	For non-residents	4 EUR per month
	For personal banking customers	0.5 EUR per month
	MasterCard Gold	10 EUR per month
	For non-residents	16 EUR per month
	For personal banking customers	1 EUR per month
8.2	Monthly fee charged on additional card	
	MasterCard Standard	1 EUR per month
	MasterCard Gold	5 EUR per month
8.3	Card replacement	
	In Estonia	7 EUR
	Abroad	According to MasterCard price list
8.4	Urgent order of debit card (MC credit) *	25 EUR
8.5	The payment in foreign currency for the accomplished transactions with the card ** The original currency of the operation is another currency (ex. EUR)	2% of the transaction amount
8.6	Cash withdrawal from ATMs	2.5% of the amount + 2 EUR
	At other bank's offices	2,5% of the amount
8.7	Copy of card transaction receipt ¹	
	Transaction in Estonia	3 EUR
	Transaction abroad	7 EUR
8.8	Penalty on unjustified refund request ***	20 EUR
8.9	Blocking / Closing card at customer's request	Free of charge
8.10	Blocking card at bank's own initiative	7 EUR
8.11	Penalty fee on the use of closed, blocked or expired card	65 EUR
8.12	Penalty on overdraft	10% from the excess amount of the previous month
8.13	Penalty on amounts due	0.02%
8.14	Change of credit limit	7 EUR
8.15	Interest paid on security deposit	Equals respective interest rate of a 3 month time deposit
8.16	The penalty for refusal of the ordered card ****	6 EUR
8.17	Information inquiry at ATM (account balance and last transactions)	0.40 EUR
	For personal banking customers	Free of charge
8.18	Repeated written notice to the customer about the violation of the terms of the credit agreement	5 EUR
8.19	Sending card by post	
	Sending a card by post within Estonia	Free of charge
	Sending a card abroad regular post ¹	
	Sending a card abroad by DHL courier ¹	65 EUR + actual costs
8.20	SMS notification of bank card related transactions (1 SMS price)	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.

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9. Loans and Leasing		Price
9.1	Housing loan / Mortgage loan	
	Drafting of loan agreement	1.0% of the loan amount or additional amount, min. 200 EUR
	Shortening the term of the loan agreement	100 EUR
	Grace period	100 EUR
	Amendment of payment date	20 EUR
	Amendments of loan agreement terms	1.0% of the outstanding amount, min. 200 EUR
	Premature repayment of loan	Free with at least 3 months' notice. In other cases, interest of up to 3 months calculated on the amount to be repaid early.
	Penalty for non-compliance with the terms of the loan agreement	50 EUR
	Change of collateral during the term of the contract (notarial)	300 EUR
	Increasing the loan amount	1.0% of the additional amount, min. 200 EUR
	Penalty on amounts due	Interest rate specified in article 113 p. 1 of Law of Obligations Act
9.2	Consumer loan	
	Drafting of loan agreement	1.5% of the loan amount or additional amount, min. 35 EUR
	Grace period	35 EUR
	Premature repayment of loan	Free of charge
	Amendments of loan agreement terms	35 EUR
	Penalty on amounts due	Interest rate specified in article 113 p. 1 of Law of Obligations Act
	Penalty for non-compliance with the terms of the loan agreement	50 EUR
9.3	Leasing	
	Drafting of leasing agreement	1.0% of the leasing amount (min. 200 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 - 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	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	50 EUR
	Penalty on amounts due	Interest rate specified in article 113 p. 1 of Law of Obligations Act
9.4.	Overdraft	
	Drafting of loan agreement	1.5% of the loan amount or additional amount, min. 35 EUR
	Premature termination of agreement	Free of charge
	Extension of loan maturity	1.5% of the loan amount or additional amount, min. 35 EUR
	Amendments of loan agreement terms	35 EUR
	Penalty on amounts due	Interest rate specified in article 113 p. 1 of Law of Obligations Act
	Penalty for non-compliance with the terms of the loan agreement	50 EUR
9.5	Other fees related to loans	

9. Loans and Leasing		Price
	Repeated written notice to the customer about the violation of the terms of the credit agreement	5 EUR

10. Securities Transactions		Price
10.1	Opening a securities account	5 EUR
10.2	Opening a pledge account	40 EUR
10.3	Closing a securities account	5 EUR
10.4	Account transfer to another account manager	15 EUR
10.5	Securities account monthly maintenance fee for securities ¹ in the Estonian central securities depository *	
	Portfolio market value up to 6 400.00 EUR	3 EUR
	Portfolio market value between 6 400.00 EUR - 64 000.00 EUR	6 EUR
	Portfolio market value over 64 000.00 EUR	9 EUR
10.6	Empty account monthly maintenance fee ¹	2 EUR
10.7	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
10.8	Securities account report ¹	
	Postage within Estonia	2 EUR
	Postage abroad	4 EUR + actual costs
10.9	Estonian central securities depository statement of securities account in bank's office ¹	3 EUR
10.10	Cancellation of a securities transaction **	respective service fee + all additional actual costs incurred to Tallinn Business 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.

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

11. Other Services		Price
11.1	Formalization of a payment order by the banks' representative at client's request	1 EUR
11.2	Transmitting statements of account and other documents by post or by fax ¹	
	Within Estonia	According to the price list of the statement + sending (for other documents 5 EUR + sending)
	Abroad	According to the price list of the statement + sending (for other documents 7 EUR + sending)
	By DHL	65 EUR + actual costs
11.3	Copies from documents	0.5 EUR / page

11. Other Services		Price
11.4	Repeated written notice to the customer about the violation of the terms of the contract	5 EUR
11.5	Recall of payments	
	Recall of an internal outgoing payment	10 EUR
	Recall of European (SEPA) payment	
	Payment not sent out of the bank	4 EUR
	Payment has been sent out of the bank *	45 EUR + actual costs
	Recall of a foreign outgoing payment	
	Payment not sent out of the bank	13 EUR
	Payment has been sent out of the bank	26 EUR + actual costs
11.6	Payments corrections and queries	
	About European (SEPA) payments	
	Payment not sent out of the bank	4 EUR
	Payment has been sent out of the bank	45 EUR + actual costs
	About foreign payments	20 EUR + actual costs
11.7	Issuing certificates, confirmations, etc. to present	
	Within Estonia	5 EUR + mail cost
	To foreign institutions	5 EUR + mail cost
11.8	Account statement	
	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
11.9	SEPA copy	2 EUR
11.10	S.W.I.F.T copy	12 EUR
11.11	Formalization of a letter of attorney ¹	Free of charge
11.12	Fee for early termination of the deposit	
	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
11.13	Deposit box rent (85 mm high) ¹	
	1 day	3 EUR
	1 month	15 EUR
	12 months	180 EUR
11.14	Deposit box rent (285 mm high) ¹	
	1 day	4 EUR
	1 month	30 EUR
	12 months	360 EUR
11.15	Making a new key for a safe box	Actual costs
11.16	Pledge for the key	250 EUR
11.17	SMS notification of transactions related to current account (1 SMS price)	0.20 EUR

* European (SEPA) payment can be recalled within 10 days

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

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