



BUSINESS CUSTOMER PRICE LIST

Valid since 08.07.2022

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1. Opening and maintenance of account		Price
1.1	Opening a current account	
	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
1.2	Current account maintenance fee	
	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
1.3	Mandatory account balance*	
	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
1.4	Payment for storage of means on settlement accounts in EUR **	0.5% per year
1.5	Payment for storage of means on settlement accounts for residents of Estonia ***	0.5% per year
1.6	Start-up account opening	Free of charge
1.7	Freezing / Unfreezing a current account at client's request	Free of charge
1.8	Closing a current account	Free of charge
1.9	The SMS notification about revenues to the settlement account (price for 1 SMS)	0.20 EUR
1.10	Service charge for maintenance of the closed EUR current account	150 EUR per month
1.11	Fee for enhanced due diligence measures****	500 EUR
1.12	Fee for enhanced due diligence measures changing the structure of the company*****	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 in 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 payment works for resident customers of the bank and residents, who has no non-residents in the management structure and / or ownership of the company (including a representative, acting on the base of the power of attorney). The amount in 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

**** 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.

2. Cash transactions in EUR		Price
2.1	Cash depositing	
	To own account	0,5% of the amount, min. 5 EUR
	To another account in AS TBB pank	0.5% of the amount, min. 3 EUR
2.2	Cash deposit by cash transport company	as agreed with the Bank
2.3	Cash withdrawal	0,5% of the amount, min. 5 EUR
2.4	Cash withdrawal by cash transport company	0.5% of the amount, min. 150 EUR
2.5	Other cash operations	
	Exchange of notes	1,0% of the amount, min. 5 EUR
	Exchange of coins for notes	10,0% of the amount, 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
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 in AS TBB pank	
	USD, SEK	3,0% of the amount, min. 5 EUR
	RUB	5,0% of the amount, min. 5.00 EUR
3.3	Cash withdrawal	
	USD, SEK	2,0% of the amount, min. 5 EUR
	RUB	5,0% of the amount, min. 5.00 EUR
	Other currencies	2,0% of the amount, min. 5.00 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 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, min. 5 EUR
3.5	Cash currency exchange (USD, SEK, RUB)	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
4.1	Incoming SEPA payment *	Free of charge	
	Non-residents	Free of charge	
	Non-residents outside European Union	3 EUR	
4.2	Incoming foreign payment, not corresponding to SEPA payment conditions		
	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	
4.3	Outgoing internal payment	0.15 EUR	3 EUR
	Non-residents	0.15 EUR	3 EUR
	Non-residents outside European Union	1.00 EUR	7 EUR
4.4	Outgoing SEPA payment	0.38 EUR	3 EUR
	Non-residents	0.38 EUR	3 EUR
	Non-residents outside European Union	19 EUR	25 EUR
4.5	Outgoing European express payment **	12 EUR	20 EUR
	Non-residents	12 EUR	22 EUR
	Non-residents outside European Union	24 EUR	28 EUR
	Outgoing European express payment exceeding 20000 EUR **	22 EUR	27 EUR
	Non-residents	22 EUR	35 EUR
	Non-residents outside European Union	35 EUR	45 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 „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-
4.7	Discounting of incoming payments	0.05% per day, min. 4 EUR	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. 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 AS TBB pank, 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 pank, 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 AS TBB pank, payment intermediaries and the beneficiary's bank. If the total amount of fees exceeds AS TBB pank 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 pank 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
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	
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

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 pank, 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 AS TBB pank, payment intermediaries and the beneficiary's bank. If the total amount of fees exceeds AS TBB pank 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 pank 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.

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

6. Internet Banking		Price
6.1	Agreement conclusion	Free of charge
6.2	Monthly administration fee	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
7.1	Issue of the first card	Free of charge

7. Debit Cards	Price
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
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	1.10 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
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
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
7.18 SMS notification of bank card related transactions (1 SMS price)	0.20 EUR

* The card can be obtained from the customer's office at Tallinn, 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 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 Monthly fee charged on additional card	
MasterCard Business	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 **	2,5% of the transaction

	The original currency of the operation is another currency (ex.EUR)	amount
8.6	Cash withdrawal from ATMs	2 EUR + 2.5% of the amount
	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	0.1% per day
8.14	Change of credit limit	10 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 / request
8.18	Sending card by post	
	Sending a card by post within Estonia	Free of charge
	Sending a card abroad regular post ¹	5 EUR
	Sending a card abroad by DHL courier ¹	65 EUR + actual costs
8.19	SMS notification of bank card related transactions (1 SMS price)	0.20

* The card can be obtained from the customer's office at Tallinn, 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.

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

9. Loans, Leasing, Guarantees and Factoring		
	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	
	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
9.5	Bank guarantees	
	Application fee	Up to 1%, min 100 EUR
	Charge for guarantee	1-5% per year
	Amendment to a letter of guarantee	75 EUR
9.6	Bank guarantees issued to the benefit of AS TBB pank 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
9.7	Leasing	
	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

9. Loans, Leasing, Guarantees and Factoring		
	Penalty for non-compliance with the terms of the loan agreement	100 EUR
9.8	Factoring	
	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
9.9	Other fees related to loans	
	Repeated written notice to the customer about the violation of the terms of the credit agreement	5 EUR

10. Leasing of agriculture machineries		Price
	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	Import letter of credit Opening of credit (if covered by pecuniary means)	
	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
	Document processing fee	150 EUR
	Confirmation from foreign bank	200 EUR + foreign bank's charge
	European Union non-residents	350 EUR + foreign Bank's charge
	Amendment, cancellation	150 EUR + foreign bank's charge
	European Union non-residents	250 EUR + foreign bank's charge
11.2	Export letter of credit	
	Notification fee	200 EUR
	European Union non-residents	300 EUR
	Document processing	250 EUR
	European Union non-residents	350 EUR
	Transaction fee *	0,3% min. 250 EUR
	Delivery of documents	Actual costs, min. 100 EUR
11.3	Documentary collections	
	Presenting documents against payment	0,3% min. 200 EUR
	Presenting documents against acceptance	0,4% min. 250 EUR
	Fee for refusing of payment/acceptance	150 EUR



BUSINESS CUSTOMER PRICE LIST

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11. Letters of Credit, Documentary Collections, Export-Import Guarantees		Price
	European Union non-residents	250 EUR
	Documentary collection fee	0,3% min. 200 EUR
	European Union non-residents	250 EUR
	Amendment to collection instructions	150 EUR
	European Union non-residents	250 EUR
11.4	Postage¹, telex, courier¹, S.W.I.F.T.	Actual costs, min. 75 EUR
11.5	Export–import guarantees	
	Advising on export-import guarantees for a foreign bank customer	150 EUR
	European Union non-residents	250 EUR
	Advising on export-import guarantees for a customer of AS TBB pank	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

¹ 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 ¹ 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 +0,001% on amount over 3.20 mil. EUR
12.6	Empty account monthly maintenance fee ¹	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 ¹	
	Postage within Estonia	5 EUR
	Postage abroad	8 EUR + actual costs
12.9	Estonian central securities depository statement of securities account in bank's office ¹	5 EUR
12.10	Cancellation of a securities transaction **	respective service fee + all additional actual costs incurred to AS TBB pank

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.

13. Other Services		Price
13.1	Formalization of a payment order by the banks' representative at client's request	1 EUR
13.2	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
13.3	Copies from documents ¹	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
13.5 Payments corrections and queries	
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
13.6 Issuing certificates for auditors	25 EUR
13.7 Issuing certificates which require special solutions	30 EUR
13.8 Repeated written notice to the customer about the violation of the terms of the contract	5 EUR
13.9 Issuing certificates, confirmations, etc. to present	
Within Estonia	5 EUR + mail cost
To foreign institutions	5 EUR + mail cost
13.10 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
13.11 SEPA copy	2 EUR
13.12 S.W.I.F.T copy	12 EUR
13.13 Formalization of a letter of attorney ¹	Free of charge
13.14 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
13.15 Statement from Business Register (on customers request) ¹	
For residents of Estonia	3 EUR
For non-residents	According to the price list of the European Business Register
13.16 Deposit box rent (85 mm high) ¹	
1 day	3 EUR
1 month	15 EUR

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

¹ 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, Cayman Islands, Gibraltar, Guernsey, Montserrat, Turks and Caicos Islands	Serbia
Denmark	Albania
Czech Republic	Jersey
Ukraine	United Arab Emirates
	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.