



PRICE LIST FOR PRIVATE CUSTOMERS

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1. Opening and maintenance of account		Price
1.1	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
1.2	Payment for storage of means on settlement accounts *	0.5% per year
1.3	Freezing of current account at client's request	Free of charge
1.4	Closing of current account	Free of charge
1.5	The SMS notification about revenues to the settlement account (price for 1 SMS)	0.20 EUR
1.6	Monthly service charges for maintenance of the EUR closed current account	10 EUR per month

* The amount is calculated daily at the end of each calendar day from the positive rest exceeding a limit in 1 000 000 euros. The payment will be deducted once a month in the first day

2. Cash Transactions in EUR		Price
2.1	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

* Cash amounts exceeding EUR 8 000 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. Debit Cards		Price
3.1	Monthly card administration fee	1 EUR
	For personal banking customers, young people aged 7-25, for individuals over 55	Free of charge
3.2	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
3.3	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
3.4	Copy of card transaction receipt ¹	
	Transaction in Estonia	3 EUR

3. Debit Cards	Price
Transaction abroad	7 EUR
3.5 Penalty on unjustified refund request ***	20 EUR
3.6 Blocking / Unblocking card	Free of charge
3.7 Penalty on overdraft transaction	0.1% per day on the amount overdrawn
3.8 Change of card limit	Free of charge
3.9 Penalty for using the closed, blocked-up or expired card	40 EUR
3.10 Information inquiry at ATM (account balance and last transactions)	0.40 EUR / request
For personal banking customers	Free of charge
3.11 The penalty for ordered, but unclaimed debit card ****	4 EUR
3.12 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
3.13 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.

4. Credit Cards	Price
4.1 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
4.2 Monthly fee charged on additional card	
MasterCard Standard	1 EUR per month
MasterCard Gold	5 EUR per month
4.3 The payment in foreign currency for the accomplished transactions with the card **	2% of the transaction amount
The original currency of the operation is another currency (ex. EUR)	
4.4 Cash withdrawal from ATMs	2.5% of the amount + 2 EUR
At other bank's offices	2,5% of the amount
4.5 Copy of card transaction receipt ¹	
Transaction in Estonia	3 EUR
Transaction abroad	7 EUR
4.6 Penalty on unjustified refund request ***	20 EUR
4.7 Blocking / Closing card at customer's request	Free of charge
4.8 Blocking card at bank's own initiative	7 EUR
4.9 Penalty fee on the use of closed, blocked or expired card	65 EUR
4.10 Penalty on overdraft	10% from the excess amount of the previous month
4.11 Penalty on amounts due	0.02%
4.12 Change of credit limit	7 EUR
4.13 Interest paid on security deposit	Equals respective

		interest rate of a 3 month time deposit
4.14	The penalty for refusal of the ordered card ****	6 EUR
4.15	Information inquiry at ATM (account balance and last transactions)	0.40 EUR
	For personal banking customers	Free of charge
4.16	Repeated written notice to the customer about the violation of the terms of the credit agreement	5 EUR
4.17	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
4.18	SMS notification of bank card related transactions (1 SMS price)	0.20 EUR

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5. Loans and Leasing		Price
5.1	Housing loan / Mortgage loan	
	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 loan repayment (incl. partial repayment)	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
	Penalty on amounts due	Interest rate specified in article 113 p. 1 of Law of Obligations Act
5.2	Consumer loan	
	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
5.3	Other fees related to loans	
	Repeated written notice to the customer about the violation of the terms of the credit agreement	5 EUR

6. Other Services		Price
6.1	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)

6. Other Services		Price
	Abroad	According to the price list of the statement + sending (for other documents 7 EUR + sending)
	By DHL	65 EUR + actual costs
6.2	Issuing certificates, confirmations, etc. to present	
	Within Estonia	5 EUR + mail cost
	To foreign institutions	5 EUR + mail cost
6.3	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
6.4	SEPA copy	2 EUR
6.5	S.W.I.F.T copy	12 EUR
6.6	Formalization of a letter of attorney ¹	Free of charge

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

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

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