



## BUSINESS CUSTOMER PRICE LIST

Valid since 8.05.2025

### TABLE OF CONTENT

1.	Maintenance of account .....	2
2.	Cash transactions in EUR .....	3
3.	Debit Cards .....	3
4.	Credit Cards.....	3
5.	Loans, Leasing, Guarantees and Factoring .....	4
6.	Leasing of agriculture machineries.....	5
7.	Other Services .....	6



## BUSINESS CUSTOMER PRICE LIST

Valid since 8.05.2025

1. Maintenance of account		Price
1.1	<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
1.2	<b>Payment for storage of means on settlement accounts in EUR **</b>	0.5% per year
1.3	<b>Payment for storage of means on settlement accounts for residents of Estonia ***</b>	0.5% per year
1.4	<b>Freezing / Unfreezing a current account at client's request</b>	Free of charge
1.5	<b>Closing a current account</b>	Free of charge
1.6	<b>Service charge for maintenance of the closed EUR current account</b>	150 EUR per month

\* 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



## BUSINESS CUSTOMER PRICE LIST

Valid since 8.05.2025

2. Cash transactions in EUR	Price
2.1 Cash withdrawal	0,5% 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
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	1.10 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
3.4 Copy of card transaction receipt <sup>1</sup>	
Transaction in Estonia	3 EUR
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
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 <sup>1</sup>	5 EUR
Sending a card abroad by DHL courier <sup>1</sup>	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 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.

<sup>1</sup> 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 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
4.2 Monthly fee charged on additional card	
MasterCard Business	1 EUR per month

	MasterCard Gold	5 EUR per month
<b>4.3</b>	<b>The payment in foreign currency for the accomplished transactions with the card **</b> <b>The original currency of the operation is another currency (ex.EUR)</b>	2,5% of the transaction amount
<b>4.4</b>	<b>Cash withdrawal from ATMs</b>	2 EUR + 2.5% of the amount
	At other bank's offices	2,5% of the amount
<b>4.5</b>	<b>Copy of card transaction receipt <sup>1</sup></b>	
	Transaction in Estonia	3 EUR
	Transaction abroad	7 EUR
<b>4.6</b>	<b>Penalty on unjustified refund request ***</b>	20 EUR
<b>4.7</b>	<b>Blocking / Closing card at customer's request</b>	Free of charge
<b>4.8</b>	<b>Blocking card at bank's own initiative</b>	7 EUR
<b>4.9</b>	<b>Penalty fee on the use of closed, blocked or expired card</b>	65 EUR
<b>4.10</b>	<b>Penalty on overdraft</b>	10% from the excess amount of the previous month
<b>4.11</b>	<b>Penalty on amounts due</b>	0.1% per day
<b>4.12</b>	<b>Change of credit limit</b>	10 EUR
<b>4.13</b>	<b>The penalty for refusal of the ordered card ****</b>	6 EUR
<b>4.14</b>	<b>Information inquiry at ATM (account balance and last transactions)</b>	0.40 EUR / request
<b>4.15</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>4.16</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 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.

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

## 5. Loans, Leasing, Guarantees and Factoring

### 5.1 Current assets loan

Extension of overdraft maturity date	Up to 1,5% of the outstanding amount, min. 300 EUR
Amendment of an interest rate	Up to 1,5% of the outstanding amount, min. 300 EUR
Grace period	Up to 1,5% 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 1,5% of the outstanding amount, min. 300 EUR
Premature loan repayment (incl. partial repayment)	2 months interest calculated on the amount to be repaid early (shall not apply with at least two months' notice)
Penalty for non-compliance with the terms of the loan agreement	100 EUR

### 5.2 Investment loan

Extension of loan maturity date	Up to 1,5% of the outstanding amount, min. 300 EUR
Amendment of an interest rate	Up to 1,5% of the outstanding amount, min. 300 EUR
Grace period	Up to 1,5% of the outstanding amount
Amendment of repayment schedule (except for a case when it follows from the agreement)	50 EUR

<b>5. Loans, Leasing, Guarantees and Factoring</b>		
	Other amendments of loan agreement terms	Up to 1,5% of the outstanding amount, min. 300 EUR
	Premature loan repayment (incl. partial repayment)	2 months interest calculated on the amount to be repaid early (shall not apply with at least two months' notice)
	Penalty for non-compliance with the terms of the loan agreement	100 EUR
<b>5.3 Leasing</b>		
	Amendment of agreement terms	1,5% of the leasing amount, (min. 300 EUR)
	Grace period	Up to 1,2% of the outstanding amount
	Amendment of repayment schedule (except for a case when it follows from the agreement)	Up to 1,2% of the outstanding amount
	Agreement transfer to another lessee	Up to 1,2% of the outstanding amount (min. 200 EUR)
	Premature repayment of the lease amount ((incl. partial repayment)	According to the agreement terms
	Leasing project related additional expenses	According to the real expenses
	Penalty for non-compliance with the terms of the loan agreement	100 EUR
<b>5.4 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>6. Leasing of agriculture machineries</b>		<b>Price</b>
	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.

7.	Other Services	Price
7.1	<b>Transmitting statements of account and other documents by post or by fax <sup>1</sup></b>	
	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
7.2	<b>Copies from documents <sup>1</sup></b>	0.50 EUR / page
7.3	<b>Issuing certificates for auditors</b>	25 EUR -
7.4	<b>Issuing certificates which require special solutions</b>	30 EUR
7.5	<b>Issuing certificates, confirmations, etc. to present</b>	
	Within Estonia	5 EUR + mail cost
	To foreign institutions	5 EUR + mail cost
7.6	<b>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
7.7	<b>SEPA copy</b>	2 EUR
7.8	<b>S.W.I.F.T copy</b>	12 EUR
7.9	<b>Formalization of a letter of attorney <sup>1</sup></b>	Free of charge

\* 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  
Austria  
Belgium People's Republic of China with the exception of Hongkong, Aomen (Macao)  
Spain  
Kingdom of the Netherlands with the exception of Aruba, Sint Maarten and Curaçao  
Ireland  
Iceland  
Italy  
Japan  
Canada  
Greece  
Lithuania  
Latvia  
Moldova  
Norway  
Poland  
Portugal

France  
Sweden  
Germany  
Finland  
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  
Denmark  
Czech Republic  
Ukraine  
  
Kazakhstan  
Belarus  
Armenia  
Mala  
Cyprus  
Luxemburg  
Slovakia  
Slovenia



## BUSINESS CUSTOMER PRICE LIST

Valid since 8.05.2025

Hungary  
Croatia  
Sweden  
Turkey  
Romania  
Bulgaria  
Georgia  
Singapore  
Azerbaijan  
Republic of Macedonia  
Israel  
Isle of Man  
Republic of Korea

Serbia  
Albania  
Jersey  
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.