

	Resident	Non-resident	Special conditions
I ACCOUNTS AND ACCOUNT INFORMATION	EUR	EUR	
OPENING ACCOUNTS			
1. Current account			
1.1. private individual	free of charge	100	
1.2. legal entity	free of charge	250	An additional commission of EUR 200 is applied to the Customers, if the registration country is included in the "List of Low Tax Countries"
2. Escrow account	according to agreement	according to agreement	
Amendment of agreement at the customer's request (for each)	25	35	
ACCOUNT INFORMATION			
Current account statements	free of charge	free of charge	
MAINTENANCE FEE OF CURRENT ACCOUNT			maintenance fee is debited on a monthly basis
1. private individual	free of charge	2	
2. legal entity	free of charge	20	An additional commission of EUR 30 is applied to the Customers, if the registration country is included in the "List of Low Tax Countries"
3. dormant account (legal person)	20	100	Maintenance fee is debited on a monthly basis. Dormant account is the Account in which operations, except fees for the services of the Bank, have not been performed for more than 12 months, no other bank's products are used.
4. Keeping of the funds in the Bank's accounts after account closure	100	100	maintenance fee is debited on a monthly basis
CLOSING OF THE CURRENT ACCOUNTS			
Account closure by banks decision	free of charge	100	
CURRENT ACCOUNT BALANCE			
Minimum account balance (legal person)	n/a	1000	Account closure if balance is not met over 90 days
CURRENT ACCOUNT INTEREST			
Interest rates of current accounts are available on web page Price List (Interest	est rates of current accounts).		
DEPOSIT INTERESTS			
Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on web page Price List (Interest rates of overnight deposits are available on overnight deposits are available of overnight deposits and overnight deposits are available of ove	erest rates of overnight deposits).		
Interest rates of time deposits are available on web page Price List (Interest	rates of time deposits).		
II BANK TRANSFERS	EUR	EUR	internet bank charges apply to standing payment orders
1. DOMESTIC PAYMENTS			
1.1. in Euros			

 II BANK TRANSFERS
 EUR
 internet bank charges apply to standing payment orders

 1. DOMESTIC PAYMENTS
 ...

 1.1. in Euros
 ...

 1.1.1. within the Bank
 1
 5

 In the internet banking
 free of charge
 5

 1.1.2. domestic payments (private person)
 1
 5

 In the internet banking
 free of charge
 5

 In the internet banking
 free of charge
 5





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	Resident	Non-resident	Special conditions
1.1.3. domestic payments (legal person)	1	5	
In the internet banking	0.25	5	
1.1.4. domestic express payments	15	35	
1.2. in a foreign currency			
1.2.1. within the Bank	1	5	
1.3. incoming payments	free of charge	free of charge	
2. FOREIGN PAYMENTS			
2.1. EUR			
2.1.1. SEPA payment private person (SHA)	1	5	
In the internet banking	free of charge	5	
2.1.2. SEPA payment legal person (SHA)	1	5	
In the internet banking	0,25	5	
2.1.3. normal payment (SHA)	10	15	
2.1.4. normal payment in full to the beneficiary (OUR)	25	30	
2.1.5. express payment (SHA)	15	35	
2.1.6. express payment in full to the beneficiary (OUR)	40	50	
2.2. USD			
2.2.1. normal payment (SHA)	20	35	
2.2.2. normal payment in full to the beneficiary (OUR)	40	50	An additional commission of EUR 50 is applied to payments, if the beneficiary country is included in the "List of Low Tax Countries" (available at the Bank upon request) and the beneficiary country differs from the beneficiary bank country.
2.2.3. express payment (SHA)	40	40	
2.2.4. express payment in full to the beneficiary (OUR)	50	70	An additional commission of EUR 50 is applied to payments, if the beneficiary country is included in the "List of Low Tax Countries" (available at the Bank upon request) and the beneficiary country differs from the beneficiary bank country.
2.3. RUB			
2.3.1. normal payment in full to the beneficiary (OUR)	30	40	
2.3.2. express payment in full to the beneficiary (OUR)	40	50	
2.4. Other currencies			
2.4.1. normal payment (SHA)	10	30	
2.4.2. normal payment in full to the beneficiary (OUR)	30	50	
2.4.3. T+2 payments in full to beneficiary (OUR) value date + 2 days	20	40	
2.5. Incoming foreign payments			
2.5.1. incoming SEPA payment (SHA)	free of charge	free of charge	
2.5.2. incoming payment USD (shared costs, SHA)	10	10	
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	Resident	Non-resident	Special conditions
2.5.3. incoming payment other currencies (shared costs, SHA)	5	5	
2.5.4. incoming payment (in full to the beneficiary, OUR)	free of charge	free of charge	
2.6. Incoming UAH payments (OUR, SHA)	0.25%	0.25%	deducted in EUR
3. ADDITIONAL SERVICES OF PAYMENTS			
3.1. Queries, amendments, cancellations of payments			
3.1.1. payment order has not been sent forward by the bank	10	32	
3.1.2. payment order has been sent forward by the bank, not older then 5 business days	40	70	Except payment amount and/or currency, plus actual costs
3.1.3. payment order has been sent forward by the bank, older then 5 business days	50	100	Except payment amount and/or currency, plus actual costs
3.1.4. return of outgoing payment by request of beneficiary bank	50	50	plus actual costs
3.1.5. incoming and outgoing payment execution after cut-off time	50	50	subject to Bank approval
3.2. Copy of SWIFT message	5	5	
4. SETTLEMENT DAY AND EXECUTION TIME OF PAYMENT ORDERS			
4.1. Domestic payments			
4.1.1. within Bank (outgoing, incoming)			
4.1.2. normal and standing payment order	8.30 - 18.00	8.30 - 18.00	payments received till 15.45 will be executed at same settlement day, payments received after 15.45 executed on next EUR business day
4.1.3. domestic express payment	8.30 - 17.00	8.30 - 17.00	forwarded to receiving bank/payment intermediary at same settlement day
4.1.4. incoming domestic payment	9.00 - 18.15	9.00 - 18.15	
4.2. Foreign payments			
4.2.1. normal payment	8.30 - 18.00	8.30 - 18.00	forwarded to receiving bank/payment intermediary at next settlement day
4.2.2. SEPA payment	8.30 - 18.00	8.30 - 18.00	payments received till 15.45 will be executed at same settlement day, payments received after 15.45 executed on next EUR business day
4.2.3. EUR express payment	8.30 - 17.00	8.30 - 17.00	forwarded to receiving bank/payment intermediary at same settlement day
4.2.4. USD express payment	8.30 - 16.30	8.30 - 16.30	forwarded to receiving bank/payment intermediary at same settlement day
4.2.5. incoming EUR payments	8.30 - 17.00	8.30 - 17.00	credited on same settlement day until 17.00
4.2.6. incoming foreign payment	8.30 - 16.30	8.30 - 16.30	credited on same settlement day until 16.30
4.2.7. RUB express payment	8.30 - 13.00	8.30 - 13.00	
Settlement date is a day when the Bank is onen for husiness to execute corres	spanding payment order		

Settlement date is a day when the Bank is open for business to execute corresponding payment order.

Payment order is deemed to be received by the Bank on same settlement day provided it arrived in the Bank within time frame stipulated above.

Payment order which arrives later is deemed to be received on next settlement day.

III CASH TRANSACTIONS	EUR	EUR	
1. in Euros			





1.1. Lup to EUR 10,000 free of charge of the early of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 more than EUR 10,000) 2% of the total amount (1.2 private individuals up to EUR 3,200) (segal entities (1.2 private individuals to the mount exceeding EUR 3,200; legal entities (1.2 private individuals from amount exceeding EUR 3,200; legal entities (1.2 private individuals from amount exceeding EUR 3,200; legal entities (1.2 private individuals from EUR 200) 2%, min. 1 0 0.2%, min. 1 0 0.2%, min. 1.50 (1.2 more than EUR 200) 2.2%, min. 1.50 (1.2 more EUR 200) 2.2%, min. 1.50		Davidant	Non-wesident	Considered divisors
1.1.1 Lip IDER 10,000   free of charge   free of charge   through control of the total amount   1.2. to current account (crims)   2% of the total amount   2% of the total	1.1 to summer account /hanlington	Resident	Non-resident	Special conditions
1.1.2. more than EUR 10,000 1.2. to current account (coins) 1.2. to a more's account in coins 1.3. withdrawal from current account account (coins) 1.3. private individuals: up to EUR 3,000 1.3. priv		for a fight and	for a fight some	
1.2. to current account (coins)  2% of the total amount, free of charge  1.2.1 to aminor's account in coins  1.3.1 private individuals: up to EUR 20 free of charge  1.3.2 private individuals: from amount exceeding EUR 3,200, legal entities  1.4. withdraws and of coins from EUR 200  2. In a foreign currency  2.1. Losa from the EUR 200  2. In a foreign currency  2.1. Losa from the EUR 200  2. In a foreign currency  2.1. Losa from the EUR 200  2. In a foreign currency  2.1. Losa from EUR 200  2. In a foreign currency  2.1. Losa from EUR 200  2. In a foreign currency  2. Losa from EUR 200  2. In a foreign currency  2. Losa from EUR 200  2. In a foreign currency  2. Losa from EUR 200  3. Currency Exchange  free of charge  free of		,	,	
1.2.1 to a minor's account in coins 1.3. withdrawal from current account 1.3. private individualist up to EUR 3,200, legal entities 1.3. private individualist up to EUR 3,200, legal entities 1.4. withdrawal of coins from EUR 200 2.9%, min. 1 2.9% of the total amount 1.4. withdrawal of coins from EUR 200 2.1. cash outerent account 2.1. cash outerent account 2.1. LISD 0.2%, min. 1.50 0.2%, min. 1.50 2.2. cash withdrawal 2.2.1. LISD 0.5%, min. 1.50 3. Currency Exchange Currency Exchange Currency Exchange Currency exchange rates are available on web page Exchange rates. 4. Booking of EUR 4. Booking of EUR 4. Booking of EUR 4. Booking of EUR 4. Booking of the amount is required foreign coins will not be accepted or paid out 2.7. LISD 0.5%, min. 1.50 0.5%, min.	·		·	
1.3. whichrawal from current account 1.3. I private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals from arount exceeding EUR 3,200; legal entities 1.2. private individuals: from arount exceeding EUR 3,200; legal entities 1.2. private individuals from arount exceeding EUR 3,200; legal entities 1.2. protection from EUR 3,200; legal entities in case the foreign currency is available, foreign currency exclaimed in the accepted or paid out 1.2. protection from EUR 6,400, other branches from EUR 3,200; legal entities in case the foreign currency is available, foreign cuirs will not be accepted or paid out 1.2. around 1.5. protection from the Burst from the booked amount arount 2.2. Decking of EUR 200; legal entities in case the foreign currency is available, foreign cuirs will not be accepted or paid out 1.2. Eur 6 charge 1.3. Eur	·			up to EUR 20 free of charge
1.3.1 private individuals: up to EUR 3,200 1.3.2 private individuals: up to EUR 3,200; legal entities 1.3.2 private individuals: from amount exceeding EUR 3,200; legal entities 2% of the total amount 3 currency exchange rates are available on web page Exchange rates. 4.8 Booking of EUR 4.8 Booking of EUR 4.8 Booking of EUR 4.8 Booking of EUR 4.9 Booking of EUR 4.9 Booking of EUR 4.0 Booking of EUR 4.4 Additional fee for cash withdrawal on the same day without pre- booking 4.4 Additional fee for cash withdrawal on the same day without pre- booking 5.1 Exchange of coins for notes and vice versa 5.2 Checking of banknotes 5.2 Exchange of spained EUR banknote 5.3 Exchange of spained EUR banknote 5.4 Exchange of spained EUR banknote 5.5 Exchange of spained EUR banknote 5.6 Exchange of spained EUR banknote 5.7 Exchange of spained EUR banknote 5.8 Exchange of spained EUR banknote 5.9 Sym min. 2 5.9 Sym min. 2 5.0 Sym min. 1.50 5.0 Sym m		free of charge	free of charge	
1.3.2. private individuals: from amount exceeding EUR 3,200, legal entities 1.4. withdrawal of coins from EUR 200 2%, min. 1 2% of the total amount 4.2. In a foreign coins will not be accepted or paid out 2.1. 1.050 0.2%, min. 1.50 0.2%, min. 1.50 0.5%, min. 1.50 3. Currency Exchange 2.2.1. USD 3. Currency Exchange 6 free of charge 7 free of charge 7 free of charge 8 free of charge 1. Booking of cash 4. Booking of EUR 4. Booking of Furn Carrency 4. Booking of foreign currency 5. Cash processing 5. Cash processing 5. Exchange of coins for notes and vice versa 5. Exchange of coins for notes and vice versa 5. Exchange of spoiled EUR banknote 5. Exchange of banknotes 6. O. S., min. 1. S.  5. Exchange of banknotes 7. LOANS, TRADE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 1. Loans 1	1.3. withdrawal from current account			
1.4. withdrawal of coins from EUR 200 2% of the total amount 2% of the total amount 52% of the amount is required 52% of the amount 52% of the amount is required 52% of the amount is req	1.3.1. private individuals: up to EUR 3,200	free of charge	free of charge	during month
2. In a foreign currency 2. 1. cash to current account 2. 1. cash vithdrawal 2. 2. 1. USD 3. Currency Exchange rates are available on web page Exchange rates. 4. Booking of cash 4. Booking of free of charge 4. Booking of free of charge 4. Booking of free of charge 5. Exchange of coins for notes and vice versa 5. Cash processing 5. Exchange of coins for notes and vice versa 5. Exchange of coins for notes and vice versa 5. Exchange of banknotes 6. Swinn, 2 7. Cash 7.	1.3.2. private individuals: from amount exceeding EUR 3,200; legal entities	0.2%, min. 1	0.2%, min. 1	
2.1. LSD 0.2%, min. 1.50 0.2%, min. 1.50 0.2%, min. 1.50 0.2%, min. 1.50 0.5%, min. 2 0.5%, 2.0% of the amount. 1.1, arrangement fee	1.4. withdrawal of coins from EUR 200	2% of the total amount	2% of the total amount	pre-booking of the amount is required
2.1. USD 0.2%, min. 1.50 0.2%, min. 1.50 0.2%, min. 1.50 0.2%, min. 1.50 0.5%, min. 2 0.5%, mi	2. In a foreign currency			foreign coins will not be accepted or paid out
2.2. cash withdrawal 2.2. LUSD 3. Currency Exchange free of charge notice 1 banking day in advance (main office from EUR 6,400, other branches from EUR 3,200, in coins EUR 200) A.2. Booking of foreign currency collateral 1% from the booked amount 3.5 Signature free of charge free of charge free of charge free of charge notice 1 banking day in advance motice 1 banking day	2.1. cash to current account			
2.2.1. USD 0.5%, min. 1.50 0.5%, min. 1.50 0.5%, min. 1.50 according to listed foreign currencies in case the foreign currency is available, foreign currency exchange rates are available on web page Exchange rates.  4. Booking of cash 4.1. Booking of EUR 4.2. Booking of foreign currency 5.2. Booking of foreign currency 5.3. Fine for cancelling a booking 5.4. Additional fee for cash withdrawal on the same day without prebooking 5.5. Cash processing 5.5. Exchange of coins for notes and vice versa 5.5. Exchange of parkinotes 5.5. Exchange of parkinotes 5.6. Exchange of parkinotes 5.6. Exchange of banknotes 5.7. Exchange of banknotes 5.8. Exchange of banknotes 5.9. Exchange of banknotes 5.0.	2.1.1. USD	0.2%, min. 1.50	0.2%, min. 1.50	
3. Currency Exchange Currency exchange rates are available on web page Exchange rates. 4.1. Booking of Cash 4.1. Booking of Free of charge 4.2. Booking of Free of Charge 5.2. Booking of Free of Charge 6.3. Booking of Free of Charge 6.4. Booking of Free of Charge 6.5. Booking of Free of Charge 7.5. Booking of Danknotes 7.5. Bookin	2.2. cash withdrawal			
Currency exchange rates are available on web page Exchange rates. 4.1 Booking of cash 4.1 Booking of FUR 4.2 Booking of foreign currency 4.3 Booking of foreign currency 4.3 Booking of foreign currency 4.4 Booking of foreign currency 4.5 Booking of foreign currency 4.6 Booking of foreign currency 4.7 Booking of foreign currency 4.8 The for cancelling a booking 4.9 Booking of foreign currency 4.9 Booking of foreign currency 4.0 Booking of foreign currency 4.1 Booking of foreign currency 4.2 Booking of foreign currency 4.3 Fine for cancelling a booking 4.4 Additional fee for cash withdrawal on the same day without prebooking 5.0 So service is provided when possible, additional fee will be added to the service fee of withdrawal of the relevant currency 5. Cash processing 5.1 Exchange of coins for notes and vice versa 5.2 Checking of banknotes 5.3 Exchange of spoiled EUR banknote 5.4 Exchange of spoiled EUR banknote 5.5 Exchange of banknotes 5.6 Cash gree of change 5.7 EUR 5.7 EUR 5.8 EUR 5.9 CURSHANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 5.1 Loans 5.1 Loans 5.1 Loans 5.2 Checking of the amount 5.3 Exchange of banknotes 5.4 Exchange of banknotes 5.5 EXCHANGE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 5.1 Loans 5.1 Loans 5.2 Checking of the amount 5.3 Exchange of banknotes 5.4 EXCHANGE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 5.1 Loans 5.2 Checking of the amount 5.3 Exchange of banknotes 5.4 EXCHANGE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 5.1 Loans 5.2 Checking of the amount 5.3 Exchange of banknotes 5.4 EXCHANGE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 5.1 Loans 5.2 Checking of the amount 5.3 Exchange of banknotes 5.4 Exchange of banknotes 5.5 Exchange of banknotes 5.6 Exchange of banknotes 5.7 EXCHANGE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS 5.1 Loans 5.1 Loans 5.2 Checking of the amount 5.3 Exchange of the amount 5.4 Exchange of the amount 5.5 Exchange of the amount 5.7 Exchange of the amount 5.7 Exchange of the amount 5.7 Exchange of the amount 5.8 Exchange of the amount 5.8 Exchange of	2.2.1. USD	0.5%, min. 1.50	0.5%, min. 1.50	
4.1 Booking of EUR free of charge fr	3. Currency Exchange	free of charge	free of charge	
4.1. Booking of EUR  free of charge  free of charge  free of charge  free of charge  collateral 1% from the booked amount  collateral 1% from the booked amount  3.200, in coins EUR 200)  notice 1 banking day in advance (main office from EUR 6,400, other branches from EUR 3,200, in coins EUR 200)  notice 1 banking day in advance  notice 1 banking day in advance (main office from EUR 6,400, other branches from EUR 3,200, in coins EUR 200)  notice 1 banking day in advance (main office from EUR 6,400, other branches from EUR 6,400, other branches from EUR 3,200, in coins EUR 200)  notice 1 banking day in advance (main office from EUR 6,400, other branches from EUR 6,400, other branche	Currency exchange rates are available on web page Exchange rates.			
3,200, in coins EUR 200) 4.2. Booking of foreign currency collateral 1% from the booked amount amount 3.5 collateral 1% from the booked amount 3.5 as 35 4.4. Additional fee for cash withdrawal on the same day without pre-booking 5. Cash processing 5. Cash processing 5. Cash processing 5. Checking of banknotes 5. Checking of banknotes 5. Checking of banknotes 5. Exchange of spoiled EUR banknote 5. Exchange of spoiled EUR banknote 5. Exchange of banknotes 5. Collateral 1% from the booked amount amount 3. Spoiled amount 4. Additional fee will be added to the service fee of withdrawal of the relevant currency 4. Spoiled amount 4. Additional fee will be added to the service fee of withdrawal of the relevant currency 4. Spoiled amount 4. Additional fee will be added to the service fee of withdrawal of the relevant currency 4. Spoiled amount 4. Additional fee will be add	4. Booking of cash			
4.3. Fine for cancelling a booking  4.4. Additional fee for cash withdrawal on the same day without pre-booking  5. Cash processing  5. Cash processing  5. Lexchange of coins for notes and vice versa  5. Cyper banknote  5. 2. Checking of banknotes  5. 2. Checking of banknotes  5. Exchange of spoiled EUR banknote  5. Exchange of spoiled EUR banknote  5. Exchange of banknotes  6. EUR  6. E	4.1. Booking of EUR	free of charge	free of charge	
4.4. Additional fee for cash withdrawal on the same day without pre- booking  5. Cash processing  5. Cash processing  5.1. Exchange of coins for notes and vice versa  5.2. Checking of banknotes  5.3. Exchange of spoiled EUR banknote  5.4. Exchange of banknotes  6.5. Exchange of banknotes  6.5. Exchange of banknotes  6.5. Exchange of spoiled EUR banknote  6.5. Exchange of banknotes  6.5. Exch	4.2. Booking of foreign currency			notice 1 banking day in advance
booking withdrawal of the relevant currency  5. Cash processing  5.1. Exchange of coins for notes and vice versa  5.2. Checking of banknotes  5.2. Checking of banknotes  5.3. Exchange of spoiled EUR banknote  5.4. Exchange of banknotes  6.5. EXCHANGE FINANCE, DOCUMENTARY OPERATIONS, CREDIT EUR  EUR  EUR  6.5. EUR  6.	4.3. Fine for cancelling a booking	35	35	
5.1. Exchange of coins for notes and vice versa  5% of the amount, min. 2  5.2. Checking of banknotes  0.20 / per banknote  0.20 / per banknote  5.3. Exchange of spoiled EUR banknote  free of charge  5.4. Exchange of banknotes  0.5%, min. 2  0.5%, min. 2  UV LOANS, TRADE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS  1. Loans  1.1. arrangement fee  0.5% - 2.0% of the amount  0.5% - 2.0% of the amount  0.5% - 2.0% of the amount	,	50	50	
5.2. Checking of banknotes  5.3. Exchange of spoiled EUR banknote  5.4. Exchange of banknotes  1. Loans  1	5. Cash processing			Bank does not accept spoiled or non-legal tender foreign currency cash
5.3. Exchange of spoiled EUR banknote free of charge free of charge 5.4. Exchange of banknotes 0.5%, min. 2 0.5%, min. 2 up to EUR 100 free of charge 10.5%, min. 2 up to EUR 100 free of charge 10.5%, min. 2 up to EUR 100 free of charge 10.5% price of charge 10.5%	5.1. Exchange of coins for notes and vice versa	5% of the amount, min. 2	5% of the amount, min. 2	
5.4. Exchange of banknotes  0.5%, min. 2  0.5%, min. 2  up to EUR 100 free of charge  IV LOANS, TRADE FINANCE, DOCUMENTARY OPERATIONS, CREDIT EUR  EUR  1. Loans  1.1. arrangement fee  0.5% - 2.0% of the amount  0.5% - 2.0% of the amount	5.2. Checking of banknotes	0.20 / per banknote	0.20 / per banknote	
5.4. Exchange of banknotes  0.5%, min. 2  0.5%, min. 2  up to EUR 100 free of charge  IV LOANS, TRADE FINANCE, DOCUMENTARY OPERATIONS, CREDIT EUR  EUR  1. Loans  1.1. arrangement fee  0.5% - 2.0% of the amount  0.5% - 2.0% of the amount	5.3. Exchange of spoiled EUR banknote	free of charge	free of charge	
CARDS         6         6         7         8         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9         9 <td>5.4. Exchange of banknotes</td> <td>0.5%, min. 2</td> <td>0.5%, min. 2</td> <td>up to EUR 100 free of charge</td>	5.4. Exchange of banknotes	0.5%, min. 2	0.5%, min. 2	up to EUR 100 free of charge
1.1. arrangement fee 0.5% - 2.0% of the amount 0.5% - 2.0% of the amount	IV LOANS, TRADE FINANCE, DOCUMENTARY OPERATIONS, CREDIT CARDS	EUR	EUR	
	1. Loans			
	1.1. arrangement fee	0.5% - 2.0% of the amount	0.5% - 2.0% of the amount	
	1.2. fee on amendment of agreement	as agreed	as agreed	

phone: +372 680 2500, fax: +372 680 2501, e-mail: info@versobank.com





	Resident	Non-resident	Special conditions
1.3. commitment fee	as agreed	as agreed	
1.4. penalty interest rate	36.5% p.a. (for private persons interest rate + 8% p.a.)	36.5% p.a. (for private persons interest rate + 8% p.a.)	current penalty interest rate also applies to overdraft agreements
1.5. fee on premature repayment of loan	as agreed	as agreed	
2. Import letters of credits			
2.1. Application review	free of charge	free of charge	
2.2. Issuing of pre-advice	150	150	
2.3. L/C Issuing/amount increasing	0.2% of the amount ,min. 300	0.2% of the amount ,min. 300	
2.4. Amendment (for each amendment)	80	80	
2.5. Handling of documents (for each set of documents presented)	0.2% of the amount of documents, min. 200	0.2% of the amount of documents, min. 200	
2.6. Discrepant document (for each document)	80	80	
2.7. Payment	free of charge	free of charge	
2.8. Acceptance	0.1% of the amount, min. 300/ quarter	0.1% of the amount, min. 300/ quarter	
2.9. Cancellation or expiry of a letter of credit	80	80	
2.10. Communication and postal charges	depending on costs, min. 10	depending on costs, min. 10	
3. Export letters of credit			
3.1. Pre-advice	150	150	
3.2. Advice	0.1% of the amount, min. 300, max. 1000	0.1% of the amount, min. 300, max. 1000	
3.3. Confirmation	by agreement	by agreement	
3.4. Amendment advice	80	80	
3.5. Handling of documents (for each set)	0.2% of the amount of documents, min. 300	0.2% of the amount of documents, min. 300	
3.6. Negotiation	by agreement	by agreement	
3.7. Deferred payment (discounting)	by agreement	by agreement	
3.8. Refusal or cancellation advice	80	80	
3.9. Return of discrepant documents	100	100	
3.10. Assignment of proceeds advice	0.1% of the amount,min. 200, max. 1000	0.1% of the amount,min. 200, max. 1000	
3.11. Assignment of proceeds	0.1% of the amount ,min. 300	0.1% of the amount ,min. 300	
3.12. Transfer	0.25% of transferred documentary credit amount, min. 300	0.25% of transferred documentary credit amount, min. 300	only transferable letter of credit
3.13. Submitting inquiry to other banks in regard to a letter of credit	50	50	
3.14. Communication and postal charges	depending on costs, min. 10	depending on costs, min. 10	
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phone: +372 680 2500, fax: +372 680 2501, e-mail: info@versobank.com





4.1.5. Request for payment 4.1.6. Cancellation 4.1.7. Monitoring of incoming payment receipt for advance payment 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0		Pacidont -	New weekdowk
4.1.1 Application review 4.1.1 Application review 4.1.2 Issuing/Amount increasing 4.1.2 Issuing/Amount increasing 4.1.3 Amendment 4.1.3 Amendment 4.1.4 Taking- up of documents for guarantee amount reduction (per set of documents) 4.1.5 Request for payment 4.1.5 Request for payment 4.1.6 Cancellation 4.1.7 Monitoring of incoming payment receipt for advance payment 4.2.6 Usarantees received by Versobank AS 4.2.1 Advice 4.2.1 Advice 4.2.2 Amendment advice 4.2.2 Amendment advice 4.2.3 Request for payment 5.2.4 Cancellation 4.2.5 Guarantee for payment 6.2.6 Communication and postal charges 6.1.1 Debit cards 6.1.1.1 Card issuance fee 6.1.1.2 card issuance fee 6.1.1.2 card issuance fee 6.1.1.2 card issuance fee 6.1.1.3 card monthly fee 6.1.1.4 card monthly fee 6.1.1.5 Card replacement fee 6.1.1.6 card replacement fee 6.1.1.7 Cash withdrawal fee 6.1.1.10 Cash Payment 6.1.10 Cash Payment	6 Currentons and standby latters of and dis	Resident	Non-resident
4.1.1. Application review 4.1.2. Issuine/Amount increasing 4.1.3. Amendment 4.1.4. Taking-up of documents for guarantee amount reduction (per set of documents) 4.1.5. Request for payment 4.1.5. Request for payment 4.1.5. Request for payment 4.1.6. Cancellation 4.1.6. Cancellation 4.1.6. Cancellation 4.1.6. Cancellation 4.1.6. More of the amount, min. 350 4.2.0 of the amount, min. 350 4.2.1 Advice 4.2.1 Advice 4.2.1 Advice 4.2.2 Amendment advice 4.2.3. Request for payment 4.2.4. Cancellation 5.2.2 Amendment advice 6.2.3. Request for payment 6.2.4.6. Communication and postal charges 6.1.1 Action and postal charges 6.1.1 VISA Classic in EUR and GBP for private customers 6.1.1.1.1. card issuance fee 6.1.1.2 card issuance fee supplementary 6.1.1.3. card monthly fee 6.1.1.5. card replacement fee 6.1.1.6. card replacement fee 6.1.1.1.6. card replacement fee 7.1.1.6. card replacement fee 8.0. Card replacement fee 8	·		
4.1.2. Issuine/Amount increasing 4.1.3. Amendment 100 100 100 100 100 100 100 100 100 10	·	400	400
4.1.3. Amendment 4.1.4. Taking-up of documents for guarantee amount reduction (per set of documents) 4.1.4. Taking-up of documents for guarantee amount reduction (per set of documents) 4.1.5. Request for payment 4.1.5. Request for payment 4.1.6. Cancellation 4.1.7. Monitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of incoming payment receipt for advance payment 4.2. Amonitoring of payment and 5. Amonitoring payment receipt for advance payment 4.2. Amonitoring of payment receipt for advance payment 4.2. Amonitoring of payment receipt for advance payment 4.2. Amonitoring of amonitoring payment receipt for advance payment 4.2. Amonitoring of amonitoring payment receipt for advance payment 4.2. Amonitoring of amonitoring payment receipt for advance payment 4.2. Amonitoring of amonitoring payment receipt for december for the amount, min. 150 6. 1.1. 1.1. Incoming to far do year for the amount, min. 150 6. 1.1. 1.1. Incoming to far do year for the amount, min. 150 6. 1.1. 1.1. Incoming to far do year for the amount, min. 150 6. 1.1. 1.	• •		
4.1.4. Taking-up of documents for guarantee amount reduction (per set of documents) 4.1.5. Request for payment 4.1.5. Request for payment 4.1.6. Cancellation 4.1.7. Monitoring of incoming payment receipt for advance payment 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0	·	,	·
4.1.6. Cancellation 4.1.7. Monitoring of incoming payment receipt for advance payment 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0 8.0	4.1.4. Taking-up of documents for guarantee amount reduction (per set of documents)	0.2% of the amount, min. 150	0.2% of the amount, min. 150
4.1.7. Monitoring of incoming payment receipt for advance payment 4.2. Guarantees received by Versobank AS 4.2.1. Advice 0.1% of the amount, min. 350 0.1% of the amount, min. 350 4.2.2. Amendment advice 100 100 4.2.3. Request for payment 0.2% of the amount, min. 150 0.2% of the amount, min. 150 4.2.4. Cancellation 100 100 4.2.5. Guarantee draft 80 80 80 4.2.6. Communication and postal charges 6.1.1.0 UsA Classic in EUR and GBP for private customers 6.1.1.1. card issuance fee free of charge / GBP 2 EUR 5/GBP 4 6.1.1.2. card issuance fee supplementary free of charge / GBP 2 EUR 1/GBP 1 EUR 2/GBP 2 6.1.1.3. card monthly fee supplementary EUR 1/GBP 1 EUR 2/GBP 2 6.1.1.5. card replacement fee supplementary EUR 1/GBP 8 EUR 15/GBP 10 6.1.1.6. card replacement fee supplementary EUR 1/GBP 8 EUR 15/GBP 10 6.1.1.7. cash withdrawal fee EUR 1/GBP 9,2 EUR 15/GBP 10 6.1.1.8. balance request fee EUR 0,3/GBP 0,2 EUR 0,3/GBP 0,2 EUR 2/GGBP 5 6.1.1.1.1. blocking of card by Bank EUR 8/GBP 5 EUR	4.1.5. Request for payment	0.2% of the amount, min. 350	0.2% of the amount, min. 350
4.2.1. Advice 0.1% of the amount, min. 350 0.1% of the amount, min. 350 0.1% of the amount, min. 350 4.2.1. Advice 0.2% of the amount, min. 350 0.2% of the amount, min. 350 100 100 100 100 100 100 100 100 100 1	4.1.6. Cancellation	100	100
4.2.1. Advice 0.1% of the amount, min. 350 0.1% of the amount, min. 350 4.2.2. Amendment advice 100 100 100 100 4.2.3. Request for payment 0.2% of the amount, min. 150 0.2% of the amount, min. 150 4.2.4. Cancellation 100 100 100 4.2.5. Guarantee draft 80 80 80 80 4.2.6. Communication and postal charges depending on costs, min. 10 depending on costs, min. 10 depending on costs, min. 10 5. Payment cards 5.1. Debit cards 5.1. USA Classic in EUR and GBP for private customers 5.1.1.1. card issuance fee fee supplementary free of charge / GBP 2 EUR 5/GBP 4 5.1.1.2. card issuance fee supplementary free of charge / GBP 2 EUR 5/GBP 4 5.1.1.4. card monthly fee EUR 1/GBP 1 EUR 2/GBP 2 5.1.1.5. card replacement fee EUR 1/GBP 8 EUR 15/GBP 10 5.1.1.5. card replacement fee supplementary EUR 10/GBP 8 EUR 15/GBP 10 5.1.1.7. card withdrawal fee EUR 1,0/GBP 8 EUR 15/GBP 10 5.1.1.8. balance request fee EUR 0,3/GBP 0,2 EUR 0,3/GBP 15 EUR 20/GBP 15	4.1.7. Monitoring of incoming payment receipt for advance payment	80	80
4.2.2. Amendment advice       100       100         4.2.3. Request for payment       0.2% of the amount, min. 150       0.2% of the amount, min. 150         4.2.4. Cancellation       100       100         4.2.5. Guarantee draft       80       80         4.2.6. Communication and postal charges       depending on costs, min.10       depending on costs, min.10         5. Payment cards       5.1.1. VISA Classic in EUR and GBP for private customers       5.1.1.1. card issuance fee       free of charge / GBP 2       EUR 5/GBP 4         5.1.1.1. card issuance fee supplementary       free of charge / GBP 2       EUR 5/GBP 4         5.1.1.2. card issuance fee supplementary       EUR 1/GBP 1       EUR 2/GBP 2         5.1.1.4. card monthly fee       EUR 1/GBP 1       EUR 2/GBP 2         5.1.1.5. card replacement fee       EUR 10/GBP 8       EUR 15/GBP 10         5.1.1.6. card replacement fee supplementary       EUR 10/GBP 8       EUR 15/GBP 10         5.1.1.7. cash withdrawal fee       EUR 1/GBP 2 + 2%       EUR 2 + 2%/GBP 2 + 2%         5.1.1.8. balance request fee       EUR 0,3/GBP 0,2       EUR 0,3/GBP 0,2         5.1.1.9. currency conversion markup       2%       2%         5.1.1.1. preparation of express bank cards       EUR 20/GBP 15       EUR 20/GBP 15         5.1.1.1. contractual penalty for use of blocked card	4.2. Guarantees received by Versobank AS		
4.2.3. Request for payment       0.2% of the amount, min. 150       0.2% of the amount, min. 150         4.2.4. Cancellation       100       100         4.2.5. Guarantee draft       80       80         4.2.6. Communication and postal charges       depending on costs, min.10       depending on costs, min.10         5. Payment cards       5.1.1. VISA Classic in EUR and GBP for private customers       5.1.1.1. card issuance fee       free of charge / GBP 2       EUR 5/GBP 4         5.1.1.2. card issuance fee supplementary       free of charge / GBP 2       EUR 5/GBP 4         5.1.1.3. card monthly fee       EUR 1/GBP 1       EUR 2/GBP 2         5.1.1.4. card monthly fee supplementary       EUR 1/GBP 1       EUR 2/GBP 2         5.1.1.5. card replacement fee       EUR 10/GBP 8       EUR 15/GBP 10         5.1.1.6. card replacement fee supplementary       EUR 10/GBP 8       EUR 15/GBP 10         5.1.1.7. cash withdrawal fee       EUR 10/GBP 8       EUR 15/GBP 10         5.1.1.8. balance request fee       EUR 0,3/GBP 0,2       EUR 0,3/GBP 0,2         5.1.1.9. currency conversion markup       2%       2%         5.1.1.1. blocking of card by Bank       EUR 20/GBP 15       EUR 8/GBP 5         5.1.1.1.1. blocking of card by Bank       EUR 8/GBP 5       EUR 8/GBP 5         5.1.1.1.1. the inquiry of the documents confirming the t	4.2.1. Advice	0.1% of the amount, min. 350	0.1% of the amount, min. 350
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4.2.5. Guarantee draft  4.2.6. Communication and postal charges  5.1. Debit cards  5.1.1. VISA Classic in EUR and GBP for private customers  5.1.1.1. card issuance fee  5.1.1.2. card issuance fee supplementary  6.1.1.3. card monthly fee supplementary  6.1.1.4. card monthly fee supplementary  6.1.1.5. card replacement fee  6.1.1.6. card replacement fee  6.1.1.7. cash withdrawal fee  6.1.1.8. balance request fee  6.1.1.9. currency conversion markup  6.1.1.10. preparation of express bank cards  6.1.1.11. blocking of card by Bank  6.1.1.12. contractual penalty for use of blocked card  6.1.1.13. the inquiry of the documents confirming the transaction  6.1.1.13. depending on costs, min.10  6.1.1.10. depending on costs, min.10  6.1.1.10. depending on costs, min.10  6.1.1.10. depending on costs, min.10  6.1.1.11.11. depending on costs.  6.1.1.11.	4.2.3. Request for payment	0.2% of the amount, min. 150	0.2% of the amount, min. 150
depending on costs, min.10  full all all all all all all all all all	4.2.4. Cancellation	100	100
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5.1. Debit cards 5.1.1. VISA Classic in EUR and GBP for private customers 5.1.1.1. card issuance fee free of charge / GBP 2 EUR 5/GBP 4 5.1.1.2. card issuance fee supplementary free of charge / GBP 2 EUR 5/GBP 4 5.1.1.3. card monthly fee EUR 1/GBP 1 EUR 2/GBP 2 5.1.1.4. card monthly fee supplementary EUR 1/GBP 1 EUR 2/GBP 2 5.1.1.5. card replacement fee 5.1.1.6. card replacement fee EUR 10/GBP 8 EUR 15/GBP 10 5.1.1.7. cash withdrawal fee EUR 1 / GBP 2 EUR 1 / GBP 2 5.1.1.8. balance request fee EUR 0,3/GBP 0,2 EUR 0,3/GBP 0,2 5.1.1.9. currency conversion markup 2% EUR 0,3/GBP 0,2 5.1.1.10. preparation of express bank cards EUR 20/GBP 15 EUR 20/GBP 15 5.1.1.11. blocking of card by Bank EUR 8/GBP 5 6.1.1.12. contractual penalty for use of blocked card EUR 20/GBP 15 EUR 20/GBP 15 5.1.1.13. the inquiry of the documents confirming the transaction EUR 20/GBP 15 EUR 20/GBP 15	4.2.6. Communication and postal charges	depending on costs, min.10	depending on costs, min.10
5.1.1. VISA Classic in EUR and GBP for private customers  5.1.1.1. card issuance fee free of charge / GBP 2	5. Payment cards		
free of charge / GBP 2  EUR 5/GBP 4  5.1.1.2. card issuance fee supplementary  free of charge / GBP 2  EUR 5/GBP 4  EUR 1/GBP 1  EUR 2/GBP 2  5.1.1.3. card monthly fee  EUR 1/GBP 1  EUR 2/GBP 2  5.1.1.5. card replacement fee  EUR 10/GBP 8  EUR 15/GBP 10  5.1.1.6. card replacement fee supplementary  EUR 10/GBP 8  EUR 15/GBP 10  5.1.1.7. cash withdrawal fee  EUR 1 / GBP 2 + 2%  EUR 2 + 2%/GBP 2 + 2%  5.1.1.8. balance request fee  EUR 0,3/GBP 0,2  EUR 0,3/GBP 0,2  EUR 0,3/GBP 0,2  EUR 2 + 2%/GBP 15  EUR 20/GBP 15  EUR 20/GBP 50  EUR 8/GBP 5  EUR 8/GBP 5  EUR 65/GBP 50  EUR 20/GBP 15	5.1. Debit cards		
free of charge /GBP 2  EUR 5/GBP 4  5.1.1.2. card issuance fee supplementary  free of charge /GBP 2  EUR 1/GBP 1  EUR 2/GBP 2  5.1.1.4. card monthly fee supplementary  EUR 1/GBP 1  EUR 2/GBP 2  5.1.1.5. card replacement fee  EUR 10/GBP 8  EUR 15/GBP 10  EUR 10/GBP 8  EUR 15/GBP 10  5.1.1.6. card replacement fee supplementary  EUR 10/GBP 8  EUR 15/GBP 10  EUR 1/GBP 2 + 2%  EUR 2 + 2%/GBP 2 + 2%  5.1.1.8. balance request fee  EUR 0,3/GBP 0,2  EUR 0,3/GBP 0,2  EUR 0,3/GBP 0,2  EUR 2/GBP 15  EUR 20/GBP 15  EUR 20/GBP 15  EUR 8/GBP 5  EUR 8/GBP 5  EUR 8/GBP 5  EUR 65/GBP 50  EUR 65/GBP 50  EUR 20/GBP 15	5.1.1. VISA Classic in EUR and GBP for private customers		
EUR 1/GBP 1 EUR 2/GBP 2 EUR 10/GBP 8 EUR 15/GBP 10 EUR 1/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 0,3/GBP 0,2 EUR 0,3/GBP 0,2 EUR 0,3/GBP 0,2 EUR 0,3/GBP 0,2 EUR 2/GBP 15 EUR 20/GBP 15 EUR 20/GBP 15 EUR 20/GBP 5 EUR 8/GBP 5 EUR 8/GBP 5 EUR 65/GBP 50 EUR 65/GBP 50 EUR 20/GBP 15	5.1.1.1. card issuance fee	free of charge / GBP 2	EUR 5/GBP 4
EUR 1/GBP 1 EUR 2/GBP 2 5.1.1.4. card monthly fee supplementary EUR 10/GBP 8 EUR 15/GBP 10 5.1.1.6. card replacement fee EUR 10/GBP 8 EUR 15/GBP 10 5.1.1.7. cash withdrawal fee EUR 1/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 0,3/GBP 0,2 EUR 2/GBP 15 EUR 20/GBP 15 EUR 20/GBP 15 EUR 8/GBP 5 EUR 8/GBP 5 EUR 8/GBP 5 EUR 65/GBP 50 EUR 65/GBP 50 EUR 20/GBP 15 EUR 20/GBP 15	5.1.1.2. card issuance fee supplementary	free of charge /GBP 2	EUR 5/GBP 4
EUR 10/GBP 8 EUR 15/GBP 10 EUR 1/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 0,3/GBP 0,2 EUR 20/GBP 15 EUR 20/GBP 15 EUR 20/GBP 15 EUR 65/GBP 50 EUR 65/GBP 50 EUR 65/GBP 50 EUR 20/GBP 15	5.1.1.3. card monthly fee		EUR 2/GBP 2
EUR 10/GBP 8 EUR 15/GBP 10 EUR 1/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 0,3/GBP 0,2 EUR 20/GBP 15 EUR 20/GBP 15 EUR 20/GBP 15 EUR 65/GBP 50 EUR 65/GBP 50 EUR 65/GBP 50 EUR 20/GBP 15	5.1.1.4. card monthly fee supplementary	EUR 1/GBP 1	EUR 2/GBP 2
EUR 10/GBP 8 EUR 15/GBP 10 5.1.1.6. card replacement fee supplementary EUR 10/GBP 8 EUR 15/GBP 10 5.1.1.7. cash withdrawal fee EUR 1/GBP 2 + 2% EUR 2 + 2%/GBP 2 + 2% EUR 0,3/GBP 0,2 EUR 0,3/GBP 0,2 5.1.1.9. currency conversion markup 2% 5.1.1.10. preparation of express bank cards EUR 20/GBP 15 EUR 20/GBP 15 EUR 8/GBP 5 EUR 8/GBP 5 EUR 8/GBP 5 EUR 65/GBP 50 EUR 65/GBP 50 EUR 20/GBP 15 EUR 20/GBP 15	5.1.1.5. card replacement fee	EUR 10/GBP 8	EUR 15/GBP 10
EUR 1 / GBP 2 + 2%  EUR 2 + 2%/GBP 2 + 2%  EUR 2 + 2%/GBP 2 + 2%  EUR 0,3/GBP 0,2  EUR 20/GBP 15  EUR 20/GBP 15  EUR 20/GBP 15  EUR 8/GBP 5  EUR 8/GBP 5  EUR 8/GBP 5  EUR 65/GBP 50  EUR 65/GBP 50  EUR 65/GBP 50  EUR 20/GBP 15	5.1.1.6. card replacement fee supplementary	EUR 10/GBP 8	EUR 15/GBP 10
EUR 0,3/GBP 0,2  EUR 20/GBP 15  EUR 20/GBP 15  EUR 20/GBP 15  EUR 8/GBP 5  EUR 8/GBP 5  EUR 65/GBP 50  EUR 65/GBP 50  EUR 65/GBP 50  EUR 20/GBP 15	5.1.1.7. cash withdrawal fee	EUR 1 /GBP 2 + 2%	EUR 2 + 2%/GBP 2 + 2%
5.1.1.9. currency conversion markup  5.1.1.10. preparation of express bank cards  5.1.1.11. blocking of card by Bank  5.1.1.12. contractual penalty for use of blocked card  5.1.1.13. the inquiry of the documents confirming the transaction  2%  EUR 20/GBP 15  EUR 8/GBP 5  EUR 8/GBP 50  EUR 65/GBP 50  EUR 20/GBP 15	5.1.1.8. balance request fee		EUR 0,3/GBP 0,2
5.1.1.10. preparation of express bank cards  EUR 20/GBP 15  EUR 20/GBP 15  EUR 20/GBP 15  EUR 8/GBP 5  EUR 8/GBP 5  EUR 65/GBP 50  EUR 65/GBP 50  EUR 65/GBP 50  EUR 65/GBP 50  EUR 20/GBP 15	5.1.1.9. currency conversion markup		
5.1.1.11. blocking of card by Bank  EUR 8/GBP 5  EUR 8/GBP 5  EUR 8/GBP 5  EUR 65/GBP 50  EUR 65/GBP 50  5.1.1.13. the inquiry of the documents confirming the transaction  EUR 20/GBP 15	,		EUR 20/GBP 15
5.1.1.12. contractual penalty for use of blocked card EUR 65/GBP 50 EUR 65/GBP 50 5.1.1.13. the inquiry of the documents confirming the transaction EUR 20/GBP 15 EUR 20/GBP 15		EUR 8/GBP 5	EUR 8/GBP 5
5.1.1.13. the inquiry of the documents confirming the transaction EUR 20/GBP 15 EUR 20/GBP 15		·	·
	5.1.1.14. chargeback processing	EUR 20/GBP 15	EUR 20/GBP 15





	Resident	Non-resident	Spe
5.1.1.15. consideration of an unjustified claim	EUR 20/GBP 15	EUR 20/GBP 15	
5.1.1.16. VISA emergency service outside Estonia	EUR 15/GBP 12	EUR 15/GBP 12	
5.1.2. VISA Business in EUR, USD or GBP for corporate customers	LOIK 13/ODI 12	LOIN 13/ODI 12	
5.1.2.1. card annual fee	EUR 50/USD 70/GBP 40	EUR 50/USD 70/GBP 40	
5.1.2.2. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.2.3. purchase fee	free of charge / 1%/1%	free of charge / 1%/1%	
5.1.2.4. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	6
5.1.2.5. balance request fee	EUR 0,3/USD 0,5/GBP 0,2	EUR 0,3/USD 0,5/GBP 0,2	
5.1.2.6. currency conversion markup	2%	2%	
5.1.2.7. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	Ī
5.1.2.8. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	
5.1.2.9. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	
5.1.2.10. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.11. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.12. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.2.13. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.1.3. VISA Gold in EUR, USD or GBP for private and corporate customers			
5.1.3.1. card annual fee	EUR 100/USD 150/GBP 75	EUR 100/USD 150/GBP 75	
5.1.3.2. card annual fee supplementary (only for private customers)	EUR 75/USD 100/GBP 50	EUR 75/USD 100/GBP 50	
5.1.3.3. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.3.4. card replacement fee supplementary (only for private customers)	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.3.5. purchase fee	free of charge / 1%/1%	free of charge / 1%/1%	
5.1.3.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	6
5.1.3.7. balance request fee	EUR 0,3/ USD 0,5/GBP 0,2	EUR 0,3/ USD 0,5/GBP 0,2	
5.1.3.8. currency conversion markup	2%	2%	
5.1.3.9. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.10. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	
5.1.3.11. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	
5.1.3.12. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.13. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.14. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.3.15. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.1.4. VISA Platinum in EUR, USD or GBP for private and corporate customers			
5.1.4.1. card annual fee	EUR 250/USD 350/GBP 200	EUR 250/USD 350/GBP 200	

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	Resident	Non-resident	
5.1.4.2. card annual fee supplementary (only for private customers)	EUR 200/USD 300/GBP 150	EUR 200/USD 300/GBP 150	
5.1.4.3. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.4.4. card replacement fee supplementary (only for private customers)	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.4.5. purchase fee	free of charge	free of charge	
5.1.4.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	EUR 2 + 2%/ USD 3+2%/GBP 2+2%	20/0
5.1.4.7. balance request fee	EUR 0,3/ USD 0,5/GBP 0,2	EUR 0,3/ USD 0,5/GBP 0,2	- /0
5.1.4.8. currency conversion markup	2%	2%	
5.1.4.9. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.10. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	
5.1.4.11. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	
5.1.4.12. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.13. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.14. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.4.15. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.1.5. VISA Platinum Plus in EUR, USD or GBP for private and corporate			
customers			
5.1.5.1. card annual fee	EUR 400/USD 450/GBP 350	EUR 400/USD 450/GBP 350	
5.1.5.2. card annual fee supplementary (only for private customers)	EUR 400/USD 450/GBP 350	EUR 400/USD 450/GBP 350	
5.1.5.3. card replacement fee	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.5.4. card replacement fee supplementary (only for private customers)	EUR 15/USD 20/GBP 15	EUR 15/USD 20/GBP 15	
5.1.5.5. purchase fee	free of charge	free of charge	
5.1.5.6. cash withdrawal fee	EUR 1 + 2%/ USD 1+2%/GBP 1+2%	EUR 1 + 2%/ USD 1+2%/GBP 1+2%	2%
5.1.5.7. balance request fee	EUR 0,3/ USD 0,5/GBP 0,2	EUR 0,3/ USD 0,5/GBP 0,2	
5.1.5.8. currency conversion markup	0%	0%	
5.1.5.9. preparation of express bank cards	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.5.10. blocking of card by Bank	EUR 8/ USD 10/GBP 5	EUR 8/ USD 10/GBP 5	
5.1.5.11. contractual penalty for use of blocked card	EUR 65/USD 90/GBP 50	EUR 65/USD 90/GBP 50	
5.1.5.12. the inquiry of the documents confirming the transaction	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.5.13. chargeback processing	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.5.14. consideration of an unjustified claim	EUR 20/USD 30/GBP 15	EUR 20/USD 30/GBP 15	
5.1.5.15. VISA emergency service outside Estonia	EUR 15/USD 20/GBP 12	EUR 15/USD 20/GBP 12	
5.2. Credit cards			
5.2.1. VISA Classic in EUR or USD for private customers			
5.2.1.1. card monthly fee	EUR 3/USD 3	EUR 5/USD 5	





	Resident	Non-resident	Special conditions
5.2.1.2. card monthly fee supplementary	EUR 3/USD 3	EUR 5/USD 5	
5.2.1.3. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
5.2.1.4. card replacement fee supplementary	EUR 10/USD 15	EUR 15/USD 20	
5.2.1.5. purchase fee	free of charge / 1%	free of charge / 1%	
5.2.1.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
5.2.1.7. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
i.2.1.8. currency conversion markup	2%	2%	
5.2.1.9. base interest	20%	26%	
5.2.1.10. overlimit interest	36%	36%	
.2.1.11. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
.2.1.12. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
.2.1.13. blocking of card by Bank	EUR 8/ USD 10	EUR 8/ USD 10	
.2.1.14. contractual penalty for use of blocked card or breach of limit	EUR 65/USD 90	EUR 65/USD 90	
.2.1.15. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
.2.1.16. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
.2.1.17. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.1.18. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
.2.2. VISA Business in EUR or USD for corporate customers			
.2.2.1. card annual fee	EUR 35/USD 50	EUR 50/USD 70	
.2.2.2. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
.2.2.3. purchase fee	free of charge / 1%	free of charge / 1%	
.2.2.4. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
.2.2.5. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
.2.2.6. currency conversion markup	2%	2%	
.2.2.7. base interest	20%	24%	
.2.2.8. overlimit interest	36%	36%	
.2.2.9. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
.2.2.10. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
.2.2.11. blocking of card by Bank	EUR 8/ USD 10	EUR 8/ USD 10	
.2.2.12. contractual penalty for use of blocked card	EUR 65/USD 90	EUR 65/USD 90	
.2.2.13. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.14. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.15. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.2.16. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	

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	Resident	Non-resident	Special conditions
5.2.3. VISA Gold in EUR or USD for private and corporate customers	Resident	Non resident	Special contactions
5.2.3.1. card annual fee	EUR 50/USD 70	EUR 100/USD 150	
5.2.3.2. card annual fee supplementary (only for private customers)	EUR 35/USD 50	EUR 75/USD 100	
5.2.3.3. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
5.2.3.4. card replacement fee supplementary (only for private customers)	EUR 10/USD 15	EUR 15/USD 20	
5.2.3.5. purchase fee	free of charge / 1%	free of charge / 1%	
5.2.3.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
5.2.3.7. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
5.2.3.8. currency conversion markup	2%	2%	
i.2.3.9. base interest	18%	22%	
5.2.3.10. overlimit interest	36%	36%	
5.2.3.11. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
5.2.3.12. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
5.2.3.13. blocking of card by bank	EUR 8/ USD 10	EUR 8/ USD 10	
.2.3.14. contractual penalty for use of blocked card or breach of limit	EUR 65/USD 90	EUR 65/USD 90	
.2.3.15. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
.2.3.16. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
.2.3.17. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
.2.3.18. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
.2.4. VISA Platinum in EUR or USD for private and corporate customers			
.2.4.1. card annual fee	EUR 200/USD 300	EUR 250/USD 350	
.2.4.2. card annual fee supplementary (only for private customers)	EUR 150/USD 250	EUR 200/USD 300	
.2.4.3. card replacement fee	EUR 10/USD 15	EUR 15/USD 20	
.2.4.4. card replacement fee supplementary (only for private customers)	EUR 10/USD 15	EUR 15/USD 20	
.2.4.5. purchase fee	free of charge	free of charge	
.2.4.6. cash withdrawal fee	EUR 2 + 2%/ USD 3+2%	EUR 2 + 2%/ USD 3+2%	
.2.4.7. balance request fee	EUR 0,3/ USD 0,5	EUR 0,3/ USD 0,5	
.2.4.8. currency conversion markup	2%	2%	
.2.4.9. base interest	16%	18%	
2.4.10. overlimit interest	36%	36%	
.2.4.11. statement fee by e-mail or by post	EUR 10/USD 15	EUR 10/USD 15	
i.2.4.12. preparation of express bank cards	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.13. blocking of card by bank	EUR 8/ USD 10	EUR 8/ USD 10	
5.2.4.14. contractual penalty for use of blocked card or breach of limit	EUR 65/USD 90	EUR 65/USD 90	

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	Resident	Non-resident	Special conditions
5.2.4.15. the inquiry of the documents confirming the transaction	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.16. chargeback processing	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.17. consideration of an unjustified claim	EUR 20/USD 30	EUR 20/USD 30	
5.2.4.18. VISA emergency service outside Estonia	EUR 15/USD 20	EUR 15/USD 20	
6. Documentary collection			
6.1. Import Documentary Collection			
6.1.1. Handling of documentary collection order	40	40	
6.1.2. Release of documents against payment	0.2% of the amount , min. 300	0.2% of the amount , min. 300	
6.1.3. Release of documents against acceptance	0.2% of the amount , min. $300$	0.2% of the amount , min. 300	
6.1.4. Advising of amendments to collection order/cancellation	40	40	
6.1.5. Release of documents free of payment/ Return of unpaid documents to the sending bank	80	80	
6.2. Export documentary collection			
6.2.1. Issuance of documentary collection order	40	40	
6.2.2. Amendments to collection order/ cancellation	40	40	
6.2.3. Payment of documents	0.2% of the amount, min. $300$	0.2 % of the amount, min. 300	
6.2.4. Return of unpaid documents	80	80	
6.3. Communication and postal charges	depending on costs, min. 10	depending on costs, min. 10	
V FEES RELATED TO SECURITIES	EUR	EUR	
1. Custody account fees			VAT will be added. Amounts are debited latest on the 15-th date of the next month. In case of empty custody account, maintenance fee will not be debited
1.1 Opening of custody account	free of charge	free of charge	
1.2 Maintenance fee of custody account			
1.2.1. Private persons	0.02% per month, min 2	0.04% per month, min 5	
1.2.2. Legal entities	0.02% per month, min 8	0.04% per month, min 10	
1.2.3. Wealth Management customers	0.08% per month, min 20	0.08% per month, min 20	
2. Transactions with foreign stock exchanges			additionally government taxes/stamp duties
2.1. Equities			
2.1.1. USA			
2.1.1.1. Stock price is from 0.5 USD	0.25%, min USD 30	0.25%, min USD 30	additional fee for non-stock exchange transactions according to expenses, in case of sale SEC fee
2.1.1.2. Stock price is up to 0.5 USD	USD 0.02 per share, min USD 30	USD 0.02 per share, min USD 30	additional fee for non-stock exchange transactions according to expenses, in case of sale SEC fee
2.1.2. Canada	0.25% from the traded amount, min CAD 30	0.25% from the traded amount, min CAD 30	





	Resident	Non-resident	Special conditions
2.1.3. German, Finnish, Spanish, Italian, Austrian, French, Dutch, Belgium, Portuguese shares	0.25%, min EUR 25	0.25%, min EUR 25	
2.1.4. Sweden	0.25%, min SEK 150	0.25%, min SEK 150	
2.1.5. Norway	0.25%, min NOK 150	0.25%, min NOK 150	
2.1.6. Denmark	0.25%, min DKK 150	0.25%, min DKK 150	
2.1.7. Australia	0.40%, min AUD 40	0.40%, min AUD 40	
2.1.8. Switzerland	0.25%, min CHF 25	0.25%, min CHF 25	
2.1.9. UK shares (London SETS, IOB)	0.25%, min GBP 20 + Stamp duty	0.25%, min GBP 20 + Stamp duty	
2.1.10. Japan	0.30%, min EUR 45	0.30%, min EUR 45	
2.1.11. Russian (MICEX)	0.50%, min RUB 5,000	0.50%, min RUB 5,000	actual settlement fee could be added
2.1.12. Russian (RTS)	0.50%, min USD 30	0.50%, min USD 30	
2.1.13. Other countries	up to 2%, min EUR 60 equivalent in the currency of transaction	up to 2%, min EUR 60 equivalent in the currency of transaction	
2.2. Futures and Options	according to agreement	according to agreement	
2.3. Limit or Stop-loss order	free of charge	free of charge	
2.4. Order modification, fee applies from second modification	2	2	
2.5. Order cancellation	free of charge	free of charge	
2.6. Foreign securities buying from IPO or additional offering, in addition to transaction fee	according to agreement	according to agreement	
2.7. Corporate actions			
2.7.1. Splits, mergers, share dividends	free of charge	free of charge	
2.7.2. Dividend payments	free of charge	free of charge	
2.8. Transfer of securities outside stock exchange			
2.8.1. Within the bank	10	10	
2.8.2. Transfer of securities between foreign depositories	50	100	actual expenses may be added depending on market
2.8.3. Amendment and cancellation of the transfer order	50	50	only possible if confirmed by the Bank
2.8.4. Outgoing transfer of securities of Wealth Management Customer between foreign depositories	1%	1%	
3. Bonds (min. EUR 50,000)			
3.1. Bonds nominated in USD	0.2 %, min USD 50	0.2 %, min USD 100	
3.2. Bonds nominated in EUR	0.2 %, min EUR 50	0.2 %, min EUR 100	
3.3. Bonds nominated in other currencies	according to agreement	according to agreement	
4. Fund units			commission may be added as per conditions of purchase and sale of fund units
4.1. Subscription of foreign fund units			list of funds is available on Bank's web page
4.1.1. Money market fund purchase	depending on fund, min 20	depending on fund, min 20	





Resident	Non-resident	Special conditions	
depending on fund, min 10	depending on fund, min 10		
depending on fund, min 10	depending on fund, min 10		
depending on fund, min 10	depending on fund, min 10		
10	10		
10	10		
depending on fund, min 10	depending on fund, min 10		
depending on fund, min 10	depending on fund, min 10		
depending on fund, min 10	depending on fund, min 10		
10	10		
5	5		
5	5		
5	5		
5	5		
		* EVK = Estonian Central Depository of Securities	
1	5		
25	25		
25	25		
0	0		
VAT will be added. Amounts are debited latest on the 15-th date of the next month. Empty securities account EUR 1 monthly. ** Only those accounts, which contain only the securities of Estonian companies, which are either bankrupt or under liquidation, are exempt from a monthly maintenance fee, based on the information received from the Estonian Central Register of Securities (ECSD)			
1	1		
3	3		
5	5		
0.003%, min. 10	0.003%, min. 10		
90 + 0.001% over EUR 3,000,000	90 + 0.001% over EUR 3,000,000		
0.01%, min. 2	0.01%, min. 2		
0.01%, min. 1	0.01%, min. 1		
0.2%, min 6	0.2%, min 10		
n	depending on fund, min 10  10  10  depending on fund, min 10 depending on fund, min 10  10  5  5  5  5  5  7  1  25  25  0  T will be added. Amounts are debit ally the securities of Estonian Central Reserved from the Estonian	depending on fund, min 10  10  10  10  10  10  10  10  10  depending on fund, min 10  10  10  10  10  10  10  10  10  10	





	Resident	Non-resident	Special conditions
5.6. Transfering of EVK securities account in the extent of the whole balance			
5.6.1. Incoming	free of charge	free of charge	
5.6.2. Outgoing	10	10	
5.7. Transactions with non-listed securities in EVK			
5.7.1. Transaction against payment	5	7	
5.7.2. Securities transfer without payment	5	7	
5.7.3. International transfer of securities registered in EVK	19	19	
5.7.4. Pledge entry	13	13	
5.7.5. Transfer of pledged securities	13	13	
5.7.6. Subscription/redemption fee for securities registered in EVK	2	5	
6. GLOBE portfolio fees			
6.1. Purchase transaction	0.75%, min. 1.60	0.75%, min. 1.60	
6.2. Sale transaction	According to price list point Transactions with foreign stock exchanges (securities not held in EVK)	According to price list point Transactions with foreign stock exchanges (securities not held in EVK)	
6.3. Account maintenance fee	0.05% monthly, min. 0.65 if cus- tody account holds securities on the last day of month	0.05% monthly, min. 0.65 if cus- tody account holds securities on the last day of month	incl. VAT
7. Securities account statements			VAT will be added
7.1. Statements issued by EVK, once a year	free of charge	free of charge	
7.2. Statements issued by the Bank, once a year	free of charge	free of charge	
7.3. Statements issued on customer's request in Bank/ E-mail / Fax	3	3	
7.4. Statements issued on customer's request by mail	3	3	postal expenses will be added
8. Private Wealth Management			
8.1. Consultations	according to agreement	according to agreement	
8.2. Management fee			VAT will be added
8.2.1. Asset management contract	according to agreement	according to agreement	
8.2.2. Investment counselling contract	according to agreement	according to agreement	
8.3. Performance fee	according to agreement	according to agreement	VAT will be added
8.4. Commissions	according to agreement	according to agreement	
VI ELECTRONIC CHANNELS	EUR	EUR	
1. Telephone bank and internet bank			
1.1. application	free of charge	free of charge	





	Resident	Non-resident	Special conditions
1.2. maintenance fee	free of charge	free of charge	
2. Digipass (PIN-calculator)			
2.1. Issuing of a Digipass	25	50	
2.2. Replacement of a Digipass	20	25	
VII ADDITIONAL SERVICES	EUR	EUR	
1. Safe deposit boxes			service is rended to contractual customers only in head office (Hallivanamehe 4, Tallinn)
1.1. Rent:			monthly, VAT will be added. Totals are debited at the latest on the 15th of next month
box with height 50 mm	6	6	
75 mm	8	8	
125 mm	10	10	
175 mm	11	11	
300 mm	25	25	
1.2. Collateral fee	90	90	
2. Copy of document	3.20 / per page	3.20 / per page	
3. Delivery of documents by courier service	2	2	actual expenses will be added
4. Notification, certificates, queries			
4.1. Answer to an auditor's request	100	100	groups: EUR 50.00 for each member of the group
4.2. Notification of arrears or breach of contract (first notice)	5	5	
4.3. Notification of arrears or breach of contract (second and each following) and credit card arrears	8	8	
4.4. Standard Account Reference (confirming the existence of an account and/or account balance)	5	20	
4.5. Non-Standard Account reference	25	50	
4.6. Responses to inquiries, which are related to the inventory of the inheritence estate or the debts collection (excl. received through electronic bailiff system)	3.00 / per query	3.00 / per query	responses to inquiries by notaries (in accordance with Law of Succession Act § 167 sub 3) are free of charge
5. Modification of the Customer data - Shareholders/POA - Directors/signatories - Other significant information	free of charge	100	
6. Queries from public registers	expenses incurred, min. 1.60	expenses incurred, min. 100	actual expenses will be added
7. Consulting related to banking services	150-300/per hour	150-300/per hour	



