

| | 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 rates of current accounts) . | | | |
| DEPOSIT INTERESTS | | | |
| Interest rates of overnight deposits are available on web page Price List (Interest 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 | | | |
| 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 | |

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| 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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| 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 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 | | | |

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|---|--------------------------------------|--------------------------------------|--|
| 1.1. to current account (banknotes) | | | |
| 1.1.1. up to EUR 10,000 | free of charge | free of charge | during banking day |
| 1.1.2. more than EUR 10,000 | 0,1% | 0,1% | of the total amount |
| 1.2. to current account (coins) | 2% of the total amount | 2% of the total amount | up to EUR 20 free of charge |
| 1.2.1. to a minor's account in coins | free of charge | free of charge | |
| 1.3. withdrawal from current account | | | |
| 1.3.1. private individuals: up to EUR 3,200 | free of charge | free of charge | during month |
| 1.3.2. private individuals: from amount exceeding EUR 3,200; legal entities | 0.2%, min. 1 | 0.2%, min. 1 | |
| 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. In a foreign currency | | | foreign coins will not be accepted or paid out |
| 2.1. cash to current account | | | |
| 2.1.1. USD | 0.2%, min. 1.50 | 0.2%, min. 1.50 | |
| 2.2. cash withdrawal | | | |
| 2.2.1. USD | 0.5%, min. 1.50 | 0.5%, min. 1.50 | |
| 3. Currency Exchange | free of charge | free of charge | according to listed foreign currencies in case the foreign currency is available, foreign coins will not be accepted or paid out |
| Currency exchange rates are available on web page Exchange rates. | | | |
| 4. Booking of cash | | | |
| 4.1. Booking of EUR | free of charge | 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) |
| 4.2. Booking of foreign currency | collateral 1% from the booked amount | collateral 1% from the booked amount | notice 1 banking day in advance |
| 4.3. Fine for cancelling a booking | 35 | 35 | |
| 4.4. Additional fee for cash withdrawal on the same day without pre-booking | 50 | 50 | service is provided when possible, additional fee will be added to the service fee of withdrawal of the relevant currency |
| 5. Cash processing | | | Bank does not accept spoiled or non-legal tender foreign currency cash |
| 5.1. Exchange of coins for notes and vice versa | 5% of the amount, min. 2 | 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 | free of charge | |
| 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 CARDS | EUR | EUR | |
| 1. Loans | | | |
| 1.1. arrangement fee | 0.5% - 2.0% of the amount | 0.5% - 2.0% of the amount | |

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| 1.2. fee on amendment of agreement | as agreed | as agreed | |
| 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 |

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| 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 | |
| 4. Guarantees and standby letters of credit | | | |
| 4.1. Guarantees issued by Versobank AS | | | |
| 4.1.1. Application review | 100 | 100 | |
| 4.1.2. Issuing/Amount increasing | 2% of the amount, min. 350 | 2% of the amount, min. 350 | |
| 4.1.3. Amendment | 100 | 100 | |
| 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 | |
| 4.1.5. Request for payment | 0.2% of the amount, min. 350 | 0.2% of the amount, min. 350 | |
| 4.1.6. Cancellation | 100 | 100 | |
| 4.1.7. Monitoring of incoming payment receipt for advance payment | 80 | 80 | |
| 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 | |
| 4.2.6. Communication and postal charges | depending on costs, min.10 | depending on costs, min.10 | |
| 5. Payment cards | | | |
| 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 | 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% | |
| 5.1.1.10. 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 | EUR 8/GBP 5 | |
| 5.1.1.12. contractual penalty for use of blocked card | EUR 65/GBP 50 | EUR 65/GBP 50 | |

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| 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 | |
| 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 | | | |
| 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% | |
| 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 | |
| 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% | |
| 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 | |

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| 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 | |
| 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% | |
| 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 | |
| 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% | |
| 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 | |

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| 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 | |
| 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 | |
| 5.2.1.8. currency conversion markup | 2% | 2% | |
| 5.2.1.9. base interest | 20% | 26% | |
| 5.2.1.10. overlimit interest | 36% | 36% | |
| 5.2.1.11. statement fee by e-mail or by post | EUR 10/USD 15 | EUR 10/USD 15 | |
| 5.2.1.12. preparation of express bank cards | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.1.13. blocking of card by Bank | EUR 8/ USD 10 | EUR 8/ USD 10 | |
| 5.2.1.14. contractual penalty for use of blocked card or breach of limit | EUR 65/USD 90 | EUR 65/USD 90 | |
| 5.2.1.15. the inquiry of the documents confirming the transaction | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.1.16. chargeback processing | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.1.17. 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 | |
| 5.2.2. VISA Business in EUR or USD for corporate customers | | | |
| 5.2.2.1. card annual fee | EUR 35/USD 50 | EUR 50/USD 70 | |
| 5.2.2.2. card replacement fee | EUR 10/USD 15 | EUR 15/USD 20 | |
| 5.2.2.3. purchase fee | free of charge / 1% | free of charge / 1% | |
| 5.2.2.4. cash withdrawal fee | EUR 2 + 2%/ USD 3+2% | EUR 2 + 2%/ USD 3+2% | |
| 5.2.2.5. balance request fee | EUR 0,3/ USD 0,5 | EUR 0,3/ USD 0,5 | |
| 5.2.2.6. currency conversion markup | 2% | 2% | |
| 5.2.2.7. base interest | 20% | 24% | |
| 5.2.2.8. overlimit interest | 36% | 36% | |
| 5.2.2.9. statement fee by e-mail or by post | EUR 10/USD 15 | EUR 10/USD 15 | |
| 5.2.2.10. preparation of express bank cards | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.2.11. blocking of card by Bank | EUR 8/ USD 10 | EUR 8/ USD 10 | |
| 5.2.2.12. contractual penalty for use of blocked card | EUR 65/USD 90 | EUR 65/USD 90 | |
| 5.2.2.13. the inquiry of the documents confirming the transaction | EUR 20/USD 30 | EUR 20/USD 30 | |

| | Resident | Non-resident | Special conditions |
|--|----------------------|----------------------|--------------------|
| 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 | |
| 5.2.3. VISA Gold in EUR or USD for private and corporate customers | | | |
| 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% | |
| 5.2.3.9. 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 | |
| 5.2.3.14. contractual penalty for use of blocked card or breach of limit | EUR 65/USD 90 | EUR 65/USD 90 | |
| 5.2.3.15. the inquiry of the documents confirming the transaction | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.3.16. chargeback processing | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.3.17. consideration of an unjustified claim | EUR 20/USD 30 | EUR 20/USD 30 | |
| 5.2.3.18. VISA emergency service outside Estonia | EUR 15/USD 20 | EUR 15/USD 20 | |
| 5.2.4. VISA Platinum in EUR or USD for private and corporate customers | | | |
| 5.2.4.1. card annual fee | EUR 200/USD 300 | EUR 250/USD 350 | |
| 5.2.4.2. card annual fee supplementary (only for private customers) | EUR 150/USD 250 | EUR 200/USD 300 | |
| 5.2.4.3. card replacement fee | EUR 10/USD 15 | EUR 15/USD 20 | |
| 5.2.4.4. card replacement fee supplementary (only for private customers) | EUR 10/USD 15 | EUR 15/USD 20 | |
| 5.2.4.5. purchase fee | free of charge | free of charge | |
| 5.2.4.6. cash withdrawal fee | EUR 2 + 2%/ USD 3+2% | EUR 2 + 2%/ USD 3+2% | |
| 5.2.4.7. balance request fee | EUR 0,3/ USD 0,5 | EUR 0,3/ USD 0,5 | |
| 5.2.4.8. currency conversion markup | 2% | 2% | |
| 5.2.4.9. base interest | 16% | 18% | |
| 5.2.4.10. overlimit interest | 36% | 36% | |
| 5.2.4.11. statement fee by e-mail or by post | EUR 10/USD 15 | EUR 10/USD 15 | |

| | Resident | Non-resident | Special conditions |
|---|-------------------------------|-------------------------------|--|
| 5.2.4.12. 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 | |
| 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 | 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 |

| | Resident | Non-resident | Special conditions |
|---|--|--|--|
| 2.1.2. Canada | 0.25% from the traded amount, min CAD 30 | 0.25% from the traded amount, min CAD 30 | |
| 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 | 0.25%, min AUD 25 | 0.25%, min AUD 25 | |
| 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. Hong Kong, Japan, Singapore | 0.30%, min EUR 30 | 0.30%, min EUR 30 | |
| 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 40 equivalent in the currency of transaction | up to 2%, min EUR 40 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 | |

| | Resident | Non-resident | Special conditions |
|--|--|--------------------------------|--|
| 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 | |
| 4.1.2. Bond fund purchase | depending on fund, min 10 | depending on fund, min 10 | |
| 4.1.3. Stock and mixed fund purchase | depending on fund, min 10 | depending on fund, min 10 | |
| 4.1.4. Alternative investments (incl. hedge fund purchase) | depending on fund, min 10 | depending on fund, min 10 | |
| 4.2. Redemption of foreign fund units | 10 | 10 | |
| 4.3. Switch of foreign fund units | | | |
| 4.3.1. Money market fund switch | 10 | 10 | |
| 4.3.2. Bond fund switch | depending on fund, min 10 | depending on fund, min 10 | |
| 4.3.3. Stock and mixed fund switch | depending on fund, min 10 | depending on fund, min 10 | |
| 4.3.4. Alternative investments (incl. hedge fund switch) | depending on fund, min 10 | depending on fund, min 10 | |
| 4.4. Foreign fund units transfer without/against payment | 10 | 10 | |
| 4.5. Transactions with Estonian fund units | | | |
| 4.5.1. Fund units subscription | 5 | 5 | |
| 4.5.2. Fund units redemption | 5 | 5 | |
| 4.5.3. Switch of fund units | 5 | 5 | |
| 4.5.4. Transaction without/against payment with fund units | 5 | 5 | |
| 5. Fees related to EVK * | | | * EVK = Estonian Central Depository of Securities |
| 5.1. Opening of securities account in EVK | | | |
| 5.1.1. Private individual | 1 | 5 | |
| 5.1.2. Legal entity | 25 | 25 | |
| 5.2. Opening of pledge account in EVK | 25 | 25 | |
| 5.3. Closing of securities account in EVK | 0 | 0 | |
| 5.4. Maintenance fee of securities account in EVK ** | 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) | | |
| 5.4.1. Private individual - Estonian securities | | | |
| 5.4.1.1. portfolio market value up to EUR 10,000 | 1 | 1 | |
| 5.4.1.2. portfolio market value EUR 10,000 - 100,000 | 3 | 3 | |
| 5.4.1.3. portfolio market value over EUR 100,000 | 5 | 5 | |
| 5.4.2. Legal entity - Estonian securities | | | |
| 5.4.2.1. portfolio market value up to EUR 3,000,000 | 0.003%, min. 10 | 0.003%, min. 10 | |
| 5.4.2.2. portfolio market value over EUR 3,000,000 | 90 + 0.001% over EUR 3,000,000 | 90 + 0.001% over EUR 3,000,000 | |

| | Resident | Non-resident | Special conditions |
|--|---|---|-------------------------------|
| 5.4.3. Latvian securities | 0.01%, min. 2 | 0.01%, min. 2 | |
| 5.4.4. Lithuanian securities | 0.01%, min. 1 | 0.01%, min. 1 | |
| 5.5. Transactions with OMX Nasdaq Baltic securities | 0.2%, min 6 | 0.2%, min 10 | |
| 5.6. Transferring 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 custody account holds securities on the last day of month | 0.05% monthly, min. 0.65 if custody 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 | |

| | Resident | Non-resident | Special conditions |
|--|------------------------------|-----------------------------|--|
| VI ELECTRONIC CHANNELS | EUR | EUR | |
| 1. Telephone bank and internet bank | | | |
| 1.1. application | free of charge | free of charge | |
| 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 rendered to contractual customers only in head office (Hallivanamehe 4, Tallinn) monthly, VAT will be added. Totals are debited at the latest on the 15th of next month |
| 1.1. Rent: | | | |
| 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 inheritance 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 | free of charge | 100 | |
| - Shareholders/POA | | | |
| - Directors/signatories | | | |
| - Other significant information | | | |
| 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 | |