

Standard Price List valid from 01.01.2019*

* The Bank and the Customer may agree on fees that differ from the Standard Price List.

Current account		Fee
Account opening		150 EUR
Account opening for legal entity registered abroad		300 EUR
Account opening for starting company		free of charge
Maintenance fee		10 EUR per month
Account maintenance fee for Financial institution's account*		0,4% per year from monthly average balance, min 20 EUR per month**
Account maintenance fee for accounts with monthly average balances over 1'000'000 EUR		Up to 0,4% per year from monthly average balance over 1'000'000 EUR, min 20 EUR per month**
Interest on account balance***		
- EUR		0,0001%
- SEK		0%
Account's default interest rate		0,2% per day
Account statement		
- over the counter		5 EUR
- through Internet bank		free of charge

* Companies active in financial sector (ESA 2010 codes starting with "12x"; EMTAK codes in group K starting with "64xxx").

** Fee will be charged monthly.

*** The interest will be paid to the current account on the last day of the calendar year.

Electronic channels		Fee
Internet bank		
Registration and maintenance fee		free of charge
Change in internet bank agreement		10 EUR
GlobalOn-Line		
Maintenance fee per company		by agreement
Maintenance fee per account		10 EUR per month
Change in mandate		30 EUR
Log-on card		
- first Log-on card		free of charge
- every next Log-on card		10 EUR
- replacement of an expired log-on card		free of charge
Card reader		
- first card reader		free of charge
- every next card reader		25 EUR

Outgoing payments	Time	Bank* Fee		Internetbank Fee		Execution time
		Shared SHA	Payer** OUR	Shared SHA	Payer** OUR	
Intra-bank payments	22:00	3 EUR	-	free of charge	-	Immediately****
SEPA payment	16:00	3 EUR	-	0.36 EUR	-	on the same banking day
SEPA Salary payment (per payment)	16:00	-	-	0.36 EUR	-	on the same banking day
SEPA Express payment***	16:00	30 EUR	-	15 EUR	-	real time

Payments in foreign currency and/or to third countries (EUR, CAD, CHF, DKK, GBP, JPY, NOK, PLN, SEK, USD, ZAR)

Standard payment	17:00	10 EUR	30 EUR	5 EUR	25 EUR	on the day after the next banking day (T+2)
Urgent payment EUR, GBP, SEK, USD	17:00	15 EUR	35 EUR	10 EUR	30 EUR	on the next banking day (T+1)
Other currencies	16:00					
Express payment EUR	16:00	40 EUR	50 EUR	35 EUR	45 EUR	on the same banking day (T+0)
GBP, SEK, USD	15:00					

* During Tallinn's branch office opening hours.

** Foreign bank fees, exceeding those of Bank, shall be added and debited from the client's current account after the Bank's correspondent account has been debited for the specific payment.

*** Settled via the Real-time settlement system Target2, credited to beneficiary within 2h after arrival to beneficiary's bank, unless further legal control is required.

**** Usually within 10-15 min (if no further legal control is required).

Standing Orders**Fee**

Registration of standing order	free of charge
Execution of standing orders (per order)	fee of the respective payment in Internet bank

SEPA Direct Debit payments (payer)***Fee**

SEPA Direct Debit payment (per transaction)	3 EUR
SEPA Direct Debit payment cancellation before the settlement day	free of charge
Refund of SEPA Direct Debit payment within 8 weeks after settlement day	free of charge
Refund of an unauthorized SEPA Direct Debit payment from 8 weeks to 13 months after settlement day**	free of charge
Blocking/unblocking of SEPA Direct Debit mandate	free of charge
Fee for reviewing of an unjustified complaint	10 EUR

* Only in EUR currency from EUR Current account.

** If an investigation shows that the payment was authorized, the Fee for reviewing of an unjustified complaint shall be applied.

Incoming payments**Time****Fee****Shared
SHA
Payer
OUR *****Execution time**

Intra-bank payments	22:00	free of charge	-	Immediately*
SEPA payment	18:00	free of charge	-	on the same banking day
Cross-border payment	16:30	5.75 EUR	free of charge	on the same banking day

* Usually within 10-15 min (if no further legal control is required).

Payment amendment, investigation and cancellation**Fee**

Up to 6 months since payment date	20 EUR + actual costs
More than 6 months since payment date	50 EUR + actual costs
Bank's written reply on investigation	7 EUR

SWIFT services**Fee****SWIFT MT940 statements delivery for operations with accounts at Svenska Handelsbanken AB Group**

- registration fee/ account statement (monthly fee) by agreement

SWIFT MT940 statements delivery for operations with accounts at other foreign bank

- registration fee 32 EUR

- account statement (monthly fee) 32 EUR

A copy of SWIFT message of incoming or outgoing payment 5 EUR+ actual postal cost

GlobalOn-Line payments	Time	Fee		Execution time
		Shared SHA	Payer*** OUR	
Intra-bank payment in Estonia	16:00	free of charge		within 1 hour on the same banking day
Intra-group transfer within Svenska Handelsbanken AB Group**	15:00	2.50 EUR		
Local payment				
- SEPA Credit Transfer/ SEPA Credit Transfer structured	16:00	0.36 EUR		on the same banking day
- Salary payment (per payment)	16:00	0.36 EUR		on the same banking day
- Express payment	16:00	15 EUR		on the same banking day
Cross-border payment				
- Normal payment	16:00	5 EUR	25 EUR	on the day after the next banking day (T+2)
- Express payment	16:00	10 EUR	30 EUR	on the next banking day (T+1)
Intra-Company and Financial payment				
- EUR (within EEA)*	16:00	15 EUR		on the same banking day
- EUR (outside EEA),GBP, SEK, USD	15:00	35 EUR	45 EUR	on the same banking day

*EEA countries are: Austria, Belgium, Bulgaria, Estonia, Spain, the Netherlands, Ireland, Iceland, Italy, Greece, Cyprus, Lithuania, Liechtenstein, Luxembourg, Latvia, Malta, Norway, Poland, Portugal, France, Sweden, Romania, Germany, Slovakia, Slovenia, Finland, the United Kingdom, Denmark, the Czech Republic, Hungary and in addition Switzerland.

**Payments can be made in DKK, EUR,GBP, PLN, NOK, SEK, USD.

***Foreign bank fees, exceeding those of Bank, shall be added and debited from the client's current account after the Bank's correspondent account has been debited for the specific payment.

Loans	Fee
Investment loan/ Working capital loan/ Overdraft	
Agreement fee	1% - 3% of the loan amount, min 300 EUR
Agreement amendment fee	1% - 3% of the loan amount, min 300 EUR
Overdraft commitment fee (annual)	1% of the unused overdraft limit
Default Interest	25% per year
Notice regarding the loan default by mail:	
• I notice - debt more than 14-days	10 EUR
• II notice - debt more than 30-days	35 EUR
• III notice - debt more than 60-days	65 EUR
Continuous notice regarding of the violation of obligations	35 EUR
Guarantees	
Agreement fee	Minimum 100 EUR
Guarantee fee	1% - 5% from guarantee amount per year

Other banking services	Fee
Confirmation letters	50 EUR + actual postal costs
Certificates for auditing companies	30 EUR, for cross border inquiries 30 EUR per account
Other responses or inquiries, not separately indicated in the price list.	50 EUR/h, min 50 EUR
Authentication and/or forwarding documents to Svenska Handelsbanken Group branches	100 EUR + actual postal costs