

## Standard Price List valid from 01.01.2019\*

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

Current account	Fee
Account opening	50 EUR
Maintenance of non-active account*	5 EUR per month
<b>Interest on account balance**</b>	
- EUR	0,0001%
- SEK	0%
Account's default interest rate	0,2% per day
<b>Account statement</b>	
- over the counter	5 EUR
- through Internet bank	free of charge

\* The Account is considered to be Non-active if the Client has not been using the Account during 12 months, in spite of the funds available in the Account. If there is Term deposit agreement concluded or the Account is connected with the Custody Account, the Account is not considered Non-active.

\*\* Interest will be paid to the current account on the last day of the calendar year.

Electronic channels	Fee
<b>Internet bank</b>	
Registration and maintenance fee	free of charge
Change in internet bank agreement	10 EUR
<b>Log-on card</b>	
- first Log-on card	free of charge
- every next Log-on card	10 EUR
- replacement of an expired log-on card	free of charge
<b>Card reader</b>	
- first card reader	free of charge
- every next card reader	25 EUR

Outgoing payments	Time	Bank* Fee:		Internet bank 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 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 Other currencies	17:00 16:00	15 EUR	35 EUR	10 EUR	30 EUR	on the next banking day (T+1)
Express payment EUR GBP, SEK, USD	16:00 15:00	40 EUR	50 EUR	35 EUR	45 EUR	on the same banking day (T+0)

\* 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		Execution time
		Shared SHA	Payer OUR	
Intra-bank payment	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

Loans	Fee
Housing loan agreement fee	1% - 3% of the loan amount, min 200 EUR
Housing loan agreement amendment fee	1% - 3% of the loan amount, min 200 EUR
Other loans agreement fee	2% - 4% of the loan amount, min 200 EUR
Other loans agreement amendment fee	2% - 4% of the loan amount, min 200 EUR
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

**Private loans Default Interest**

ECP interest rate + 8% per year\*

\*The interest rate provided by the Law of Obligation Act, plus the interest rate of the European Central Bank (ECP interest rate) applicable to the main refinancing operations that is published in Riigi Teataja and that may be changed twice a year (January 1<sup>st</sup> and July 1<sup>st</sup>).

<b>Other banking services</b>	<b>Fee</b>
Confirmation letters	50 EUR + actual postal cost
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	50 EUR + actual postal costs
A copy of SWIFT message of incoming or outgoing payment	5 EUR + actual postal cost