



OP CORPORATE BANK PLC ESTONIAN BRANCH

PRICE LIST for corporate customers and sole proprietors

Effective from 1 January 2020,
prices in euros

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ACCOUNTS [Back]

Account opening

Account opening for legal person registered in Estonia	Free of charge
Account opening for OP Financial Group customers	Free of charge
Account opening for legal person registered in EU or Norway	23.00
Account opening for legal person registered outside EU and Norway	225.00

Account opening in foreign bank

Account opening in OP Financial Group	32.00
Account opening outside OP Financial Group	140.00
Additional services in foreign banks	13.00

Account maintenance

Maintenance of accounts of legal persons registered in EU or Norway	Free of charge
Monthly account maintenance fee for legal persons registered outside EU and Norway (excluding UniCash and other bilateral partners)	32.00
Penalty interest for overdrawing the account	0.2% per day

Account statement

from bank office	1.60
by post	1.90
by post abroad	3.20
from NetBank	Free of charge
Authentication of a copy of a bank operation	0.70

Interest payable by bank

Interest rate for funds in euros on current account (interest is payable on the account balance up to 1 000 000 euros)	0.01% based on 360-days year, calculated on daily closing balance of the account
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Maintenance fee

Fee for depositing funds in euros on current account ⁹ (maintenance fee is payable on the account balance exceeding 1 000 000 euros)	ECB deposit facility rate calculated on daily closing balance of the account
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PAYMENTS [Back]

Outgoing payments in euros within EEA¹

	Bank office	NetBank
SEPA payment ²	1.05	0.25
Express payment within Estonia	11.00	3.10
Express payment within EEA ¹	20.00	10.00
Intra-branch payment	0.90	Free of charge

OP payment ³	0.95	0.24
Standing payment order – intra-branch	Free of charge	
Standing payment order – to another bank	0.25	
Salary payment – to another bank ⁴	0.25	
Outgoing cross-border payments⁵	Bank office	NetBank
Intra-branch payment in foreign currency	2.10	1.10
OP payment ³ in foreign currency (SHA ⁶)	2.60	1.90
Standard payment (SHA ⁶)	9.00	4.50
Standard payment (OUR ⁷)	27.00	24.00
Urgent payment (SHA ⁶)	13.00	10.50
Urgent payment (OUR ⁷)	33.00	30.00
Express payment (SHA ⁶) (same day value)	34.20	29.20
Express payment (OUR ⁷) (same day value)	55.00	48.00
Payment within Estonia in foreign currency	Same fees as for outgoing cross-border payments	
Standing payment order in foreign currency	Same fees as for outgoing cross-border payments	
Incoming payments		
SEPA payment ²	Free of charge	
Intra-branch payment	Free of charge	
OP payment ³	Free of charge	
Cross-border payment	5.60	
NetBank [Back]		
Monthly fee	Free of charge	
Replacement of a lost code card	3.00	
Issuing of a PIN calculator	25.00	
Replacement of a lost PIN calculator	25.00	
Unblocking of a PIN calculator	4.00	
Domestic sweeping [Back]		
Arrangement fee	40.00	
Sweeping on each banking day (monthly fee)	85.00	
Sweeping once per week (monthly fee)	35.00	
Sweeping once per month (monthly fee)	20.00	
Amendment of the agreement	40.00	
Sweeping within OP Financial Group		
Arrangement fee	60.00	
Sweeping on each banking day (monthly fee)	55.00	
Sweeping once per week (monthly fee)	20.00	
Sweeping once per month (monthly fee)	10.00	
Amendment of the agreement	40.00	
OVERDRAFTS [Back]		
Overdraft EUR, USD		
Arrangement fee ⁸	1% of the overdraft limit	
Commitment fee	Customer specific, calculated as a percentage rate per annum on the unused overdraft limit	
Interest	Customer specific, calculated as a percentage rate per annum on the overdraft amount in use	

Penalty interest	0.2% per day
Amendment of the agreement, including extension of the term of the agreement	1% of the overdraft limit
Intraday overdraft EUR, USD	
Arrangement fee ⁸	1% of the intraday overdraft limit
Annual fee, if the agreed limit is up to EUR 320 000 (or its equivalent in USD)	500.00
Annual fee, if the agreed limit is from EUR 320 000.01 to EUR 640 000 (or its equivalent in USD)	1000.00
Annual fee, if the agreed limit exceeds EUR 640 000 (or its equivalent in USD)	2000.00
Penalty interest	0.2% per day
Amendment of the agreement, including extension of the term of the agreement	1% of the intraday overdraft limit
LOANS [Back]	
Term loan	
Arrangement fee	1% of the loan amount, min 1000.00
Utilisation fee, payable for 2 nd and each following utilisation	50.00
Balance statement of loan from bank office	20.00
Balance statement of loan via Corporate eServices	Free of charge
Amendment fee	1% of the loan amount, min 500.00
Revolving Credit Facility	
Arrangement fee	1% of the RCF limit
Commitment fee	Customer specific, calculated as a percentage rate per annum on the unused RCF limit
Interest	Customer specific, calculated as a percentage rate per annum on the RCF amount in use
Drawdown or renewal of a loan under the facility	200.00 150.00, if made via Corporate eServices
Penalty interest	0.2% per day
Amendment of the agreement, including extension of the term of the agreement	1% of the RCF limit
GUARANTEES [Back]	
Fee for issuing a guarantee	65.00
Additional fee for issuing a guarantee with special wording requested by customer	65.00
Additional fee for sending a guarantee via SWIFT	Based on actual costs, min 40.00
Commitment fee	Customer specific, calculated as a percentage rate per annum on the unused limit of a guarantee facility
Guarantee fee	Customer specific, calculated as a percentage rate per annum on the amount of a guarantee issued, min 45.00 per quarter for each guarantee
Fee for handling a claim for payment under a guarantee	0.1% of the amount of claim, min 100.00

Penalty interest	0.2% per day, calculated on overdue fees and on amounts paid out under a guarantee
Amendment or premature termination of a guarantee	65.00
SWIFT SERVICES [Back]	
SWIFT MT940 incoming account statement	
Arrangement fee	20.00
Monthly fee per account	23.00
SWIFT MT940 outgoing account statement	
Arrangement fee (in case of both outgoing MT940 and incoming MT101 agreements only one fee is applied)	20.00
Monthly fee (in case of both outgoing MT940 and incoming MT101 agreements only one fee is applied)	23.00
SWIFT MT101 incoming payment order	
Arrangement fee	20.00
Monthly fee	23.00
Processing of a payment order	See fees for relevant payments made via NetBank
ADDITIONAL SERVICES [Back]	
Sending customer documents by regular post	3.00
Sending customer documents by courier service	Based on actual costs
Queries and corrections	
Query about domestic payment or OP payment	8.00
Query about cross-border payment made less than 6 months ago	26.00 + fees of foreign banks involved
Query about cross-border payment made more than 6 months ago	35.00 + fees of foreign banks involved
Copy of a SWIFT message	10.00
Correction of a cross-border payment which has not been sent out from the bank	16.00
Cancellation of a cross-border payment which has not been sent out from the bank	23.00
Correction of a cross-border payment which has been sent out from the bank	16.00 + the actual costs of foreign banks
Cancellation of a cross-border payment which has been sent out from the bank	23.00 + the actual costs of foreign banks
Cancellation of domestic or SEPA payment	20.00
Inquiry or notification to correspondent bank	39.00
Urgent inquiry or notification to correspondent bank (24h)	50.00
Fee for manual processing of a payment due to incorrect or incomplete data provided by customer (missing IBAN etc.)	10.00
Cross-border payment returned by foreign bank	13.00
Certificates	
Certificate regarding one account	5.00
Certificate regarding several accounts	8.00
Certificate for auditor (in case of a group of companies, per each group member)	20.00
Special query, per hour	16.00
Notifications	
Notification of a late payment	20.00

NOTES

¹ European Economic Area (EEA) consists of the 27 EU member states, Iceland, Liechtenstein, Norway, Switzerland and Monaco.

² SEPA payments are payments in euros within Estonia and EEA. SEPA payment conditions:

- the beneficiary's bank is located in the European Economic Area
- beneficiary's account number is used in IBAN format
- BIC code of the beneficiary's bank is used
- payment type is standard
- charging option is SHA
- for SEPA payments within Estonia the value date is T+0, for other SEPA payments the value date is T+1

³ OP payment conditions:

- payment within OP Financial Group (payments between Estonia and Finland/Latvia/Lithuania)
- payment currency is: EUR, SEK, USD, NOK, DKK, GBP, CHF
- charging option is SHA

⁴ Salary payments are SEPA payments (i.e. payments in euros within Estonia and EEA).

⁵ Cross-border payments are all payments in currencies other than euro, as well as payments in euros to and from the countries outside the EEA.

⁶ SHA - shared costs, the payer and the beneficiary shall pay service fees of their own bank.

⁷ OUR - payer's costs, the payer shall pay all service fees, incl. fees of payment intermediaries and of the beneficiary's bank. If the fees charged for the payment by the intermediaries and the beneficiary's bank exceed the service fee established for the relevant payment by this price list, the bank shall additionally debit such difference from the payer's account.

⁸ Arrangement fee is charged in the same currency as the respective loan. The rate applied is the bank's rate for the respective currency at the moment of charging the fee.

⁹ Maintenance fee shall be debited from the account monthly on the 15th date of each calendar month. Maintenance fee shall be applied only if the ECB deposit facility rate is negative. In this case, the fee rate shall be equal to the absolute value of the ECB deposit facility rate.