



## OP CORPORATE BANK PLC ESTONIAN BRANCH

PRICE LIST  
for corporate customers and sole proprietors

Effective from  
1 August 2023,  
prices in euros

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### ACCOUNTS

#### Current account opening

To legal entity registered in Estonia	Free of charge
To legal entity registered in Estonia whose direct or indirect shareholders or beneficial owners include a non-resident	500.00
To legal entity registered in another Member State of the European Union	500.00
To legal entity registered outside the European Union	1000.00
In another OP Financial Group unit, to a customer already holding an account in OP Estonia	300.00 + sending cost of documents

#### Current account maintenance

To legal entity registered in Estonia	Free of charge
To legal entity registered in Estonia whose direct or indirect shareholders or beneficial owners include a non-resident	20.00 per month
To legal entity registered in another Member State of the European Union	20.00 per month
To legal entity registered outside the European Union	50.00 per month
Penalty interest for overdrawing an account	0.2% per day

#### Current account statement

from NetBank	Free of charge
from bank office or via e-mail	6.00
by post within Estonia	8.00
by post abroad	10.00
Authentication of a copy of a bank operation	2.00

**Interest payable by bank**

Interest for funds in euros on current account, paid for account balance up to 300 000 euros	0.01% based on 360-days year, calculated on daily closing balance of an account
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**Fee for depositing euros**

Fee for depositing funds in euros on current account (compensation for negative interest rate), paid by account holder for the part of the account balance that exceeds 300 000 euros, unless another threshold is agreed <sup>8</sup>	<i>ECB deposit facility rate</i> <sup>10</sup> calculated on daily closing balance of an account
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**Group account**

Opening of a group account	300.00
Maintenance of a group account	250.00 per year
Opening of a sub-account	50.00
Maintenance of a sub-account	15.00 per month
Closing of a sub-account	45.00
Amendment of a group account agreement	45.00
Establishing and amending intra-group interest rates by customer via NetBank	Free of charge
Establishing and amending intra-group interest rates by bank upon customer's request	25.00
Fee for depositing funds in euros on group account (compensation for negative interest rate) <sup>9</sup> The fee is paid by parent company (as defined in group account agreement) for the part of the EUR currency top account balance that exceeds a set threshold. The said threshold is calculated by multiplying 300 000 euros with the number of Group companies participating in the group account service.	<i>ECB deposit facility rate</i> <sup>10</sup> calculated on daily closing balance of an account

**PAYMENTS**

Outgoing payments in euros within EEA <sup>1</sup>	Bank office	NetBank
SEPA payment <sup>2</sup>	5.00	0.25
Express payment within Estonia	15.00	5.00
Express payment within EEA <sup>1</sup>	20.00	10.00
Intra-branch payment	5.00	Free of charge
OP payment <sup>3</sup>	5.00	0.25
Standing payment order – intra-branch	Free of charge	
Standing payment order – to another bank	0.25	
Salary payment – to another bank <sup>4</sup>	0.25	

Outgoing cross-border payments <sup>5</sup>	Bank office	NetBank
Intra-branch payment in foreign currency	5.00	2.00
OP payment <sup>3</sup> in foreign currency (SHA <sup>6</sup> )	5.00	2.00
Standard payment (SHA <sup>6</sup> )	15.00	6.00
Standard payment (OUR <sup>7</sup> )	35.00	25.00
Urgent payment (SHA <sup>6</sup> )	35.00	12.00
Urgent payment (OUR <sup>7</sup> )	45.00	30.00
Express payment (SHA <sup>6</sup> ) (same day value)	60.00	35.00
Express payment (OUR <sup>7</sup> ) (same day value)	75.00	55.00
Payment within Estonia in foreign currency	See fees for relevant outgoing cross-border payments	
Standing payment order in foreign currency	See fees for relevant outgoing cross-border payments	

<b>Incoming payments</b>	
SEPA payment <sup>2</sup>	Free of charge
Intra-branch payment	Free of charge
OP payment <sup>3</sup>	Free of charge
Cross-border payment	5.60
<b>Cash handling</b>	
Depositing and withdrawing cash to/from account through a cash handling service provider	As agreed separately
<b>NETBANK</b>	
Arrangement fee	Free of charge
Changing NetBank users or amending their usage rights by customer via NetBank	Free of charge
Changing NetBank users or amending their usage rights by bank upon customer's request	10.00
Issuing or replacing a PIN calculator	25.00 + sending cost
Unblocking of a PIN calculator	10.00
<b>OP GATEWAY</b>	
Arrangement fee	60.00
Maintenance fee	25.00 per month
Processing of payment orders	See fees for relevant payments in NetBank
<b>SWEEPING</b>	
<b>Sweeping within OP Financial Group</b>	
Arrangement fee	60.00
Sweeping on each banking day	55.00 per month
Sweeping once per week	30.00 per month
Sweeping once per month	20.00 per month
Amendment of an agreement	40.00
<b>Sweeping beyond OP Financial Group</b>	
Arrangement fee	60.00
Sweeping on each banking day	85.00 per month
Sweeping once per week	40.00 per month
Sweeping once per month	30.00 per month
Amendment of an agreement	40.00
<b>OVERDRAFTS</b>	
<b>Overdraft</b>	
Arrangement fee	1% of the overdraft limit
Commitment fee	Customer specific, calculated as a percentage rate per annum of the unused overdraft limit
Interest	Customer specific, calculated as a percentage rate per annum of the overdraft amount in use
Penalty interest	0.2% per day
Amendment of an agreement, including extension of the term of an agreement	1% of the overdraft limit
<b>Intraday overdraft</b>	
Arrangement fee	1% of the intraday overdraft limit
Annual fee if the agreed limit is up to EUR 320 000	500.00

Annual fee if the agreed limit is from EUR 320 000.01 to EUR 640 000	1000.00
Annual fee if the agreed limit exceeds EUR 640 000	2000.00
Penalty interest	0.2% per day
Amendment of an agreement, including extension of the term of an agreement	1% of the intraday overdraft limit
<b>LOANS</b>	
<b>Term loan</b>	
Arrangement fee	1% of the loan amount, min 1000.00
Balance statement of loan from bank office	20.00
Amendment fee	1% of the loan amount, min 500.00
<b>Revolving Credit Facility</b>	
Arrangement fee	1% of the RCF limit
Commitment fee	Customer specific, calculated as a percentage rate per annum of the unused RCF limit
Interest	Customer specific, calculated as a percentage rate per annum of 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 an agreement, including extension of the term of an agreement	1% of the RCF limit
<b>LEASING</b>	
Arrangement fee	1% of the financed amount, min 225.00
Amendment of an agreement upon lessee's request (other than change of payment date)	225.00
Change of payment date upon lessee's request	30.00
Premature termination by lessee of a EURIBOR-based agreement with at least 2 business days' prior notice	Free of charge
Premature termination by lessee of an agreement with fixed interest rate	The fee shall be equal to the amount of interest that should have been paid for the 6-months' period following to the termination date (if the agreement had not been terminated), min 225.00
Transfer of an agreement to a new lessee	0.75% of the outstanding leasing balance, min 225.00
Leasing balance confirmation	10.00
Reminder of an overdue payment	10.00
Warning on termination of an agreement	25.00
Notice on termination of an agreement	300.00
Issuing a power of attorney	10.00 + VAT
Participation of the lessor's representative in performing a notarial act in Tallinn	75.00 + VAT
Participation of the lessor's representative in performing a notarial act outside Tallinn	150.00 + VAT
Issuing a power of attorney via the Transport Administration e-service	5.00 + VAT

## GUARANTEES

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 of the unused limit of a guarantee facility
Guarantee fee	Customer specific, calculated as a percentage rate per annum of 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 a claim, min 100.00
Penalty interest	0.2% per day, calculated on overdue fees and on amounts paid out under a guarantee
Amendment of a guarantee	65.00

## IMPORT DOCUMENTARY CREDITS

Arrangement fee for establishing a limit facility	As agreed separately
Opening of a documentary credit	100.00
Risk fee	Customer specific, calculated as a percentage rate per annum of the amount of a documentary credit, min 100.00, payable in advance for the entire validity period
Sending a SWIFT message	25.00
Sending documents by post or courier service	Sending cost of documents
Fees of other banks involved in opening a documentary credit	According to the fees charged by the banks involved
Examination of documents submitted under a documentary credit	0.2% of the underlying amount (e.g., amount of a claimed payment), min 100.00
Amendment of a documentary credit (upon increasing the amount and/or extending the validity period, also additional risk fee shall be applied)	75.00
Deferred payment fee	60.00
Financing a payment by bank	According to financing agreement (if any) concluded with customer
Penalty interest	0.2% per day, calculated on overdue fees and on amounts paid out under a documentary credit (in the absence of the relevant financing agreement)
Standby letters of credit	According to service fees for guarantees

**SWIFT SERVICES****SWIFT MT940 incoming account statement**

Arrangement fee	40.00
Monthly fee per account	30.00

**SWIFT MT940 outgoing account statement**

Arrangement fee (in case of both outgoing MT940 and incoming MT101 agreements only one fee is applied)	40.00
Monthly fee (in case of both outgoing MT940 and incoming MT101 agreements only one fee is applied)	30.00

**SWIFT MT101 incoming payment order**

Arrangement fee	40.00
Monthly fee	30.00
Processing of payment orders	See fees for relevant payments in NetBank

**OTHER SERVICES**

Mediation, to a customer holding an account in OP Estonia, of the conclusion or amendment of an agreement with another OP Financial Group unit	25.00 + sending cost of documents
Sending a document by post or courier service	25.00 + sending cost of documents

**Queries and corrections concerning payments**

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	30.00 + fees of foreign banks involved
Cancellation of a cross-border payment which has been sent out from the bank	30.00 + fees of foreign banks involved
Cancellation of a 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.)	30.00
Cross-border payment returned by foreign bank	13.00

**Certificates**

Certificate regarding one account	10.00
Certificate regarding several accounts	15.00
Certificate for auditor (in case of a group of companies, per each group member)	25.00
Preparation of answers to other inquiries, hourly fee	30.00, min one hour fee

**Notifications**

Reminder of an overdue payment (other than leasing)	20.00
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## NOTES

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

<sup>2</sup> SEPA payments are payments in euros within Estonia and EEA. SEPA payment conditions:

- 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
- value date is T+0

<sup>3</sup> 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

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

<sup>5</sup> 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.

<sup>6</sup> SHA – shared costs, the payer and the beneficiary shall pay service fees of their own bank.

<sup>7</sup> 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.

<sup>8</sup> The fee is debited from account on the last day of each month.

<sup>9</sup> The fee is debited from account on the 15<sup>th</sup> date of each month.

<sup>10</sup> The fee is applied only if the ECB deposit facility rate is negative. In this case, the fee rate is equal to the absolute value of the ECB deposit facility rate.