



OP CORPORATE BANK PLC ESTONIAN BRANCH

**PRICE LIST
for corporate customers and sole proprietors**

Effective from 1 July 2021,
prices in euros

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ACCOUNTS

Current account opening

For legal entity registered in Estonia	Free of charge
For OP Financial Group customer	Free of charge
For legal entity registered in EU or Norway	23.00
For legal entity registered outside EU and Norway	225.00

Current 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

Current account maintenance

For legal entity registered in EU or Norway	Free of charge
For legal entities registered outside EU and Norway (excluding UniCash and other bilateral partners)	32.00 per month
Penalty interest for overdrawing the account	0.2% per day

Current 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 for funds in euros on current account, paid for account balance up to 1 000 000 euros	0.01% based on 360-days year, calculated on daily closing balance of an account
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Maintenance fee

Fee for depositing funds in euros on current account (so-called negative interest), paid by account holder for the part of the account balance that exceeds 1 000 000 euros ⁸	ECB deposit facility rate ¹⁰ 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 (so-called negative interest) ⁹ 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 1 000 000 euros with the number of Group companies participating in the group account service.	ECB deposit facility rate ¹⁰ calculated on daily closing balance of an account	
PAYMENTS		
Outgoing payments in euros within EEA ¹	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 payments ⁵	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		
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 of a PIN calculator	25.00	
Replacement of a lost PIN calculator	25.00	
Unblocking of a PIN calculator	4.00	

SWEEPING**Domestic sweeping**

Arrangement fee	40.00
Sweeping on each banking day	85.00 per month
Sweeping once per week	35.00 per month
Sweeping once per month	20.00 per month
Amendment of the agreement	40.00

Sweeping within OP Financial Group

Arrangement fee	60.00
Sweeping on each banking day	55.00 per month
Sweeping once per week	20.00 per month
Sweeping once per month	10.00 per month
Amendment of the agreement	40.00

OVERDRAFTS**Overdraft**

Arrangement fee	1% of an overdraft limit
Commitment fee	Customer specific, calculated as a percentage rate per annum of an unused overdraft limit
Interest	Customer specific, calculated as a percentage rate per annum of an overdraft amount in use
Penalty interest	0.2% per day
Amendment of the agreement, including extension of the term of the agreement	1% of an overdraft limit

Intraday overdraft

Arrangement fee	1% of an 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 the agreement, including extension of the term of the agreement	1% of an intraday overdraft limit

LOANS**Term loan**

Arrangement fee	1% of a loan amount, min 1000.00
Balance statement of loan from bank office	20.00
Amendment fee	1% of a loan amount, min 500.00

Revolving Credit Facility

Arrangement fee	1% of an RCF limit
Commitment fee	Customer specific, calculated as a percentage rate per annum of an unused RCF limit
Interest	Customer specific, calculated as a percentage rate per annum of an 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 an RCF limit
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 an unused limit of a guarantee facility
Guarantee fee	Customer specific, calculated as a percentage rate per annum of an 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 an 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
SWIFT SERVICES	
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	
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 + actual costs of foreign banks
Cancellation of a cross-border payment which has been sent out from the bank	23.00 + 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)	25.00
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:

- 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 The fee is debited from account on the last day of each month.

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

¹⁰ 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.