



OP CORPORATE BANK PLC ESTONIAN BRANCH

PRICE LIST
for corporate customers and sole proprietors

Effective from
1 December 2021,
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	200.00
To legal entity registered in another Member State of the European Union	200.00
To legal entity registered outside the European Union	500.00
In another OP Financial Group unit, to legal entity registered in Estonia	200.00 + 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	10.00 per month
To legal entity registered in another Member State of the European Union	10.00 per month
To legal entity registered outside the European Union	50.00 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 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 ⁸	<i>ECB deposit facility rate</i> 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 (compensation for negative interest rate) 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 300 000 euros with the number of Group companies participating in the group account service.	<i>ECB deposit facility rate</i> ¹⁰ calculated on daily closing balance of an account

PAYMENTS

Outgoing payments in euros within EEA ¹	Bank office	NetBank
SEPA payment ²	5.00	0.25
Express payment within Estonia	15.00	3.10
Express payment within EEA ¹	20.00	10.00
Intra-branch payment	5.00	Free of charge
OP payment ³	5.00	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	5.00	1.10
OP payment ³ in foreign currency (SHA ⁶)	5.00	1.90
Standard payment (SHA ⁶)	10.00	4.50
Standard payment (OUR ⁷)	30.00	24.00
Urgent payment (SHA ⁶)	30.00	10.50
Urgent payment (OUR ⁷)	45.00	30.00
Express payment (SHA ⁶) (same day value)	40.00	29.20
Express payment (OUR ⁷) (same day value)	55.00	48.00
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	

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

Cash handling

Depositing and withdrawing cash to/from account through a cash handling service provider	As separately agreed
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NETBANK

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 of a PIN calculator	25.00
Replacement of a lost PIN calculator	25.00
Unblocking of a PIN calculator	4.00

OP GATEWAY

Arrangement fee	60.00
Maintenance fee	25.00 per month
Processing of payment orders	See fees for relevant payments in NetBank (page 2)

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
LEASING	
Arrangement fee	1% of the financed amount, min 225.00
Amendment of the 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 the EURIBOR-based agreement with at least 3-months' prior notice	Free of charge
Premature termination by lessee of the EURIBOR-based agreement with less than 3-months' prior notice	The fee shall be equal to the amount of interest that should have been paid for the 3-months' period following to the termination date (if the agreement had not been terminated), min 225.00
Premature termination by lessee of the 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 the 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	7.00
Warning on termination of the agreement	25.00
Notice on termination of the 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 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 payment orders	See fees for relevant payments in NetBank (page 2)
ADDITIONAL SERVICES	
Sending of documents	
Sending a paper document, pin calculator, etc.	15.00 + sending cost
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	16.00 + fees of foreign banks involved

Cancellation of a cross-border payment which has been sent out from the bank	23.00 + fees of foreign banks involved
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
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

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.