

CHANGES IN SAMPO PANK'S PRICE LIST

Valid from 2 November 2009

ACCOUNT PACKAGES¹

1. Monthly fee for Account Package for a natural person ²	EEK 30
2. Account Package for a Private Banking customer	free of charge
3. Account Package for a customer who uses at least 3 services ³	free of charge
4. Account Package to persons up to 20 years of age (incl.)	free of charge

¹ Account Package consists of the current account and the teleservices agreement (e-bank and/or phone bank)

² The fee is charged once a half-year (in May and November). If the customer has been a Private Banking customer or he/she has used at least 3 services within a half-year, no fee for the Account Package will be charged.

³ More detailed information on our services is available on Sampo Pank's website.

CASH OPERATIONS

1. In Estonian kroons	
1.1 Cash payment into a private person's account <ul style="list-style-type: none"> • up to EEK 200 000 per day <ul style="list-style-type: none"> ○ into another person's current account 	EEK 30
1.2 Cash payment into the account of a legal person in Ahtri, Järve, Jõhvi, Kristiine, Narva Fama keskuse, Pae, Pärnu, Rakvere and Tartu Ülikooli outlets. <ul style="list-style-type: none"> • up to EEK 200 000 per day <ul style="list-style-type: none"> ○ into another person's current account 	EEK 30
1.3 Cash payment into the account of a legal person in Kaubamaja tn., Kopli, Lasnamäe Centrumi, Merimetsa Selveri, Rocca al Mare, Sikupilli, Stockmanni, Viimsi, Pärnu Maxima, Tartu Lõunakeskuse and Viljandi outlets ¹ <ul style="list-style-type: none"> • into another person's current account 	0,5%, min EEK 30
1.6 Cash withdrawal	0,4%, min. EEK 30

TRANSFERS

1. Settlements in EEK	
1.2 Standing payment order <ul style="list-style-type: none"> • execution <ul style="list-style-type: none"> ○ to the Growth Deposit, the Freestyle Account tied to the same current account ○ internal payment ○ payment to another bank 	free of charge EEK 2,50 EEK 6
1.4 Outgoing payment (incl. Internal payment) <ul style="list-style-type: none"> • through Sampo Telephone Bank <ul style="list-style-type: none"> ▪ from a private person's account ▪ from a corporate customer's account • through Sampo Internet Bank <ul style="list-style-type: none"> ○ to the Growth Deposit, the Freestyle Account tied to the same current account ○ internal payment <ul style="list-style-type: none"> ▪ from a private person's account aged up to 20 (incl.) ○ payment to another bank <ul style="list-style-type: none"> ▪ from a private person's account ▪ from a corporate customer's account • through MicroBanker 2000 <ul style="list-style-type: none"> ▪ internal payment ▪ payment to another bank 	EEK 15 EEK 15 free of charge EEK 2,50 free of charge EEK 6 EEK 6 EEK 2,50 EEK 7

4. Packages of payments

4.1 Package of EEK payments <ul style="list-style-type: none"> • monthly fee 	EEK 150
4.2 Package of EEK and EUR payments <ul style="list-style-type: none"> • monthly fee 	EEK 190

DEBIT CARD

3. Replacement of debit card	EEK 15
4. Monthly administration fee for debit card	
4.1 For persons over 20 years old	EEK 15
4.2 For 7 to 20 year old persons (incl.)	EEK 5
4.3 For persons over 60 years old	EEK 5
5. Cash withdrawal	
5.1 From Sampo Pank's ATMs	
<ul style="list-style-type: none"> from a private person's account up to EEK 30 000 in a month from a private person's account over EEK 30 000 in a month² 	free of charge 0,3% of the amount exceeded + EEK 3
9. An inquiry (about balance and latest transactions)	
9.2 From the ATMs of other banks	EEK 5 per inquiry
10. Conversion rates for transaction in foreign currency	
10.1 transaction original currency is EUR	0,17% of the amount
10.2 transaction original currency is other	1% of the amount

² If the amount exceeds EEK 30 000 per calendar month

VISA GOLD^{1,2}

2. Replacement of card	EEK 25
7. An inquiry (about balance and latest transactions)	
7.2 From the ATMs of other banks	EEK 5 per inquiry

¹ Issued only to legal persons.

² Other fees are charged in accordance with the section "Debit Card" of the price list

VISA PREMIER^{1,2}

2. Replacement of card	EEK 30
4. Cash withdrawal from a private person's account	
4.1 Cash withdrawal from Sampo Pank's ATMs	
<ul style="list-style-type: none"> up to EEK 30 000 over EEK 30 000³ 	free of charge 0,3% of the amount exceeded + EEK 3
4.2 Cash withdrawal from ATMs of other banks	EEK 17
11. An inquiry (about balance and latest transactions)	
11.2 from the ATMs of other banks	EEK 5 per inquiry

¹ The card is issued to private persons.

² Other fees are charged in accordance with the section "Debit Card" of the price list.

³ If the amount exceeds EEK 30 000 per calendar month

CREDIT CARDS

1.15 Conversion rates for transaction in foreign currency³	
<ul style="list-style-type: none"> transaction original currency is EUR transaction original currency is other 	0,17% of the amount 1% of the amount

³ It is not applicable to MasterCard Business.

FREESTYLE

2. Interest rate of Freestyle	21% per annum on the used part of the limit
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LOANS

<p>1.4 Overdraft</p> <ul style="list-style-type: none"> • conclusion of agreement • changing of agreement • extension of agreement • premature termination of agreement • interest rate 	<p>1% of the limit, min EEK 100 EEK 100 free of charge EEK 100 18% per annum on the used part of the limit</p>
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DEPOSITS

<p>1. Growth deposit</p>	
<p>1.1 Disbursement in compliance with product conditions</p> <ul style="list-style-type: none"> • in the branch <ul style="list-style-type: none"> ○ to current account tied to the Growth Deposit ○ internal payment ○ payment to another bank • through Sampo Internet Bank <ul style="list-style-type: none"> ○ to current account tied to the Growth Deposit ○ internal payment <ul style="list-style-type: none"> ▪ from a private person's account aged up to 20 (incl.) ○ payment to another bank 	<p>free of charge EEK 15 EEK 15 free of charge EEK 2,50 free of charge EEK 6</p>
<p>1.2 Premature withdrawal of deposit amount</p> <ul style="list-style-type: none"> • internal payment • payment to another bank 	<p>0,3% of the amount min EEK 25 0,3% of the amount min EEK 25</p>

ADDITIONAL SERVICES

<p>8. Changing of ISEKAS advantages</p> <ul style="list-style-type: none"> • twice a year • from the third time on 	<p>free of charge EEK 25 per change</p>
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Will become invalid:

TRANSFERS

<p>4. Packages of payments</p>	
<p>4.2 Package of EEK and EUR payments</p> <ul style="list-style-type: none"> • within 6 months from the conclusion of the agreement of the Package of EEK and EUR payments the exchange of Estonian kroons into euros and vice versa via Internet Bank and Microbanker 2000 at the exchange rate of the Bank of Estonia ³ After six months the exchange rate quoted by the Bank will be applied in exchanging EEK/EUR and EUR/EEK. 	<p>free of charge</p>

³ If any changes, which the Bank considers essential, occur in the local foreign currency market, the Bank is entitled unilaterally and without any prior notification 3rb y3 apply the exchange rate of the Bank of Estonia.