

Banking Service Charges

Valid from 1 February 2012

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The present price list applies to Sampo Pank's customers.

Information about services provided to non-clients and the respective service charges can be obtained from the Bank.

CURRENT ACCOUNT

1. An excerpt of the valid data from the Commercial Register or the Register of Non-Profit Associations and Foundations ¹	1,41 €
2. Penalty for exceeding the account balance	0,1% per day

¹ VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

OPENING AND JOINING FEES

1. Current account for individuals	free of charge
2. Current account for resident legal entities	free of charge
3. Current account for legal persons of the EU ¹	free of charge
4. Current account for legal persons registered in another jurisdictions	200 €
5. Current account for Danske Bank Group client	free of charge
6. Start-up account	free of charge
7. Escrow account	according to agreement
8. Deposit account	free of charge
9. Current account with a branch/bank of Danske Bank A/S through Sampo Pank <ul style="list-style-type: none"> • Checking and forwarding of documents 	191,73 €

¹ In states of European Union (Government of the Republic 11.01.2000 regulation nr. 11 with exclusions in validated list, mutatis mutandis) registered legal persons, with the exception of Malta, Cyprus and UK.

ÄRI STANDARD¹

1. Joining fee	free of charge
2. Monthly fee	4 €

¹ The package of services "Äri Standard" includes: the current account agreement, teleservices agreement, a debit card without any monthly administration fee, six free Estonian payments via Sampo Internet Bank (three internal payments and three payments to another bank) and one Ärikläss benefit. Information about Ärikläss benefits is available on Sampo Pank's website in the rubric "Ärikläss".

ACCOUNT PACKAGES¹

1. Monthly fee for Account Package for a private person ²	1,92 €
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.

GROUP ACCOUNT

1. Account opening fee	127,82 €
2. Monthly administration fee per company	6,39 €
3. Changing of internal limits	free of charge
4. Changing of the membership of the group	free of charge

ADMINISTRATION FEES

1. Annual account administration fee for individuals	free of charge
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2. Annual account administration fee for resident legal entities	free of charge
3. Annual account administration fee for non-resident legal entities ^{1,2}	360 €

¹ Administration fee is debited to the client's account every month.

² Except in states of European Union (Government of the Republic 11.01.2000 regulation nr. 11 with exclusions in validated list, mutatis mutandis) registered legal persons, with the exception of Malta, Cyprus and UK.

PRIVATE BANKING¹

1. Monthly account administration fee	
• resident ²	12,78 €
• non-resident	25 €
2. Outgoing Estonian payment (incl. Internal euro payment) via the relationship manager	1,60 €

¹ These fees apply to Private Banking customers.

² The fees apply to customer who doesn't complete Private Banking criteria.

CASH OPERATIONS

1. In Euros	
1.1. Cash payment into a account (excl. coins)	
1.1.1. into one's own current account	
• up to 15 000 € per day	free of charge
• starting from 15 000 € per day into the account of a private person	0,05% of the amount
• starting from 15 000 € per day into the account of a legal person	0,1 % of the amount
1.1.2. into another person's current account	0,1% of the amount, min 2 €
1.2. Cash payment into time deposit, Growth deposit (excl. depositing of coins according to p 1.3.1, 1.3.2)	free of charge
1.3. Depositing of coins	
1.3.1. in the branch which has self-service coin counting machine	
• up to 20 € per day	free of charge
• over 20 € per day	2% of the amount exceeded, min 0,60 €
1.3.2. in the branch which has no self-service coin counting machine	
• up to 20 € per day	free of charge
• over 20 € per day	4% of the amount exceeded, min 0,60 €
1.3.3. into a minor's account	free of charge
1.4. Cash withdrawal	0,4% of the amount, min 1,90 €
2. In foreign currency¹	
2.1. Cash payment	
• Into time deposit with minimum term of three months (USD, SEK)	free of charge
• USD, GBP, SEK, NOK, DKK	0,5% of the amount, min 1,60 €
• RUB, LTL, LVL	2% of the amount, min 1,60 €
2.2. Cash withdrawal	
• USD, GBP, SEK, NOK, DKK	0,5% of the amount, min 3,20 €

• RUB, LTL, LVL	2% of the amount, min 3,20 €
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3. Additional services	
3.1. Exchange of banknotes and coins in the same currency	
• exchange of banknotes for other banknotes ¹	1% of the amount, min 1 €
• exchange of euro coins for euro banknotes, euro banknotes for euro coins and exchange of euro coins for other euro coins	5% of the amount, min 0,60 €
3.2. Ordering cash	free of charge
3.3. Fee for cancelling an order of cash	40 €
3.4. Withdrawal of a cash amount exceeding the ordering limit on the same day, if no order has been placed earlier	40 € + fee for the withdrawal of cash in the respective currency
3.5. Purchase and sale of foreign currency (foreign currency exchange) ¹	2 €
3.6 .Receipt and withdrawal of cash delivered by collectors ¹	According to the price list, if not otherwise agreed between the bank and the cash collection company

¹ The Bank does not accept damaged or invalid foreign currency banknotes. Neither does the Bank accept or exchange foreign coins.

TRANSFERS

1. Estonian payments	
1.1. Incoming payment	free of charge
1.2. Standing payment	
• drafting, amendment, cancellation of a standing payment order	free of charge
• execution	
○ to the Growth Deposit, the Freestyle Account tied to the same current account	free of charge
○ internal payment	0,16 €
○ payment to another bank	0,38 €
1.3. Direct debiting	
• to the Subscriber	
○ conclusion of agreement	free of charge
○ execution of payment	free of charge
• to the Originator	
○ agreement fee	6,39 €
○ monthly fee	free of charge
○ debiting fee for internal incoming payment	0,13 €
○ debiting fee for domestic incoming payment	0,24 €
1.4. Outgoing payment (incl. internal euro payment)	
• in the branch	0,96 €
• through Sampo Telephone Bank	
○ from a private person's account	0,96 €
○ from a legal customer's account	0,96 €

<ul style="list-style-type: none"> • through Sampo Internet Bank <ul style="list-style-type: none"> ○ to the Growth Deposit, the Freestyle Account tied to the same current account ○ internal euro 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 legal customer's account ○ salary payment <ul style="list-style-type: none"> ▪ internal euro payment ▪ payment to another bank 	free of charge 0,16 € free of charge 0,38 € 0,38 € 0,16 € 0,38 €
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2. Foreign payments

2.1. Internal payment in the foreign currency

<ul style="list-style-type: none"> • in the currency of a member state of the European Economic Area (excl euro) ¹ • in other currencies 	1,92 € 3,83 €
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2.2. Incoming payment, type of service fee is "Shared" or "Payment in full"

<ul style="list-style-type: none"> • incoming payment which complies with the conditions of EU payment ³ 	according to 1.1 incoming Estonian payment
<ul style="list-style-type: none"> • in the currency of a member state of the European Economic Area ¹ • in other currencies 	5,43 € 6,39 €

2.3. Outgoing payment

<ul style="list-style-type: none"> • Intra-group payment ² • EU payment ³ 	free of charge according to 1.4 outgoing Estonian payment
<ul style="list-style-type: none"> • normal • urgent ⁷ • extra urgent (EUR, USD) 	6,39 € 12,78 € 31,96 €

2.4. Extra service fees for outgoing payment

<ul style="list-style-type: none"> • payment in the currency of a member state of the European Economic Area, in the case of which the payee's IBAN or BIC are not indicated (extra service fee charged in addition to the ordinary service fee charged for an international payment) • payment in the branch and through Sampo Telephone Bank (extra service fee charged in addition to the ordinary service fee charged for an international payment) • payment with type of service fee is "Payment in full" (extra service fee charged in addition to the ordinary service fee charged for an international payment) ⁴ 	10 € 3,20 € 15,98 €
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3. Account management via SWIFT

3.1. Conclusion of the agreement on the use of the service	31,96 €
3.2. Execution of requests for transfer from the client's account with Sampo Pank	

3.2.1. Execution of requests for transfer (MT101) received via SWIFT:	
<ul style="list-style-type: none"> Execution of an outgoing transfer 	according to the fee for an outgoing payment in Sampo Internet Bank
3.2.2. An account statement via SWIFT (MT940/MT942)	
<ul style="list-style-type: none"> forwarding of an account statement of a single banking day to a foreign bank 	1,60 € per unit
<ul style="list-style-type: none"> monthly fee per account 	31,96 €
<ul style="list-style-type: none"> forwarding of an account statement to a bank affiliated to the Danske Bank Group 	free of charge
3.3. Execution of requests for transfer from the client's account with a foreign bank	
3.3.1. Initiation of a request for transfer via SWIFT (MT101) via Sampo Internet Bank:	
<ul style="list-style-type: none"> monthly fee per account 	19,17 €
<ul style="list-style-type: none"> mediation of requests for transfer to a foreign bank 	0,96 €
3.3.2. Mediation of an account statement (MT940/MT942) via SWIFT to the customer via Sampo Internet Bank	
<ul style="list-style-type: none"> monthly fee per account 	19,17 €
<ul style="list-style-type: none"> monthly fee per account with a bank affiliated to the Danske Bank Group 	free of charge
4. Packages of payments ⁵	
4.1. Package of payments 20	
<ul style="list-style-type: none"> monthly fee 	4,79 €
<ul style="list-style-type: none"> payment fee for exceeding the number of payments in the package (up to 20 payments)⁶ 	0,22 €
4.2. Package of payments 50	
<ul style="list-style-type: none"> monthly fee 	7,67 €
<ul style="list-style-type: none"> payment fee for exceeding the number of payments in the package (up to 50 payments)⁶ 	0,15 €
4.3. Package of payments 150	
<ul style="list-style-type: none"> monthly fee 	19,17 €
<ul style="list-style-type: none"> payment fee for exceeding the number of payments in the package (up to 150 payments)⁶ 	0,12 €
4.4. Package of payments 300	
<ul style="list-style-type: none"> monthly fee 	31,96 €
<ul style="list-style-type: none"> payment fee for exceeding the number of payments in the package (up to 300 payments)⁶ 	0,08 €
5. Additional services	
5.1. Cancellation of payments	
<ul style="list-style-type: none"> Cancellation of payment no later than one day before settlement date 	free of charge
<ul style="list-style-type: none"> Cancellation of payment on value date before the payment has been transferred by the Bank 	3,20 €
<ul style="list-style-type: none"> Revocation of an outgoing internal or domestic payment 	6,39 €
<ul style="list-style-type: none"> Revocation of an outgoing International payment from a foreign bank 	19,17 € + actual costs
5.2. Amendment of payment orders and making of queries	
<ul style="list-style-type: none"> A query about a domestic payment, confirmation on the execution of a payment 	6,39 €

<ul style="list-style-type: none"> Amendment of International payment orders 	19,17 €+ actual costs
<ul style="list-style-type: none"> Making a query to a foreign bank, confirmation on the execution of an outgoing payment 	31,96 € + actual costs
<ul style="list-style-type: none"> Amendment of the value date of an International payment (by mutual agreement) 	31,96 € + actual costs
5.3. Issue of SWIFT copy	3,20 €
5.4. Report of cancelled payments	0,20 €

¹ The currencies of the member states of the European Economic Community are: BGN, CHF, CZK, DKK, EUR, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK.

² Transfer to the beneficiary belonging to the same Group (according to the list which has been presented earlier).

³ The above fee applies automatically to all payment orders the amount of which does not exceed 50 000 € and which comply with the following terms: the beneficiary's bank and payer's bank are located in a EU member state and correct IBAN and BIC has been written on the payment order.

⁴ Service fees charged by foreign banks which exceed the service fee paid by the payer for the payee in the case of the payment "Payment in full", is also debited to the payer's current account. The maximum amount of additional service fee is 63,91 €.

⁵ Package of payments consists of the internal payment in euros, domestic payment and EU payment initiated through Sampo Internet Bank.

⁶ Payment fee for payments which exceed the number of payments in the package is debited every month on the 1st business day as one amount.

⁷ Normal fee for an outgoing payment (in accordance with clause 2.3 of the price list) is also charged for an urgent payment in euros, if beneficiary's bank is located in the European Economic Area (EEA).

CHEQUES

1. Sale of a bank cheque	1% of the amount, min 6,39 €
2. Cashing of a cheque ¹	
<ul style="list-style-type: none"> a cheque 	3% of the amount, min 19,17 € + actual costs
<ul style="list-style-type: none"> AmEx, Th.Cook and VISA traveller's cheque 	1,5% of the amount, min 6,39 € + actual costs
3. Sale of SWIFT cheque ²	9,59 €

¹ The amount of the cheque, received by the payee, may be reduced by actual costs (i.e. the service fees of foreign banks). The fee is debited to the customer's account, before forwarding the cheque. Cheques exceeding 12 782,33 € are accepted for execution on the basis of a separate agreement with the bank.

² While drawing out a cheque Sampo Pank's correspondent bank deducts its fee from the transferrable amount.

ACCOUNT STATEMENT

1. In the branch	1,60 €
2. By mail (regular – once a decade, month, quarter or year)	
2.1. In Estonia	1,28 €
2.2. Abroad	5,11 €
3. Through Sampo Internet Bank	free of charge

ELECTRONIC CHANNELS

1. Joining fees	
1.1. Sampo Internet Bank	free of charge
1.2. Sampo Telephone Bank	free of charge
2. Administration fees	
2.1. Sampo Internet Bank	free of charge
2.2. Sampo Telephone Bank	free of charge

3. Fees for the identification tools used in electronic banking	
3.1. Test key card	free of charge
3.2. PIN-calculator	
• issuance	12,15 €
• reopening after blocking	2 €
3. ID card reader	5,75 €
4. Transactions through Sampo Internet Bank	
4.1. Printout and confirmation	0,32 €
4.2. Confirmation	free of charge

5. SMS express notification	
5.1. joining fee	free of charge
5.2. administration fee	free of charge
5.3. fee for SMS notification	0,20 €

6. Incoming payments notice	
6.1. joining fee	50 €
6.2. monthly administration fee	32 €

7. Bank link	
7.1. Subscription fee	63,91 €
7.2. Changing of agreement	10 €
7.3. Package I	
• Transaction fee	0,13 € per transaction
• Monthly maintenance fee	0,64 €
7.4. Package II	
• Transaction fee	0,02 € per transaction
• Monthly maintenance fee	19,17 €

SERVICING OF PAYMENT CARDS AND e-COMMERCE

1. Payment card services (POS terminals/payment solutions)	
1.1. Conclusion of a payment cards agreement with the Bank (incl. training, setting up of a payment terminal, the security certificate of the LAN terminal)	free of charge
1.2. Commission fee on the turnover of a payment transaction	according to agreement
1.3. Rent for the payment terminal (dial-up/LAN/mobile terminal)	according to agreement
1.4. Termination of an agreement	free of charge
1.5. Termination of an agreement within 30 days from the conclusion of the agreement	50 €
1.6. Renting of a SIM card for the GPRS/GSM terminal ¹	3,20 € per month
2. Payment card services on web (e-Commerce)	
2.1. Conclusion of a payment cards agreement with the Bank	free of charge
2.2. Monthly fee ¹	10 €
2.3. Commission fee on the turnover of a payment transaction	according to agreement

2.4. Termination of an agreement	free of charge
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¹ VAT will be added to the service fee pursuant to the Value Added Tax Act.

DEBIT CARD

1. Fee for the debit card and for associate card ¹	free of charge
2. Extension of debit card upon expiry	free of charge
3. Replacement of debit card ²	2 €
4. Monthly administration fee for debit card	
4.1. MasterCard Silverlight for 7 to 25 year old persons (incl.)	0,32 €
4.2. MasterCard Silver	
4.2.1. for persons 18 – 60 years old	1 €
4.2.2. for persons over 60 years old	0,32 €
4.3. MasterCard Black for persons over 18 years old	2 €
4.4. Visa Electron	
4.4.1. for 7 to 20 year old persons (incl.)	0,32 €
4.4.2. for persons over 20 years old ³	0,96 €
4.4.3. for persons over 60 years old	0,32 €
5. Cash withdrawal	
5.1. From Sampo Pank's ATMs	
• up to 2 000 € in a month	free of charge
• over 2 000 € in a month ⁴	0,3% of the amount exceeded+ 0,19 €
5.2. From ATMs of other banks (In Estonia and abroad)	
5.2.1. euro area ⁷	
• MasterCard Silverlight, MasterCard Silver, Visa Electron	1,5% of the amount + 1 €
• MasterCard Black	2,5% of the amount + 2 €
5.2.2. other world	
• MasterCard Silverlight, MasterCard Silver, Visa Electron	2,5% of the amount + 1 €
• MasterCard Black	2,5% of the amount + 2 €
6. Carrying out payments	
6.1. Non-cash transactions in Estonia	free of charge
6.2. Non-cash transactions abroad	free of charge
7. Copy of payment transaction receipt	
7.1. Transaction in Estonia	2,60 €
7.2. Transaction abroad	6,40 €
8. Groundless reclamation	
8.1. Transaction in Estonia	3,80 €
8.2. Transaction abroad	9 €
9. An inquiry (about balance and latest transactions)	
9.1. From Sampo Pank's ATMs	free of charge
9.2. From the ATMs of other banks	0,32 € per inquiry

10. Conversion rates for transactions in foreign currency ⁶	
10.1. transaction outside Visa Europe member state ⁵	1% of the amount
11. Urgent order of card and delivery by courier to client ²	
11.1. in Sampo Pank Ahtri outlet (up to 1 business day)	10 €
11.2. in Estonia (up to 2 business days)	20 €
11.3. in Estonia (up to 1 business day)	35 €
11.4. in a foreign country (up to 5 business days)	40 €
11.5. in a foreign country (up to 3 business days)	55 €

¹ From 01.10.2011 MasterCard cards issued to private persons and Visa Electron cards issued to legal persons.

² Applies to the MasterCard cards.

³ To legal person applies the price according to 4.4.2

⁴ If the amount exceeds 2 000 € per calendar month.

⁵ Visa Europe member states are: Andorra, Austria, Belgium, Bulgaria, Estonia, Gibraltar, Greenland, Spain, the Netherlands, Ireland, Israel, Iceland, Italy, Greece, Cyprus, Lithuania, Liechtenstein, Luxembourg, Latvia, Malta, Norway, Poland, Portugal, France, Sweden, Romania, Germany, Slovakia, Slovenia, Finland, the United Kingdom, Switzerland, Denmark, the Czech Republic, Turkey and Hungary.

⁶ Applies to the Visa Electron cards.

⁷ Euro area member states are Estonia, Finland, Germany, France, Belgium, Netherlands, Italy, Ireland, Austria, Greece, Slovenia, Slovakia, Luxembourg, Cyprus, Malta, Spain and Portugal.

VISA GOLD ¹ VISA PREMIER ² CREDIT CARDS

1. Fee for the Visa Gold card and for associate card	free of charge
2. Extension of Visa Gold card upon expiry	free of charge
3. Replacement of Visa Gold card	1,60 €
4. Monthly administration fee for card	
4.1. Visa Premier	1,92 €
4.2. Visa Gold	1,60 €
5. Cash withdrawal abroad	
5.1. From Sampo Pank's ATMs	
• up to 2 000 € in a month	free of charge
• over 2 000 € in a month ³	0,3% of the amount exceeded + 0,19 €
5.2. From ATMs of other banks (In Estonia and abroad)	2,5% of the amount + 1,92 €
5.2.1. euro area ⁶	2,5% of the amount + 2 €
5.2.2. other world	2,5% of the amount + 2 €
6. Cash withdrawal in branches ⁴	2,5% of the amount + 1,92 €
7. Carrying out payments	
7.1 Non-cash transactions in Estonia	free of charge
7.2 Non-cash transactions abroad	free of charge
8. Copy of payment transaction receipt	
8.1. Transaction in Estonia	2,60 €
8.2. Transaction abroad	6,40 €
9. Groundless reclamation	
9.1. Transaction in Estonia	3,80 €
9.2. Transaction abroad	9 €
10. An inquiry (about balance and latest transactions)	
10.1. from Sampo Pank's ATMs	free of charge

10.2. from the ATMs of other banks	0,32 € per inquiry
11. Conversion rates for transactions in foreign currency	
11.1. transaction outside Visa Europe member state ⁵	1% of the amount
12. Emergency services	125 €
13. Fine for use of closed or expired card	64 €
14. Changing of credit limit	free of charge

¹ The card is issued to legal persons

² Visa Premier cards is not issued from 01.10.2011.

³ If the amount exceeds 2 000 € per calendar month.

⁴ In Sampo Pank's branches cash cannot be withdrawn with a credit card.

⁵ Visa Europe member states are: Andorra, Austria, Belgium, Bulgaria, Estonia, Gibraltar, Greenland, Spain, the Netherlands, Ireland, Israel, Iceland, Italy, Greece, Cyprus, Lithuania, Liechtenstein, Luxembourg, Latvia, Malta, Norway, Poland, Portugal, France, Sweden, Romania, Germany, Slovakia, Slovenia, Finland, the United Kingdom, Switzerland, Denmark, the Czech Republic, Turkey and Hungary.

⁶ Euro area member states are Estonia, Finland, Germany, France, Belgium, Netherlands, Italy, Ireland, Austria, Greece, Slovenia, Slovakia, Luxembourg, Cyprus, Malta, Spain and Portugal.

MASTERCARD CREDIT, MASTERCARD BUSINESS AND VISA CLASSIC¹ CREDIT CARDS

1. Annual fee	
1.1. MasterCard Credit	20 €
1.2. MasterCard Business	25 €
2. Annual fee for associate card	
2.1. MasterCard Credit	free of charge
2.2. MasterCard Business	15 €
3. Replacement of card	
3.1. MasterCard Credit	free of charge
3.2. MasterCard Business	10 €
4. Carrying out payments	
4.1. Non-cash transactions in Estonia	free of charge
4.2. Non-cash transactions abroad	free of charge
5. Cash withdrawal ²	
5.1. From Sampo Pank's ATMs	2,5% of the amount + 1 €
5.2. From ATMs of other banks (In Estonia and abroad)	
5.2.1. euro area ⁷	2,5% of the amount + 2 €
5.2.2. other world	2,5% of the amount + 2 €
6. Copy of payment transaction receipt	
6.1. Transaction in Estonia	2,60 €
6.2. Transaction abroad	6,40 €
7. Groundless reclamation	
7.1. Transaction in Estonia	3,80 €
7.2. Transaction abroad	9 €
8. Conversion rates for transaction in foreign currency ³	
8.1. transaction outside Visa Europe member state ⁴	1% of the amount
9. Emergency services ⁶	125 €
10. Card transactions history by mail or by e-mail	free of charge

11. Closing of the card	free of charge
12. Interest within 60 days after date of payment ⁶	24% per annum
13. Notice of debts	6,40 €
14. Fee for blocking of card	
14.1. MasterCard Credit	31 €
14.2. MasterCard Business	31 €
14.3. Visa Classic	6,39 €
15. Fine for use of blocked/closed/expired card	64 €
16. Penalty for delay	0,2% of the debt per day, except for the customers who have concluded an agreement on the use of credit card with the Bank starting from 01 May 2009. In the latter case the statutory penalty is applied to customers
17. Fine for exceeding the limit	
17.1. MasterCard Credit, MasterCard Business	64 €
17.2. Visa Classic	10% of the amount exceeded
18. Changing of credit limit	3,20 €
19. Credit limit starting from 4 000 € (one-off fee) ⁵	10 €
20. Urgent order of card and delivery by courier to client ⁵	
20.1. in Sampo Pank Ahtri outlet (up to 1 business day)	10 €
20.2. in Estonia (up to 2 business days)	20 €
20.3. in Estonia (up to 1 business day)	35 €
20.4. in a foreign country (up to 5 business days)	40 €
20.5. in a foreign country (up to 3 business days)	55 €

¹ Visa Classic credit cards is not issued from 01.04.2011.

² In Sampo Pank's branches cash cannot be withdrawn with a credit card.

³ It is not applicable to MasterCard credit cards.

⁴ Visa Europe member states are: Andorra, Austria, Belgium, Bulgaria, Estonia, Gibraltar, Greenland, Spain, the Netherlands, Ireland, Israel, Iceland, Italy, Greece, Cyprus, Lithuania, Liechtenstein, Luxembourg, Latvia, Malta, Norway, Poland, Portugal, France, Sweden, Romania, Germany, Slovakia, Slovenia, Finland, the United Kingdom, Switzerland, Denmark, the Czech Republic, Turkey and Hungary.

⁵ Applies to the MasterCard credit cards.

⁶ Applies to the MasterCard Business credit card.

⁷ Euro area member states are Estonia, Finland, Germany, France, Belgium, Netherlands, Italy, Ireland, Austria, Greece, Slovenia, Slovakia, Luxembourg, Cyprus, Malta, Spain and Portugal.

FREESTYLE

1. Conclusion of limit agreement	up to 1% of the limit, min. 7 €
2. Interest rate of Freestyle	21% per annum on the used part of the limit
3. Changing of limit agreement	
3.1. reducing of interest rate	7€
3.2. changing of payment date	free of charge
3.3. extension of agreement ¹	free of charge
3.4. fee for other changes	7 €
3.5. premature termination of agreement	free of charge
4. Freestyle card ^{2,3}	

4.1. monthly fee	0,96 €
4.2. replacement of card	1,92 €
5. Cash payment into Limit account	according to Item 1. under "Cash operations"
6. Cash withdrawal from Limit account	1,5% of the amount + 1,92 €
7. Payment order from Limit account	according to Item 1. under "Transfers"
8. Advanced repayment of the used limit	free of charge
9. Fee for the collection of debt under the Limit agreement	
9.1. In case indebtedness exceeds 20 days ⁴	3,99 € /each time
9.2. In case indebtedness exceeds 90 days ⁴	27,96 €
9.3. Forwarding of a notice via the bailiff	the actual expenses incurred by the bank are payable by the customer to the full extent

¹ Applies in case there are no changes according to 3.1 and 3.4

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

³ Freestyle card is not issued from 01.01.2012.

⁴ VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

LOANS

1. Loans to private persons	
1.1. Home loan	
• Conclusion of agreement	up to 1% of the loan amount, min 140 €
• Amendment of interest rate	
○ amendment of interest margin	up to 1% of the outstanding principal loan amount, min 95 €
○ amendment of interest period or the type of base interest	min 95 € + expenses incurred by the Bank due to the amendment
• Amendment of the terms and conditions of the agreement (excl. amendment of interest rate, grace period), incl. amendment of the term of the loan, replacement of the collateral	up to 1% of the outstanding principal loan amount, min 95 €
• Granting of the grace period in the repayment of the loan principal	30 €
• Fee for a loan guarantee to KredEx (in case of the Home loan guaranteed by KredEx)	3% of the guarantee amount
1.2. Mortgage loan	
• Conclusion of agreement	1% of the loan amount, min 140 €
• Amendment of interest rate	
○ amendment of interest margin	up to 1% of the outstanding principal loan amount, min 95 €
○ amendment of interest period or the type of base interest	min 95 € + expenses incurred by the Bank due to the amendment
• Amendment of the terms and conditions of the agreement (excl. amendment of interest rate, grace period), incl. amendment of the term of the loan, replacement of the collateral	up to 1% of the outstanding principal loan amount, min 95 €
• Granting of the grace period in the repayment of the loan principal	30 €
1.3. State student loan	
• conclusion of agreement	2,56 €
• changing of the terms of the agreement	6,39 €

<ul style="list-style-type: none"> changing of the repayment schedule 	6,39 €
1.4. Overdraft	
<ul style="list-style-type: none"> conclusion of agreement 	1% of the limit, min 7 €
<ul style="list-style-type: none"> changing of agreement 	7 €
<ul style="list-style-type: none"> extension of agreement 	up to 1% of the limit, min 7 €
<ul style="list-style-type: none"> premature termination of agreement 	free of charge
<ul style="list-style-type: none"> interest rate 	18% per annum on the used part of the limit
1.5. Fee for the collection of debt under the loan agreement	
<ul style="list-style-type: none"> In case indebtedness exceeds 14 days¹ 	8,79 €
<ul style="list-style-type: none"> In case indebtedness exceeds 30 days¹ 	13,58 €
<ul style="list-style-type: none"> In case indebtedness exceeds 60 days¹ 	36,75 €
<ul style="list-style-type: none"> In case indebtedness exceeds 90 days¹ 	62,31 €
<ul style="list-style-type: none"> Forwarding of a notice via the bailiff 	the actual expenses incurred by the bank are payable by the customer to the full extent
2. Loans to business customers	
2.1. Overdraft	
<ul style="list-style-type: none"> Agreement fee 	up to 1% of the amount, min 175 €
<ul style="list-style-type: none"> Amendment of the terms and conditions of the agreement <ul style="list-style-type: none"> Increasing of the overdraft amount 	up to 1% of the amount to be increased, min 175 €
<ul style="list-style-type: none"> Amendment of the other terms and conditions of the agreement <ul style="list-style-type: none"> Amendment of the other terms and conditions of the agreement 	up to 1% of the amount, min 175 €
<ul style="list-style-type: none"> Limit fee 	up to 2% of the unused amount per annum
2.2. Investment loan, working capital loan	
<ul style="list-style-type: none"> Agreement fee 	up to 1% of the loan amount, min 175 €
<ul style="list-style-type: none"> Increasing of the loan amount 	up to 1% of the amount to be increased, min 175 €
<ul style="list-style-type: none"> Amendment of the terms and conditions of the agreement (excl. increasing of the loan amount) 	up to 1% of the outstanding principal amount, min 175 €
2.3. Renovation loan to housing associations	
<ul style="list-style-type: none"> Agreement fee 	up to 1% of the amount, min 175 €
<ul style="list-style-type: none"> Increasing of the loan amount 	up to 1% of the amount to be increased, min 175 €
<ul style="list-style-type: none"> Amendment of the terms and conditions of the agreement (excl. increasing of the loan amount) 	up to 1% of the outstanding principal amount, min 175 €
2.4. Fee for the collection of debt under the loan agreement	
<ul style="list-style-type: none"> Forwarding of a notice via the bailiff 	the actual expenses incurred by the bank are payable by the customer to the full extent

¹ VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

BANK GUARANTEES

1. Bank guarantees issued by Sampo Pank	
1.1. Issuance of Sampo Pank's guarantee	65 €
1.2. Guarantee risk premium ¹	according to risk estimation, min 35 €
1.3. Guarantee amendment	65 €
1.4. Request for the cancellation of the guarantee from the beneficiary/ a foreign bank	65 €
1.5. Handling and payment of claim under guarantee	0,1 % of the amount, min 65 €
1.6. Postage, courier, telex, SWIFT	actual costs, min 10 €

2. Bank guarantees issued by foreign banks	
2.1. Advising commission	65 €
2.2. Advising of amendment	65 €
2.3. Handling of claim under guarantee	0,1% of the amount, min 65 €
2.4. Issuance of guarantee against foreign bank's counter-guarantee	65 €
2.5. Guarantee commission (for a month or a part thereof)	according to risk estimation, min 35 €
2.6. Advising the foreign bank of guarantee cancellation	65 €
2.7. Postage, courier, telex, SWIFT	actual costs, min 10 €
The ordering customer will also be responsible for paying the foreign bank's guarantee premium and commissions provided that the guarantee is issued by the foreign bank at the request of Sampo Pank (against Sampo Pank's counter-guarantee).	

¹ In case of foreign bank's guarantee (Sampo Pank's counter-guarantee) the foreign bank's guarantee premium is added.

DOCUMENTARY CREDITS

1. Import documentary credits (Sampo Pank's customer is the applicant)	
1.1. Issuance	0,15% of the amount, min 65 €
1.2. Duration (for a month or a part thereof, calculated from the second month of validity) ¹	0,1% of the amount, min 35 €
1.3. Deferred payment commission (for each month or a part thereof)	35 €
1.4. Handling of documents, payment commission (for each partial drawing)	0,1% of the amount, min 65 €
1.5. Amendment of the documentary credit (including cancellation) ²	65 €
1.6. Discrepancy fee	40 €
1.7. Postage, courier, telex, SWIFT	actual costs, min 10 €
The charges and commissions indicated above apply to documentary credits provided that the applicant has 100% cash collateral. Otherwise, a risk premium, is added in accordance with the guarantee agreement made between the Bank and the applicant. The rate of risk premium is based on risk evaluation, being 31,96 € per month, at the minimum, calculated by the month. The risk period is considered as from the date of issuing a documentary credit until the final due date.	

2. Export documentary credits (a customer of Sampo Pank as receiver of the credit)	
2.1. Advising commission	65 €
2.2. Amendment commission	65 €
2.3. Confirmation commission	according to risk evaluation, min 65 €
2.4. Handling of documents	0,1% of the amount, min 65 €
2.5. Discrepancy fee	40 €
2.6. Payment/negotiation commission	min 0,1% of the amount, min 65 €
2.7. Deferred payment commission with Sampo Pank's undertaking (for a month or part thereof until the due date)	according to risk evaluation, min 35 €

2.8. Deferred payment commission without Sampo Pank's undertaking (for a month or part thereof until the due date)	35 €
2.9. Transfer of a documentary credit (only transferable)	0,15% of the amount, min 65 €
2.10. Advising a foreign bank about the cancellation of a documentary credit	65 €
2.11. Postage, courier, telex, SWIFT	actual costs, min 10 €
Documentary credits are subject to "Uniform Customs and Practice for Documentary Credits" (1993 Revision, Publication No.600 of the International Chamber of Commerce, Paris, France).	

¹ Duration fee does not apply to Stand-by documentary credits

² If the amount of a documentary credit is increased or the maturity is prolonged, opening and/or duration fee+ risk premium have to be paid additionally.

DOCUMENTARY COLLECTIONS

1. Documents against payment/acceptance	0,15% of the amount, min 55 €
2. Amendment of collection instructions (incl. Delivery of documents "free of payment")	55 €
3. Refusal of documents (return of documents to the drawer, charged from the drawer)	55 €
4. Fee for the monitoring of the maturity without Sampo Pank's payment undertaking (per month or part thereof, from the acceptance of the draft by the drawee till the due date)	30 €
5. Fee for the monitoring of the maturity with Sampo Pank's payment undertaking (per month or part thereof, from the acceptance of the draft by the drawee till the due date)	according to risk evaluation, min 35 € per month
6. Release of goods (when the merchandise has been consigned to the order of the Bank)	0,1% of the amount, min 55 €
7. Other operations (insurance of goods, warehousing of goods etc.)	actual costs + 0,1% of the amount min 35 € for a month or a part thereof
8. Postage, courier, telex, SWIFT	actual costs, min 10 €
The charges and commissions indicated above apply both to import and export documentary collections. Documentary collections are subject to "Uniform Rules for Collections" (1995 Revision, Publication No.522 of the International Chamber of Commerce, Paris, France).	

FACTORING¹

1. Agreement fee	1% of the limit, min 175 €
2. Amendment of the terms and conditions of the agreement	
<ul style="list-style-type: none"> increasing of the limit amount 	1% of the limit to be increased, min 175 €
<ul style="list-style-type: none"> chancing the buyer's limits 	65 €
<ul style="list-style-type: none"> amendment of the other terms and conditions of the agreement 	1% of the limit, min 175 €
3. Invoice processing fee	0,1-0,7% of the value of the invoice
4. Fee for the inquiry into buyer's risk limit	min 65 € per buyer

¹ VAT will be added to the price of service fees pursuant to the Value Added Tax Act

LEASING

For private customers	
1. Lease agreement (except real estate lease) fees	
<ul style="list-style-type: none"> Finance lease 	starting from 1% of the value of the asset, min 175 €

<ul style="list-style-type: none"> Operating lease 	starting from 1% of the value of the asset, min 175 €
2. Amendment of the terms and conditions of the car lease agreement	
2.1. Formalising of an unscheduled additional repayment, reduction or extension of the repayment period ²	starting from 0,3 % of the outstanding amount, min 95 €
2.2. Granting of a grace period ²	starting from 0,3% of the outstanding amount, min 35 €
2.3. Amendment of the type of the repayment schedule or the repayment date ²	20 €
2.4. Amendment of the interest rate ²	up to 1% of the outstanding amount, min 68 €
2.5. Re-formalisation of the operating lease agreement into a finance lease agreement	up to 1% of the outstanding amount, min 95 €
2.6. Early termination of the finance lease agreement	Free of charge, if the agreement has been concluded from 01.07.2011. NB! If the agreement has been concluded before 01.07.2011 and the agreement is terminated within the first 9 months, the lessee is obliged to pay the accounting interest rate of the 9 months
2.7. Early termination of the operating lease agreement ¹	fee equal to the lease payments for 2 months
3. Fee for the collection of debt under the lease agreement (except real estate lease agreement)	
<ul style="list-style-type: none"> In case indebtedness exceeds 14 days¹ 	2,66 €
<ul style="list-style-type: none"> In case indebtedness exceeds 30 days¹ 	7,99 €
<ul style="list-style-type: none"> In case indebtedness exceeds 60 days¹ 	15,98 €
4. Amendment of the terms and conditions of real estate lease agreement	
4.1. Increasing of the amount	starting from 1% of the amount which will be increased, min 200 €
4.2. Amendment of the interest rate	up to 1% of the outstanding amount, min 68 €
4.3. Granting of a grace period in connection with child birth	free of charge
4.4. Amendment of the type of the repayment schedule or the payment date	20 €
4.5. Amendment of other terms and conditions of the agreement (excl. amendment of interest rate), incl. amendment of the term of the loan, release and replacement of the collateral, granting of a grace period	starting from 0,3% of the outstanding amount, min 68 €
4.6. Formalising of an unscheduled additional repayment	1% of the repayment amount, min 200 €
4.7. Early termination of the agreement	free of charge, if the agreement has been concluded from 01.07.2011 Agreements concluded before 01.07.2011 and terminated by covenanted notification, interest rate of one month.
5. Fee for the collection of debt under the real estate lease agreement	
<ul style="list-style-type: none"> In case indebtedness exceeds 14 days¹ 	2,66 €
<ul style="list-style-type: none"> In case indebtedness exceeds 30 days¹ 	7,99 €
<ul style="list-style-type: none"> In case indebtedness exceeds 60 days¹ 	15,98 €

For legal customers	
1. Car lease agreement fees	
• Finance lease	starting from 1% of the value of the asset, min 175 €
• Operating lease	starting from 1% of the value of the asset, min 175 €
2. Lease of commercial vehicles, machinery and equipment	
2.1. Agreement fee	starting from 0,5% - 1,5% of the price of the asset, min 200 €
3. Amendment of the terms and conditions of the lease agreement (incl. car and real estate lease, lease of commercial vehicles, machinery and equipment)	
3.1. Granting of a grace period, formalising of an unscheduled additional repayment, reduction or extension of the repayment period ²	starting from 0,3 % of the lease amount, min 95€
3.2. Amendment of the type of the repayment schedule or the payment date ²	20 €
3.3. Amendment of the interest rate ²	up to 1% of the outstanding amount, min 130 €
3.4. Re-formalisation of the operating lease agreement into a finance lease agreement	1% of the outstanding amount, min 175 €
3.5. Early termination of the finance lease agreement	1% of the outstanding lease amount, min 68 €, whereas the notification deadline must be in compliance with the terms and conditions of the agreement
3.6. Early termination of the operating lease agreement ¹	fee equal to the lease payments for 2 months
4. Other service fees	
4.1. Ordering of a true copy of the notarised purchase agreement ¹	6,50 € + the notary fee
4.2. Delayed payment of taxes (incl. land tax, heavy vehicle tax), overdue claims and unpaid penalties for breach of law while using the Asset ¹	20 € + actual costs
4.3. An unattested proxy for using the vehicle	
• For the first time (registration of vehicle)	free of charge
• Additional copy ¹	6,50 €
4.4. Ordering of a notarised power of attorney for using the vehicle (a proxy required in crossing the border, in Estonian or in Russian) ¹	
• urgent order (within 24 h) ¹	25 € + the notary fee
4.5. An authorization document to the Traffic Register needed for ordering a duplicate of the registration certificate. ¹	6,50 € + the notary fee (if attested by the Notary Public)
4.6. An authorization document to the Traffic Register needed for the replacement of the registration certificate (incl. replacement of the number plate, amendment of the user's data or another proceeding in the Traffic Register). ¹	6,50 €
4.7. An authorization document to the Traffic Register needed for the registration of the vehicle in the name of the leasing company/in the name of a new owner or for deleting the vehicle from the register (an insured event).	free of charge
4.8. Release of additional collateral (incl. suretyship) ²	min 68 €
4.9. Release of the vehicle from alienation ban or registered security in the Traffic Register ¹	40 €
4.10. Confirmation of the sub-lease of the asset ¹	20 €
4.11. Payment of the expenses incurred by the leasing company due to the relocation of the vehicle ¹	68 € + actual costs

4.12 Transfer of the right of ownership to the leasing company due to the violation of the agreement ¹	68 € + actual collection expenses
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¹ VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

² VAT will be added to the above fees pursuant to the Value Added Tax Act, if the agreement has been concluded before 01.06.2005.

DEPOSITS

1. Growth deposit	
1.1. Disbursement in compliance with product conditions	
<ul style="list-style-type: none"> • in the branch and through Sampo Telephone Bank 	
○ to current account tied to the Growth Deposit	free of charge
○ internal payment	0,96 €
○ payment to another bank	0,96 €
<ul style="list-style-type: none"> • through Sampo Internet Bank 	
○ to current account tied to the Growth Deposit	free of charge
○ internal payment	0,16 €
▪ from a private person's account aged up to 20 (incl.)	free of charge
○ payment to another bank	0,38 €
1.2. Premature withdrawal of deposit amount	
• internal payment	0,3% of the amount, min 1,60 €
• payment to another bank	0,3% of the amount, min 1,60 €

SECURITIES SERVICES

1. Opening, closing and transfer of a securities account	
1.1. Opening and closing of a securities account for keeping securities not filed with the ECSD	free of charge
1.2. Opening of a securities and/or a pledge account with the ECSD ¹	
• for a private person	3,20 €
• for a legal person	22,37 €
1.3. Transfer of the securities account with the ECSD to another account manager	15 €
1.4. Replacement of the current account which services the securities account with the ECSD with another current account (if the holder of both current accounts is the same natural person)	free of charge
1.5. Closing of the securities account with the ECSD	3,20 €
2. Securities account administration fee¹⁵	
2.1. Securities filed with the ECSD and listed on the Tallinn Stock Exchange (listed) / calculation of monthly administration fee is based on the value of the portfolio ²	
<ul style="list-style-type: none"> • for a private person 	
○ up to 10 000 €	0,83 €
○ 10 001 € to 100 000 €	1,66 €
○ over 100 000 €	3,52 €
<ul style="list-style-type: none"> • for a legal person 	
○ up to 3 mill. €	0,003% of the amount, min 8,31 €

○ over 3 mill. €	81,49 € + 0,001% on the amount exceeding 3 mill. €
2.2. Securities filed with the ECSD, but not listed on the Tallinn Stock Exchange (unlisted) / monthly administration fee ³	
• for a private person	0,83 €
• for a legal person	5,18 €
2.3. Danske Invest Rahastoyhtiö and Danske Bank International funds	free of charge
2.4. Polish, Czech and Hungarian securities ^{2,4}	
• for a private person	0,03% per month, min 1,92 €
• for a legal person	0,03% per month, min 9,91 €
2.5. Russian and Ukrainian securities ²	
• for a private person	0,07% per month, min 15,98 €
• for a legal person	0,07% per month, min 32,28 €
2.6. Securities of other countries ^{2,4}	
• for a private person	0,015 % per month, min 1,92 €
• for a legal person	0,015 % per month, min 9,91 €
2.7. Empty securities account with the Bank	free of charge
2.8. Empty securities account with the ESCD	
• for a private person	0,83 €
• for a legal person	5,18 €
3. Brokerage transactions ⁵	
• Estonian and Lithuanian equities	0,20%, min 9,59 €
• Latvian equities	0,30%, min 9,59 €
• Austrian, Belgian, Canadian, Czech, Danish, Finnish, French, German, Greek, Hungarian, Irish, Italian, Netherlands, Norwegian, Polish, Portuguese, Spanish, Swedish, Swiss, UK and US equities ⁶ (inc. ETF ⁷ , GDR ⁸ ja ADR ⁸)	0,25%, min 31,96 €
• Australian, Hong Kong, Japanese, New Zealand and Singapore equities	0,4 %, min 50 €
4. Securities transactions	
4.1. Transactions in securities filed with the ECSD	
• purchase-sale against payment ⁹	3,20 €
• purchase-sale without payment	4,79 €
• securities subscription fee	1,60 €
• confirmation of a stock exchange transaction	3,20 €
• registration and amendment of a pledge transaction ¹⁰	10 €
• transfer of pledged securities ¹⁰	15 €
4.2. Transactions in fund shares ¹¹	
• subscription for / redemption of the shares of and Sampo voluntary pension fund	1,28 €
• subscription for / redemption of the shares of Danske Invest Rahastoyhtiö and Danske Bank International and ¹²	3,20 €
• purchase-sale without payment of fund units of Danske Invest Rahastoyhtiö and Danske Bank International to the same customer's another securities account with the Bank	free of charge

• application for inheriting units of supplementary funded pension (redemption or transfer)	6 €
• subscription for / redemption of other fund shares registered in ECSD and Danske Invest New Europe Fund funds	1,60 €
• Standing subscription	free of charge
• exchange of the units of Danske Invest Rahastoyhtiö and Danske Bank International	3,20 €
• exchange of the units registered in the ECSD	4,79 €
4.3. Transactions in instruments traded in foreign markets^{4,13}	
• transactions with the counterparty, who has no account with Sampo Pank	
o Polish, Czech, Hungarian and Russian securities	31,96 €
o securities of other countries	19,17 €
• Sampo Pank's internal transaction	6,39 €
• subscription for securities	19,17 €
• registration of a pledge transaction	10 €
4.4. Cancellation of an order¹⁴	service fee for the respective transaction
5. Reports¹⁵	
5.1. Securities account statements issued by Sampo Pank	
• via Sampo Internet Bank	free of charge
• in the branch	1,09 €
• by mail, by fax	
o in Estonia	1,09 €
o abroad	2,24 €
• by e-mail	free of charge
5.2. Statements issued by the ECSD	
• advice of the opening of securities account with the ECSD	1,09 €
• an annual statements to a private and to a legal person	free of charge
6. Income tax return¹⁵	
6.1. on dividends/interest income	to be agreed with the Bank
6.2. application for a more favourable income tax rate on dividends/interest income	to be agreed with the Bank

¹ Pledge account is opened, in case securities filed with the ECSD are pledged on the basis of the financial collateral agreement. The pledge shall become effective from the moment the securities subject to pledge have been received in the pledge account.

² Computation is based on the value of the portfolio at the end of each month. The value of a portfolio is computed on the basis of the market value of shares, nominal value of bonds and the net asset value of fund shares. The current account is debited with the fee by the 15th day of any following month.

³ If both listed and unlisted securities are kept in the same securities account, the securities account is classified as a listed securities account. The administration fee for such an account is calculated on the basis of the market value of the listed securities kept on the account.

⁴ The list of mediated markets and possible types of transactions has to be agreed on with the Bank in advance.

⁵ Brokerage Transactions means execution and settlement of equities orders, where the client has his custody account in Sampo Pank

⁶ Stamp duty (0,5% of the transaction amount) is payable on the transactions with the securities issued in the U.K. and Ireland.

⁷ An exchange-traded fund (ETF = Exchange Traded Fund) is a security that tracks an index, a commodity or a basket of assets like an index fund, but trades like a stock on an exchange.

⁸ A negotiable certificate held in the bank of one country representing a specific number of shares of a stock traded on an exchange of another country.

⁹ Transactions made through a broker of Sampo Pank are subject to a brokerage fee.

¹⁰ Both parties who submit an order for registration, amendment, transfer or realisation of a pledge transaction are charged the fee.

¹¹ In subscribing for and redeeming fund shares subscription or redemption fee may be charged according to the terms and conditions of the respective fund.

¹² Invested amounts are converted according to the official exchange rate of European Central Bank.

¹³ Fees established by local registers and depositories may be charged from the client.

¹⁴ In case the cancelling of an order entails expenses for the Bank due to a price change or penal fines payable to other institutions, the respective expenses are debited to the customer's account.

¹⁵ VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

FUNDED PENSION

1. Funded Pension Selection Application	
1.1. In the branch	free of charge
1.2. Through Sampo Internet Bank	free of charge
2. Application for exchanging the funded pension fund units	
2.1. In the branch	free of charge
3. Application for inheriting units	
3.1. Application for redemption or transfer of pension fund units to the successor's pension account	22 €

SAFE DEPOSIT BOXES ¹

1. Boxes up to 5 cm high (4*25*45 cm)	
1.1. Monthly fee ²	12,78 €
1.2. Earnest money	159,78 €
1.3. Contractual penalty	76,69 €
2. Boxes more than 5 cm high (11*25*45 cm / 16*25*45 cm / 29*25*45 cm)	
2.1. Monthly fee ²	25,56 €
2.2. Earnest money	191,73 €
2.3. Contractual penalty	76,69 €

¹ The service is offered only in Ahtri branch.

² VAT will be added to the service fee pursuant to the Value Added Tax Act.

ADDITIONAL SERVICES

1. Certificates	
1.1. Certificate for the Commercial Register	0,64 €
1.2. Account balance confirmation ¹	3,20 €
1.3. Report for audit purposes ^{2,3}	16,30 €
1.4. Other certificates	3,20 €
2. Mailing of documents	
2.1. In Estonia	0,77 €
2.2. Abroad	2,56 €
3. Forwarding of documents with the courier	according to actual costs
4. Forwarding of documents by facsimile	
4.1. In Estonia	0,64 € / page
4.2. Abroad	3,20 € / page
5. Additional copies of documents	0,19 € / page
6. Issue of copy of recorded document (older than 1 month)	3,20 €

7. Changing of ISEKAS, Äriklass and Äri Standard advantages	
7.1. twice a year	free of charge
7.2. from the third time on	1,60 € per change
8. Examination of documents	40,90 €
9. Legalization of documents	31,96 € + actual costs

¹ Account balance confirmation is a certificate providing information about the balances of the client's current accounts and time deposits as well as overdraft limits as at a certain date. However, this certificate does not contain information about accrued interests, authorised signatories, restrictions established on the accounts and information about credit cards, loan agreements, trade financing agreements, factoring agreements and other agreements. Account balance confirmation can be ordered by the company's authorised signatory via the Internet Bank or other channels.

² Report for audit purposes is an overview of a company's current accounts and the data on the agreements related to these current accounts as at a particular date. A request for information for audit purposes can be submitted to Sampo Pank by the authorised person of a company (a member of the management board or a person authorised to submit the request) in the online bank, by e-mailing a digitally signed audit query request or at any branch of Sampo Bank.

³ VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

BUSINESS DAYS OF PAYMENT TRANSACTIONS AND DEADLINES OF EXECUTION OF PAYMENTS

The Customer can submit payment orders to Sampo Pank (hereinafter the "Bank") via e-banking channels (online bank, phone bank) on all calendar days and in the Bank's branches during the opening hours of the branch. If the payment order is submitted to an branch of the Bank, the payer's account is always debited on the day when the payment order is accepted by the Bank. However, in e-banking channels it is also possible to initiate payments with a future date. Deadlines of accepting payment orders for execution on a business day are as follows¹. Payment orders which reach the Bank later, will be accepted for execution on the next business day. The Bank determines the bank's value date for each payment, which is the day on which the payment amount is transferred to the payee's bank.

Type of order	Business day	Debiting of the payer's account	The bank's value date	Crediting of the payee's account
Domestic payments				
Intra-bank and intra-account payments	A calendar day from 0.00 to 21.00	On a business day specified on the customer's payment order		On the day on which the payment is accepted for execution.
Outgoing domestic payment	A calendar day from 0.00 to 17.00 except Saturday, Sunday and national or public holidays in Estonia or holiday of European clearing system TARGET2	On the calendar day specified on the customer's payment order	The same business day	On the day on which the payment is accepted for execution.
Incoming domestic payment	A calendar day from 8.00 to 18.00 except Saturday, Sunday and national or public holidays in Estonia or holiday of European clearing system TARGET2		The day specified by the payer's payment service provider	On a business day immediately after receipt of the amount by the Bank
Direct Debiting (hereinafter DD)	Either the business day of the intra-bank payment or the business day of the domestic payment depending on the type of payment executed on the basis of the DD claim	On the payment date specified in the DD Subscriber Agreement. If the funds in the account are insufficient for executing the payment, the Bank shall be entitled to monitor receipt of necessary funds in the account and execute the payment within 2 (two) calendar days after the payment date, but no later than on the final date of the debiting period.	Either on the business day of the intra-bank payment or on the business day of the domestic payment depending on the type of payment executed on the basis of the DD claim	
Standing order	Either the business day of the intra-account or intra-bank payment or the business day of the domestic payment depending on the type of payment executed on the basis of the standing order	On the payment date specified on the standing order or in the payment schedule attached as an appendix to the standing order. If the payment date falls on a Saturday, Sunday or a national or public holiday in Estonia and the funds in the customer's account are insufficient to execute the payment, the Bank shall be entitled to monitor receipt of necessary funds in the account during next calendar days until the next day which is not Saturday, Sunday or a national or public holiday in Estonia	Either on the business day of the intra-account or intra-bank payment or on the business day of the domestic payment depending on the type of payment executed on the basis of the standing order	

¹ All deadlines are indicated according to the local (Estonian) time. On business days preceding the national and public holidays in Estonia the deadline of accepting international payment orders and non-cash conversion orders for execution is one hour shorter than usual. On business days immediately preceding the 1st of January, the 24th of February, the 23rd of June and the 24th of December the deadline is three hours shorter than usual.

		and shall debit the account on the basis of the standing order immediately after the necessary amount has been received in the account.		
International payments				
Payment in euros in European Economic Community member states	A calendar day from 0.00 to 15.00 except Saturday, Sunday and national or public holidays in Estonia or holiday of European clearing system TARGET2	In the Bank's branches: on the day of receipt of the international payment order Via electronic channels: on a calendar day, except Saturday, Sunday, national or public holidays in Estonia.	Ordinary and urgent international payments 1 (one) business days after acceptance of the international payment order for execution; Extra urgent payments: the business day on which the international payment order is accepted for execution.	In accordance with the conditions established by the payee's bank. As a rule, on the same or the next business day after the Bank's value date.
Other foreign payment	A calendar day except Saturday, Sunday, national or public holidays in Estonia or in the domicile country of the currency of the payment or holiday of European clearing system TARGET2, if payment currency is the euro. The business days by types of payment are as follows: Ordinary payments: from 0.00 to 17.00 Urgent and extra urgent payments: from 0.00 to 15.00.	In the Bank's branches: on the day of receipt of the international payment order Via electronic channels: on a calendar day, except Saturday, Sunday, national or public holidays in Estonia.	Ordinary international payments: 2 (two) business days after acceptance of the international payment order for execution; Urgent international payments: 1 (one) business day after acceptance of the international payment order for execution; Extra urgent payments: the business day on which the international payment order is accepted for execution.	In accordance with the conditions established by the payee's bank. As a rule, on the same or the next business day after the Bank's value date.
International incoming payment	A calendar day from 0.00–16.00 except Saturday, Sunday, national or public holidays in Estonia.		The day specified by the payer's payment service provider or the payment intermediary.	On the Bank's value date or on the business day following it (if the value date differs from the business day) after receipt of the amount by the Bank.

Non-cash conversion				
Non-cash conversion	A calendar day from 9.00 to 17.00 (in RUB from 9.00–16.00), except Saturday, Sunday and national or public holidays in Estonia and in the domicile country of the currency to be converted.	On the business day on which the conversion order has reached the Bank.		On the business day on which the conversion order has reached the Bank.
Cash operations				
Cash deposit to account in the branch of the Bank	A calendar day on which the branch providing cash operations is open for customers			Immediately after the cash depositing operation has been performed.
Paying cash in via a Cash in Transit company	A calendar day except Saturday, Sunday, national or public holidays in Estonia			A private person: On the business day on which the cash amount is received from the Cash in Transit company. A legal person: No later than on the business day following the business day when the cash amount has been received from the Cash in Transit company.
Withdrawal of cash in euros in the branch of the Bank	A calendar day on which the branch providing cash operations is open for customers*	Upon withdrawal of the amount on a business day	*To withdraw the amount that exceeds 6000 € in branch, it is necessary to order the amount in advance. The respective order has to be submitted to the Bank no later than at 14.00 on a calendar day (except Saturday, Sunday, national or public holidays in Estonia) prior to the withdrawal day.	
Withdrawal of cash in foreign currency in the branch of the Bank	A calendar day on which the branch providing cash operations in foreign currency is open for customers*	Upon withdrawal of the amount on a business day.	*It is necessary to order in advance the cash amount in foreign currency which the customer wants to withdraw in the branch of the Bank. The respective application has to be submitted to the Bank four calendar days (except Saturday, Sunday, national or public holidays in Estonia) prior to the business day. In exceptional cases the Bank may allow to withdraw cash without ordering or shorten the ordering period.	
Cash withdrawal via a Cash in Transit company	A calendar day except Saturday, Sunday, national or public holidays in Estonia	On the business day, before execute order		

ANNUAL INTEREST RATES OF CURRENT ACCOUNT

Currency	Currency sign	Interest rate
Euro	EUR	0,10%
Norwegian krone	NOK	0,10%
British pound	GBP	0,10%
Swedish krona	SEK	0,10%
Danish krone	DKK	0,10%
US dollar	USD	0,01%
Canadian dollar	CAD	0,10%
Australian dollar	AUD	0,10%
Other currencies quoted by Sampo Pank		0%

1. Interest is calculated on the minimum monthly balance in the respective currency.
2. Monthly interest will be transferred to the client's current account on the 5th day of the next month, at the latest.
3. In case of non-residents interest is not calculated.
4. The annual interest rate paid on the Group account is 0%, unless the customer and the bank have agreed otherwise. The latter case is tackled as a benefit given to the customer by the bank.