

## Banking Service Charges for Non-Residents

(From the 1st of May 2004 the Banking Service Charges for Residents are valid for the citizens of the EU member states)

**Valid from 01 July 2008**

### CURRENT ACCOUNT

- |   |              |
|---|--------------|
| 1. An excerpt of the valid data from the Commercial Register or the Register of Non-Profit Associations and Foundations | EEK 25       |
| 2. Penalty for exceeding the account balance  | 0.1% per day |

### OPENING AND JOINING

- |  |                |
|--|----------------|
| 1. Current account for legal persons of the EU <sup>1</sup>              | free of charge |
| 2. Current account for Danske Bank Group client                          | free of charge |
| 3. Current account for legal persons registered in another jurisdictions | EEK 3200*      |
| 4. Start-up account  | free of charge |
| 5. Deposit account   | free of charge |
| 6. Sampo Internet Bank   | free of charge |
| 7. Sampo Telephone Bank  | free of charge |
| 8. MicroBanker 2000  | free of charge |

<sup>1</sup> With the exception of Malta, Cyprus and UK.

### ADMINISTRATION

- |  |                |
|--|----------------|
| 1. Annual account administration fee for individuals                 | free of charge |
| 2. Annual account administration fee for legal entities <sup>1</sup> | EEK 4800*      |
| 3. Sampo Internet Bank   | free of charge |
| 4. Sampo Telephone Bank  | free of charge |
| 5. MicroBanker 2000  | free of charge |

<sup>1</sup> Administration fee is debited to the client's account every month or quarter.

### PRIVATE BANKING<sup>1</sup>

- |  |   |
|--|---|
| 1. Annual account administration fee                       | EEK 4000.-*   |
| 2. Opening of an account with other financial institutions | min EEK 15000.- <sup>2</sup><br>max EEK30000.- <sup>2</sup> |

<sup>1</sup> These fees apply to Private Banking customers (i.e. for those who have concluded the Private Banking Agreement) and the administration fee is calculated proportionally to the period when the service was actually used. The fee is charged once a year (in January). In this case the client is not charged the usual annual administration fee. The fee applies both to legal persons and individuals.

<sup>2</sup> Actual postage and notarial fee are added.

### CASH OPERATIONS

#### 1. in Estonian kroons

- |  |                           |
|--|---------------------------|
| 1.1. Cash payment into a private person's account  |                           |
| • up to EEK 200 000 per day  |                           |
| - into one's own current account   | free of charge            |
| - into another person's current account  | EEK 25.00                 |
| • starting from EEK 200 000 per day  | 0.05% of the total amount |
| 1.2. Cash payment into the account of a legal person in Ahtri, Järve, Jõhvi, Narva, Pae, Pärnu, Rakvere and Tartu Ülikooli branches. |                           |
| • up to EEK 200 000 per day  |                           |
| - into one's own current account   | free of charge            |
| - into another person's current account  | EEK 25.00                 |
| • starting from EEK 200 000 per day  | 0.05% of the total amount |

- 1.3. Cash payment into the account of a legal person in *Katleri, Kopli, Kristiine, Lasnamäe Centrumi, Merimetsa Selveri, Mustika, Narva Fama keskuse, Vanalinna, Rocca al Mare, Rävala, Sikupilli, Stockmanni, Tartu Kaubamaja, Tartu Lõunakeskus and Viljandi branches*<sup>1</sup>
- into one's own current account 0.5%
  - into another person's current account 0.5%, min EEK 25.00
- 1.4. Cash payment into time deposit, Growth deposit free of charge
- 1.5. Depositing of coins
- into an adult's account 5%, min EEK 10.00
  - into a minor's account free of charge
- 1.6. Cash withdrawal 0.25% of the amount, min. EEK 20
- 2. In foreign currency** (*Service is offered only In Ahtri, Järve, Jõhvi, Kristiine, Narva, Pae, Pärnu, Rakvere, Stockmanni, Tartu Lõunakeskus, Tartu Ülikooli and Viljandi branches*)
- 2.1 Cash payment
- Into time deposit with minimum term of three months (USD, SEK, EUR) free of charge
  - EUR, USD, GBP, SEK, NOK, DKK 0.5% min. EEK 25
  - RUB, LTL, LVL, PLN, CZK 2 % min. EEK 50
- 2.2 Cash withdrawal
- EUR, USD, GBP, SEK, NOK, DKK 0.5% min. EEK 25
  - RUB, LTL, LVL, PLN, CZK 2 % min. EEK 50
- 3. Additional services**
- 3.1. Estonian banknotes inspection EEK 3 per note
- 3.2. Foreign currency banknotes inspection<sup>2</sup> EEK 3 per note
- 3.3. Exchange of damaged Estonian banknotes free of charge
- 3.4. Receipt and exchange of damaged foreign currency banknotes<sup>2,3</sup> 15% of the sum, min. EEK 15
- 3.5. Exchange of banknotes and coins in the same currency
- exchange of Estonian banknotes for banknotes 1% of the sum, min. EEK 15
  - exchange of foreign currency banknotes for banknotes<sup>2</sup> 1% of the sum, min. EEK 15
  - exchange of coins for banknotes and banknotes for coins in EEK 5% of the sum, min. EEK 10
  - exchange of EEK coins for coins 5% of the sum, min. EEK 10
- 3.6. Ordering cash free of charge
- 3.7. Fine for cancelling an order of cash EEK 600
- 3.8. Chequebook EEK 200
- 3.9. Receipt of cash delivered by collectors (excl. G4S Sularahakeskus) according to special agreement  
Cash collection (foreign currencies) is subject to the regular cash payment and withdrawal charges according to Sampo Pank's price list.

<sup>1</sup>Cash payment into account a legal person who uses Sampo Pank's card payment solution, proceed according to 1.2

<sup>2</sup>Service is offered only in Ahtri, Järve, Jõhvi, Kristiine, Narva, Pae, Pärnu, Rakvere, Stockmanni, Tartu Lõunakeskuse, Tartu Ülikooli tn and Viljandi branches.

<sup>3</sup>The Bank may decline accepting and exchanging foreign banknotes if these are damaged.

<sup>4</sup>The Bank does not accept or exchange foreign coins.

## TRANSFERS

### 1. Settlements in EEK

- 1.1. Incoming payment free of charge
- 1.2. Standing payment
- drafting free of charge
  - execution EEK 2
  - amendment, suspension, cancellation of a standing payment order EEK 10
- 1.3. Direct debiting
- to the Subscriber
    - conclusion of agreement free of charge
    - execution of payment free of charge
  - to the Originator

– agreement fee	EEK 100
– monthly fee	free of charge
– debiting fee for internal incoming payment	EEK 2
– debiting fee for domestic incoming payment	EEK 3.75
<b>1.4. Outgoing payment (incl. Internal payment)</b>	
• in the office	EEK 15
• through Sampo Telephone Bank	
– from a private person's account	EEK 5
– from a corporate customer's account	EEK 10
• through Sampo Internet Bank	
– internal payment	free of charge
– payment to another bank	
• from a private person's account aged up to 25 (incl.)	free of charge
• from a private person's account aged over 25	EEK 2
• from a corporate customer's account	EEK 2
• through MicroBanker	
– internal payment	free of charge
– payment to another bank	EEK 3
<b>1.5. Outgoing urgent payment (RTGS), international payment in EEK</b>	
• in the office and through Sampo Telephone Bank	EEK 100
• through Sampo Internet Bank and MicroBanker	EEK 50
<b>2. Settlements in foreign currency</b>	
<b>2.1. Internal payment</b>	<b>EEK 30*</b>
<b>2.2. Incoming payment, , type of service fee is "Shared" or "Payment in full"</b>	<b>EEK 85*</b>
<b>2.3. Outgoing payment in the office and through Sampo Telephone Bank</b>	
• normal, type of service fee is "Shared"	EEK 100
• normal, type of service fee is "Payment in full"	EEK 390 <sup>1</sup>
• urgent, type of service fee is "Shared"	EEK 200
• urgent, type of service fee "Payment in full"	EEK 500 <sup>1</sup>
• extra urgent, type of service fee is "Shared" (EUR, USD,)	EEK 450
• extra urgent, type of service fee is "Payment in full" (EUR, USD)	EEK 650 <sup>1</sup>
<b>2.4. Outgoing payment through Sampo Internet Bank and MicroBanker</b>	
• EU payment <sup>2</sup>	EEK 30
• normal, type of service is "Shared"	<b>EEK 70*</b>
• normal, type of service fee is "Payment in full"	<b>EEK 330*<sup>1</sup></b>
• urgent, type of service fee is "Shared"	<b>EEK 160*</b>
• urgent, type of service fee is "Payment in full"	<b>EEK 400*<sup>1</sup></b>
• extra urgent, type of service fee is "Shared" (EUR, USD)	<b>EEK 390*</b>
• extra urgent, type of service fee is "Payment in full" (EUR, USD)	<b>EEK 580*<sup>1</sup></b>
<b>3. Account management through SWIFT</b>	
<b>3.1. Authorization for the use of the service</b>	EEK 500
<b>3.2. Execution of payment instructions from the client's account with Sampo Pank</b>	
outgoing payment	according to the fee for an outgoing payment in the Sampo Internet Bank
• forwarding of an account statement to a foreign bank	EEK 50 per unit
<b>3.3. Execution of payment instructions from the client's account with a foreign bank</b>	
• acceptance of a payment instructions and forwarding them to a foreign bank	EEK 90
• forwarding of an account statement to the client	EEK 50
<b>4. Packages of payments</b>	
<b>4.1. Package of EEK payments</b>	
• monthly fee	EEK 95

\* Favourable rates can be established according to the decision of the customer's relationship manager.

- internal payments in Estonian kroons via the Internet Bank and Microbanker 2000 free of charge
- domestic payments in Estonian kroons via the Internet Bank and Microbanker 2000 free of charge
- 4.2. Package of EEK and EUR payments
  - monthly fee EEK125
  - internal payments in Estonian kroons via the Internet Bank and Microbanker 2000 free of charge
  - domestic payments in Estonian kroons via the Internet Bank and Microbanker 2000 free of charge
  - internal payments in euros via the Internet Bank and Microbanker 2000 free of charge
  - EU-payments in compliance with the terms and conditions of EU-payments via the Internet Bank and Microbanker 2000 free of charge
  - 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 Sampo internet Bank and Microbanker 2000 at the exchange rate of the Bank of Estonia.<sup>3</sup> After six months the exchange rate quoted by the Bank will be applied in exchanging EEK/EUR and EUR/EEK free of charge
- 5. Additional services**
  - 5.1. Domestic payment
    - cancellation of an outgoing payment, inquiries<sup>4</sup> EEK 50
  - 5.2. International payments
    - amendment, revision, cancellation and the Bank's confirmation of executed payment EEK 200 + actual costs
    - inquiries to foreign banks EEK 350 + actual costs
    - issue of SWIFT copy **EEK 50\***
  - 5.3. Quick notification:
    - Joining fee free of charge
    - Administration fee free of charge
    - Informational SMS fee EEK 3
- 6. Settlements within the Danske Bank Group**
  - 6.1. Forwarding of an account statement to a bank belonging to the Danske Bank Group free of charge
  - 6.2. Intra-group payment<sup>5</sup> free of charge

<sup>1</sup> Foreign bank service fees that exceed the charge paid by the remitter on behalf of the beneficiary are debited from the remitter's current account.

<sup>2</sup> The above fee applies automatically to all payment orders the amount of which does not exceed EUR 50 000 and which comply with the following terms: The beneficiary's bank is located in a EU member state; correct IBAN and BIC has been written on the payment order; type of service fee is "Shared".

<sup>3</sup> 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 not to apply the exchange rate of the Bank of Estonia.

<sup>4</sup> It is possible to cancel only payment orders with a future date at least one banking day before the value date.

<sup>5</sup> Transfer to the beneficiary belonging to the same Group (according to the list which has been presented earlier)

## CHEQUES

### 1. In Estonian kroons

- 1.1. Cashing of a cheque of the banks of Danske Bank Group EEK 50

### 2. In foreign currency

- 2.1 Sale of a bank cheque 1%, min. EEK 100
- 2.2 Cashing of a cheque<sup>1</sup>

\* Favourable rates can be established according to the decision of the customer's relationship manager.

• a cheque in the amount up to EEK 10 000	EEK 300
• a cheque in the amount over EEK 10 000 <sup>2</sup>	3% of the amount + actual costs
• AmEx, Th.Cook and VISA traveller's cheque	1.5% of the amount, min. EEK 100
2.3 Sale of AmEx traveller's cheque	1.5% of the amount, min. EEK 50
2.4 Sale of S W I F T cheque <sup>3</sup>	EEK 150

<sup>1</sup> 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.

<sup>2</sup> Cheques exceeding EEK 200,000 are accepted for execution on the basis of a separate agreement with the bank

<sup>3</sup> While drawing out a cheque Sampo Pank's correspondent bank deducts its fee from the transferrable amount.

## ACCOUNT STATEMENT

<b>1. In the office</b>	EEK 25
<b>2. By mail (regular – once a decade, month, quarter, or year)</b>	
2. 1. In Estonia	EEK 20
2. 2. Abroad	EEK 80
<b>3. Through Sampo Internet Bank</b>	free of charge
<b>4. Through MicroBanker</b>	free of charge

## BANK GUARANTEES

### 1. Bank guarantees issued by AS Sampo Pank

1. 1. Issuance of Sampo Pank's guarantee	EEK 1000
1. 2. Guarantee premium <sup>1</sup>	according to risk estimation min. EEK 500
1. 3. Guarantee amendment	EEK 1000
1. 4. Request for the cancellation of the guarantee from the beneficiary/ a foreign bank	EEK 1000
1. 5. Handling and payment of claim under guarantee	0.1 % of the amount, min. EEK 1000
1. 6. Postage, courier, telex, S.W.I.F.T.	actual costs, min. EEK 150

### 2. Bank guarantees issued by foreign banks

2. 1. Advising commission	EEK 1000
2. 2. Advising of amendment	EEK 1000
2. 3. Handling of claim under guarantee	0.1 % of the amount, min. EEK 1000
2. 4. Issuance of guarantee against foreign bank's counter-guarantee	EEK 1000
2. 5. Guarantee commission (for a month or a part thereof)	according to risk estimation min. EEK 500
2. 6. Advising the foreign bank of guarantee cancellation	EEK 1000
2. 7. Postage, courier, telex, S.W.I.F.T.	actual costs, min. EEK 150

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 AS Sampo Pank (against AS Sampo Pank's counter-guarantee).

<sup>1</sup> 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 (AS Sampo Pank's customer is the applicant)

1. 1. Issuance	0.15% of the sum, min. EEK 1000
1. 2. Duration <sup>1</sup>	0.1% of the sum,

(for a month or a part thereof, calculated from the second month of validity)	min. EEK 500
1. 3. Deferred payment commission (for each month or a part thereof)	EEK 500
1. 4. Handling of documents, payment commission (for each partial drawing)	0.1% of the sum, min. EEK 1000
1. 5. Amendment of the documentary credit (including cancellation) <sup>2</sup>	EEK 1000
1. 6. Discrepancy fee	EEK 600
1. 7. Postage, courier, telex, S.W.I.F.T.	actual costs, min. EEK 150

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 EEK 500.- 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 AS Sampo Pank as receiver of the credit)**

2. 1. Advising commission	EEK 1000
2. 2. Amendment commission	EEK 1000
2. 3. Confirmation commission	according to risk evaluation, min. EEK 1000
2. 4. Handling of documents	0.1% of the sum, min. EEK 1000
2. 5. Discrepancy fee	EEK 600
2. 6. Payment/negotiation commission	min. 0.1% of the sum, min. EEK 1000
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. EEK 500
2. 8. Deferred payment commission without Sampo Pank's undertaking (for a month or part thereof until the due date)	EEK 500
2. 9. Transfer of a documentary credit (only transferable)	0.15% of the sum, min. EEK 1000
2. 10 Advising a foreign bank about the cancellation of a documentary credit	EEK 1000
2. 11. Postage, courier, telex, S.W.I.F.T.	actual costs, min. EEK 150

Documentary credits are subject to "Uniform Customs and Practice for Documentary Credits" (1993 Revision, Publication No.500 of the International Chamber of Commerce, Paris, France).

<sup>1</sup> Duration fee does not apply to Stand-by documentary credits

<sup>2</sup> 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**

<b>1. Documents against payment/ acceptance</b>	0.15% of the sum, min. EEK 800
<b>2. Amendment of collection instructions</b> (incl. delivery of documents "free of payment")	EEK 800
<b>3. Refusal of documents (return of documents)</b> to the drawer, charged from the drawer)	EEK 800
<b>4. Fee for the monitoring of the maturity without Sampo Pank's payment undertaking</b> (per month or part thereof, from the acceptance of the draft by the drawee till the due date)	EEK 400
<b>5. Fee for the monitoring of the maturity with Sampo Pank's payment undertaking</b> (per month or part thereof, from the acceptance of the draft by the drawee till the due date)	according to risk evaluation min. EEK 500 per month
<b>6. Release of goods</b> (when the merchandise has been consigned to the order of the Bank)	0.1% of the sum, min. EEK 800
<b>7. Other operations</b> (insurance of goods, warehousing of	actual costs + 0.1% of the amount

goods etc.)

**8. Postage, courier, telex, S.W.I.F.T.**

min. EEK 500 for a month or a part thereof  
actual costs, min. EEK 150

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).

**DEBIT CARD**

<b>1. Fee for the debit card</b>	free of charge
<b>2. Extension of debit card upon expiry</b>	free of charge
<b>3. Monthly administration fee for debit card</b>	
3. 1. For persons over 25 years old	EEK 15
3. 2. For 7 to 25 year old persons (incl.)	free of charge
<b>4. Cash withdrawal</b>	
4. 1. From AS Sampo Pank's ATMs	
• from a private person's account	free of charge
• from a corporate customer's account	0,2% of the amount + EEK 2
4. 2. From ATMs of other banks	
• from a private person's account	EEK 17
• from a corporate customer's account	0,2% of the amount + EEK 2
4. 3. Abroad	2.5% of the sum + EEK 30
<b>5. Carrying out payments</b>	
5.1. Non-cash transactions in Estonia	free of charge
5.2. Non-cash transactions abroad	<b>1% of the sum*</b>
<b>6. Copy of payment transaction receipt</b>	
6.1 Transaction in Estonia	EEK 40
6.2 Transaction abroad	EEK 100
<b>7. Groundless reclamation</b>	
7.1 Transaction in Estonia	EEK 60
7.2 Transaction abroad	EEK 140
<b>8. An inquiry (about balance and latest transactions)</b>	
8.1 From Sampo Pank's ATMs	free of charge
8.2 From the ATMs of other banks	
• for persons over 25 years old	EEK 3 per inquiry
• for 7 to 25 year old persons (incl.)	free of charge

**CREDIT CARDS**

<b>1. Annual fee for Visa Classic credit card</b>	EEK 300
<b>2. Annual fee for MasterCard Business credit card</b>	EEK 450
<b>3. Annual fee for associate card</b>	EEK 200
<b>4. Service fees</b>	
4. 1. Non-cash transactions	
• in Estonia	free of charge
• abroad	<b>1% of the sum*</b>
4. 2. Cash withdrawal <sup>3</sup>	2.5% of the sum + EEK 30
4. 3. Replacement of card in Estonia	EEK 100
4. 4. Emergency services <sup>2</sup>	EEK 2000
4. 5. Card transactions history	
• in the office	free of charge
• by mail	free of charge
• by e-mail	free of charge
<b>5. Interest within 60 days after date of payment<sup>2</sup></b>	24% per annum

\* Favourable rates can be established according to the decision of the customer's relationship manager.

<b>6. Closing of the card</b>	free of charge
<b>7. Copy of payment transaction receipt</b>	
7. 1. In Estonia	EEK 40
7. 2. Abroad	EEK 100
<b>8. Notice of debts, etc.</b>	EEK 100
<b>9. Penalty for use of closed or expired card</b>	EEK 1000
<b>10. Penalty for delay</b>	0.2% of the debt per day
<b>11. Penalty for exceeding the limit</b>	10% of the amount exceeded
<b>12. Groundless reclamation</b>	
12. 1. Transaction in Estonia	EEK 60
12. 2. Transaction abroad	EEK 140
<b>13. Changing of credit limit</b>	EEK 50
<b>14. Card blockage by the Bank</b>	EEK 100
<b>15. Visa Premier credit card</b>	
15.1. Monthly administration fee for card	EEK 30
15.2. Fee for associate card	free of charge
15.3. Annual fee for the card and associate card	free of charge
15.4. Cash withdrawal from AS Sampo Pank's ATMs	free of charge
15.5. Cash withdrawal from ATMs of other banks	
- the first 5 withdrawals of each month	free of charge
- starting from the 6 <sup>th</sup> withdrawal of each month	EEK 9
15.6. Cash withdrawal abroad	2.5% of the sum + EEK 30
15.7. Cash withdrawal <sup>3</sup>	2.5% of the sum + EEK 30
15.8. Carrying out payments	free of charge
15.9. Replacement of card in Estonia	free of charge
15.10. Emergency services	EEK 2000
15.11. Closing of the card	free of charge
15.12. Fine for use of closed or expired card	EEK 1000
15.13. Changing of credit limit	free of charge

<sup>1</sup> Other fees are charged in accordance with the section "Debit Card" of the price list.

<sup>2</sup> Applies to the MasterCard Business credit card

<sup>3</sup> In Sampo Pank's branches cash cannot be withdrawn with a credit card.

## FEES FOR THE IDENTIFICATION TOOLS USED IN ELECTRONIC BANKING

<b>1. Test key card</b>	free of charge
<b>2. PIN-calculator</b>	
2.1 Issuance	EEK 100
2.2 Reopening after blocking	free of charge

## DEPOSITS

<b>1. Growth deposit</b>	
1.1. Premature withdrawal of deposit amount	0.2%, min EEK 25

## SECURITIES SERVICES

<b>1. Opening, closing and transfer of a securities account</b>	
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 <sup>1</sup>	
• for a private person	EEK 50
• for a legal person	EEK 350
1.3 Transfer of the securities account with the ECSD to another account manager	EEK 200
1.4 Closing of the securities account with the ECSD	EEK 50
<b>2 Securities account administration fee<sup>13</sup></b>	

- 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<sup>2</sup>
- for a private person
    - up to EEK 100 000 EEK 15
    - EEK 100 001 to EEK 1 mill. EEK 30
    - over EEK 1 mill. EEK 65
  - for a legal person
    - up to EEK 50 mill. 0.003%, min EEK 150
    - over EEK 50 mill. EEK 1500 + 0.001%
- on the amount exceeding EEK 50 mill.
- 2.2 Securities filed with the ECSD, but not listed on the Tallinn Stock Exchange (unlisted) / monthly administration fee<sup>3</sup>
- for a private person EEK 15
  - for a legal person EEK 95
- 2.3 Sampo Liquidity Fund, Sampo Rahastoyhtiö and Danske Bank International funds units free of charge
- 2.4 Sampo Global Growth Fund
- for a private person EEK 15
  - for a legal person EEK 150
- 2.5 Central and Eastern European securities<sup>2, 4</sup>
- for a private person 0.03% per month, min EEK 35
  - for a legal person 0.03% per month, min EEK 180
- 2.6 Russian and Ukrainian securities<sup>2</sup>
- for a private person 0.07% per month, min EEK 295
  - for a legal person 0.07% per month, min EEK 595
- 2.7 Securities of other countries<sup>2, 4</sup>
- for a private person 0.015% per month, min EEK 35
  - for a legal person 0.015% per month, min EEK 180
- 2.8 Empty securities account with the Bank free of charge
- 2.9 Empty securities account with the ESCD
- for a private person EEK 15
  - for a legal person EEK 95
- 3 Securities transactions**
- 3.1 Transactions in securities filed with the ECSD
- stock exchange transaction<sup>5</sup> 0.25%, min EEK 75
  - purchase-sale against payment<sup>6</sup> EEK 50
  - purchase-sale without payment EEK 75
  - securities subscription fee EEK 25
  - confirmation of a stock exchange transaction EEK 50
  - registration of a pledge and repo transaction<sup>7</sup> EEK 150
- 3.2 Transactions in fund shares<sup>8</sup>
- subscription for / redemption of the shares of Sampo Liquidity Fund<sup>9</sup> free of charge
  - subscription for / redemption of the shares of Sampo New Europe Fund and Sampo Pension Fund EEK 20
  - subscription for / redemption of the shares of Sampo Global Growth Fund, Sampo Rahastoyhtiö and Danske Bank International funds<sup>10</sup> EEK 50
  - subscription for / redemption of other fund shares registered in ECSD EEK 25
  - standing subscription free of charge
  - exchange of the units of Sampo Rahastoyhtiö and Danske Bank International funds EEK 50
  - exchange of the units registered in the ECSD EEK 75
- 3.3 Transactions in instruments traded in foreign markets<sup>4, 11</sup>
- stock exchange transaction in<sup>5</sup>
    - US, German, Finnish, Swedish, Danish, Norwegian, Latvian and Lithuanian securities EEK 300 + 0.35%
    - Polish, Czech, Hungarian and Russian securities EEK 500 + 0.35%
  - transactions with the counterparty, who has no account with Sampo Pank
    - Polish, Czech, Hungarian and Russian securities EEK 500
    - securities of other countries EEK 300

- Sampo Pank's internal transaction EEK 100
  - subscription for securities EEK 300
  - registration of a pledge and repo transaction EEK 150
- 3.4 Cancellation of an order<sup>12</sup> service fee for the respective transaction

## 4 Reports<sup>13</sup>

- 4.1 Securities account statements issued by Sampo Pank
- via Sampo Internet Bank free of charge
  - in the office EEK 20
  - by mail, by fax
    - in Estonia EEK 20
    - abroad EEK 40
  - by e-mail free of charge
- 4.2 Statements issued by the ECSD
- advice of the opening of securities account with the ECSD EEK 20
  - an annual statements to a private and to a legal person free of charge

## 5 Recovery of the amount of income tax withheld to excess<sup>13</sup>

- 5.1 Proceeding fee to be agreed with the Bank

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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.

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

<sup>5</sup> In case of transactions that are effected directly through the broker, the fee may be changed by the broker.

<sup>6</sup> Transactions made through a broker of AS Sampo Pank are subject to a brokerage fee.

<sup>7</sup> The pledge related to non-financial collateral shall be registered in the pledger's existing securities account in favour of the pledgee.

<sup>8</sup> In subscribing for and redeeming fund shares subscription or redemption fee may be charged according to the terms and conditions of the respective fund.

<sup>9</sup> In case the Bank transfers the amount for the redeemed fund shares to the client's account with another bank, the client covers the respective transfer costs.

<sup>10</sup> Invested amounts are converted according to the official exchange rate of the Bank of Estonia (Eesti Pank).

<sup>11</sup> Fees established by local registers and depositories may be charged from the client. Stamp duty (0,5% of the transaction amount) is payable on the transactions with the securities issued in the U.K.

<sup>12</sup> 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.

<sup>13</sup> Service fees include VAT in accordance with the Value Added Tax Act.

## SAFETY DEPOSIT BOXES

### 1. Boxes up to 5 cm deep

4\*25\*45 cm

- one day EEK 10
- one month EEK 100
- one year EEK 800

### 2. Boxes more than 5 cm deep

11\*25\*45 cm / 16\*25\*45 cm / 29\*25\*45 cm

- one day EEK 20
- one month EEK 200
- one year EEK 1500

**ADDITIONAL SERVICES**

**1. Certificates**

1.1 Certificate confirming existence of account and the balance (for the Commercial Register)	EEK 10
1.2 Account balance confirmation <sup>1</sup>	
1.3 Certificate to auditing companies <sup>2</sup>	EEK 300
1.4 Other certificates	EEK 50

**2. Mailing of documents**

2. 1. In Estonia	EEK 12
2. 2. Abroad	EEK 40

**3. Forwarding of documents with the courier**

according to actual costs

**4. Forwarding of documents by facsimile**

4. 1. In Estonia	EEK 10 / page
4. 2. Abroad	EEK 50 / page

**5. Additional copies of documents**

EEK 3 / page

**6. Issue of copy of recorded document (older than 1 month)**

EEK 50

**7. Transactions through MicroBanker or Sampo Internet Bank**

7.1 Printout and confirmation	EEK 5
7.2 Confirmation	free of charge

**9. Examination of documents**

**EEK 640\***

**10. Legalization of documents**

**EEK 500**

**+ actual costs\***

<sup>1</sup> 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.

<sup>2</sup> Report for audit purposes is a statement that contains information about the balances of the client's current accounts, time deposits, overdraft limits, accrued interests, authorised signatories, restrictions established on the accounts, credit cards, loan agreements, trade financing agreements, factoring agreements and other agreements as at a certain date or over a certain period. To receive the report it is necessary to submit to the Bank an original application signed by the authorised signatory.

**This price list applies to Sampo Pank's non-resident customers, excluding the residents of the member states of the European Union. The same price list that applies to the residents of the Republic of Estonia also applies to the latter.**

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

**\* Favourable rates can be established according to the decision of the customer's relationship manager.**

## DEADLINES FOR EXECUTION OF TRANSACTIONS

### Incoming payment orders

In Estonian kroons

- The transfer into the customer's account is carried out on the day the money is received in the correspondent account of the Bank.

In foreign currency

- The transfer into the customer's foreign currency account is carried out on the day the money is received in the correspondent account of the Bank, provided the Bank receives notification of the receipt from the correspondent bank before 16.00 (according to Estonian time). The Bank reserves the right to check that the money is received in the correspondent account, before making the transfer to the customer's account.

### Outgoing payment orders

In Estonian kroons

- Are accepted for execution and are forwarded to the beneficiary's bank on the same banking day, provided that the payment order has arrived in the Bank before 17.00 (according to Estonian time).
- Are accepted for execution and are forwarded to the beneficiary's bank on the following banking day, provided that the payment order has arrived in the Bank after 17.00 (according to Estonian time) or on a non-banking day.
- Internal payments are accepted for execution on the same day, provided that the payment order has arrived in the Bank before 21.00 (according to Estonian time). Payment orders that have arrived in the Bank later, are accepted for execution on the next day.

In foreign currency

- are accepted for execution on the same banking day, provided that the payment order has arrived in the Bank before 17.00 (according to Estonian time), an urgent and an extra urgent payment order before 15.00 (according to Estonian time).
- are accepted for execution on the following banking day, provided that the payment order has arrived in the Bank after 17.00 (according to Estonian time), an urgent and an extra urgent payment order after 15.00 (according to Estonian time).
- On the banking day preceding a public holiday the above deadlines for accepting payment orders for execution are an hour earlier.

### Non-cash conversion

Instructions for currency conversion at a special exchange rate that have arrived in the Bank at 17.00 (according to Estonian time) at the latest, are effected on the same banking day. The instructions that have arrived in the Bank later, are effected on the following banking day.

## DEADLINES FOR EXECUTING CASH PAYMENTS

### Cash payment into account

- Carried out on the spot in the office
- Carried out on the following banking day at the latest if received by collection

### Cash withdrawal in the office in Estonian kroons

- In Ahtri Office, Järve Office, Pae Office, Jõhvi office, Narva Office, Pärnu Office, Rakvere Office and Ülikooli Street Office in Tartu.
  - Up to EEK 100 000.- on the same banking day
  - Over EEK 100 000.- on the banking day following receipt of order
- In Katleri Office, Kristiine Office, Kopli Office, Lasnamäe Centrum's Office, Merimetsa Selver's Office, Mustika Office, Narva Fama Office, Vanalinna Office, Rocca al Mare Office, Rävala Office, Sikupilli Office, Stockmann's Office, Tartu Lõunakeskus Office, Tartu Kaubamaja Office and Viljandi Office
  - Up to EEK 50 000.- on the same banking day
  - Over EEK 50 000.- on the banking day following receipt of order

### Cash withdrawal in the office in foreign currency

- Within four banking days upon receipt of order.

*It is possible to agree on earlier terms for cash withdrawal with the Bank.*

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<sup>1</sup> The order must be placed with the Bank no later than 15:00 on the banking day, preceding the withdrawal day.