



Price list of services

Name of account manager: Coop Pank AS

Account name: Current account

Date: 01.01.2023

- This document outlines the fees for the main services linked to the payment account. It will help you compare the fees against those for other accounts.
- Fees may also be charged for account-related services not listed in this document. Complete information is available on the Coop Pank website or at any branch.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General services linked to account	
Account management	<u>Estonian citizen/Resident of Estonia or other single-market countries (EU + Iceland, Liechtenstein, Norway and Switzerland)</u>
	Account opening €0.00
	Account management monthly fee €0.00
	Account management for term deposit and children's deposit clients €0.00
	Annual fee total €0.00
	<u>Resident of other countries</u>
	Review of documents required for opening account €150.00
	Account management monthly fee €5.00
	Annual fee total €60.00

	*Fee does not apply to Estonian citizens living in other countries. Residents and citizens of other countries are people whose country of residence or citizenship is neither Estonia nor any other country in the single market (EU + Iceland, Liechtenstein, Norway and Switzerland).	
Payments (excl. card payments)		
Payment order within Estonia (SEPA)	Intrabank payment	Internet bank €0.00
		Bank branch €3.00
	Estonian payment	Internet bank €0.20
		Bank branch €3.00
Payment order (SEPA) incl. instant payments	Ordinary European payment	Internet bank €0.20
		Bank branch €3.00
Payment order between third countries (non-SEPA)	International payment	Internet bank €6.00
		Bank branch €10.00
	Standing order	Entry into agreement
Intrabank payment		€0.20
Intrabank payment to deposit account		€0.00
Estonian payment		€0.20
E-invoice standing order		Entry into agreement
	Intrabank payment	€0.00
	Estonian payment	€0.20
	Cards and cash	
Provision of debit card	[Debit card; Coop debit card]	Issuing €0.00
		Management fee per month €1.00
		Annual fee total €12.00

Provision of credit card [Charge credit card] [Coop credit card]	Issuing €0.00 Management fee per month €0.00 Annual fee for credit limit 1% of credit limit (min. €20.00) Annual fee total min. €20.00 Annual interest rate 0.00% Issuing €0.00 Management fee per month €1.00 Annual fee total €12.00 Annual interest rate starting from 18%
Withdrawing cash <u>From a bank branch in euros (bank notes)</u> <u>From a bank branch in euros (coins)</u> <u>With a debit card</u> Coop Sula From ATMs in Estonia and countries where the euro is the official currency From ATMs in countries where the euro is not the official currency <u>With a credit card</u> From an ATM Coop Sula	0.5% (min. €3.00) 5% of amount (min. €5.00) €0.69 per transaction €1.20 per transaction* 2.5% of amount + €2.00 per transaction* *May be subject to additional service fee of ATM operator for use of ATM as set out in operator's price list 2.5% of amount + €2.00 per transaction 2.5% of amount + €1.00 per transaction
Depositing cash <u>At a bank branch</u> Up to €1000 per day in euro bank notes to own current accounts More than €1000 per day in euro bank notes to own current accounts In euro coins	€0.00 0.5% of amount 4% of amount (min. €4.00)

Up to 100 euros per day to a minor's current account (incl. coins)	€0.00
More than 100 euros per day to a minor's current account per day	in bank notes 0.5% of amount in coins 4% of amount
To another person's current account	0.5% of amount (min. €10.00)
To a children's deposit account	€0.00
<u>With a debit card</u> Coop Sula	0.5% of amount + €2.00 per transaction
<u>With a credit card</u> Coop Sula	0.5% of amount + €2.00 per transaction
Other services	
Internet bank agreement	Signing up €0.00
	Monthly fee €0.00
Banking plans	
[Väikerahn] Package includes: Management of accounts, intrabank and Estonian payments incl. instant payments in Internet bank in euros, European payments in Internet bank incl. instant payments, standing orders & e-invoice standing orders in Internet bank	Signing up €0.00 Monthly fee €0.00
[Rahn] Package includes: Management of accounts, intrabank and Estonian payments incl. instant payments in Internet bank in euros, European payments in Internet bank incl. instant payments, standing orders, e-invoice standing orders, debit card monthly fee, Coop Sula debit card up to €1000 per month free of charge, Coop Sula cash deposits with debit card & cash withdrawals with debit card from Estonian ATMs up to €1000 per month free of charge	<u>Up to 26 years of age (inclusive)</u>
	Signing up €0.00
	Monthly fee €0.00
	<u>27-54 years of age</u>
	Signing up €2.49
	Monthly fee €2.49
	<u>55 years of age or older</u>
	Signing up €0.00
	Monthly fee €0.00

	Clients do not pay the monthly fee for the month in which they join the banking plan.						
<p>[Rändrahn]</p> <p>Package includes: Annual interest rate of current account of 1% on amount up to €500,000, management of accounts, intrabank and Estonian payments in Internet bank in euros, European payments in Internet bank, standing orders, e-invoice standing orders, debit card monthly fee, card transactions performed in foreign currencies, Coop Sula cash withdrawals and deposits with debit card, cash withdrawals with debit card from Estonian ATMs* & cash withdrawals with debit card from ATMs around the world*.</p> <p>*Discounts on cash withdrawals from ATMs apply if the client has made a purchase via payment terminals in Estonian stores or withdrawn cash from Estonian ATMs in the 9 calendar days preceding the transaction. May be subject to an additional service fee of the ATM operator for use of the ATM as set out in the operator's price list.</p>	<table> <tr> <td>Signing up</td><td>€4.99</td></tr> <tr> <td>Monthly fee</td><td>€4.99</td></tr> <tr> <td>Termination fee</td><td>€10.00</td></tr> </table> <p>Clients do not pay the monthly fee for the month in which they join the banking plan.</p> <p>The termination fee is subject to payment if the plan is terminated within the first six months of signing up for it.</p>	Signing up	€4.99	Monthly fee	€4.99	Termination fee	€10.00
Signing up	€4.99						
Monthly fee	€4.99						
Termination fee	€10.00						
<p>[Arveldaja]*</p> <p>Package includes: Management of accounts, intrabank payments in the Internet bank in euros and foreign currencies, Estonian payments in the Internet bank in euros, European payments in the Internet bank, standing orders, e-invoice standing orders, monthly fee of 1 debit card & cash withdrawals with debit card from ATMs of other banks in Estonia and abroad during calendar month of issuing of first card and following calendar month and if at least €100 in payments were made with card in calendar month preceding use of card</p> <p>*New clients have been unable to sign up for the Arveldaja plan since 2 October 2017.</p>	<table> <tr> <td>Monthly fee</td><td>€2.00</td></tr> </table>	Monthly fee	€2.00				
Monthly fee	€2.00						

GLOSSARY BASED ON LIST OF TYPICAL PAYMENT SERVICES

Applicable to consumers in Coop Pank AS since 1 November 2018

Standardised term based on payment account directive	Definition	Term used in Coop Pank AS agreements
Account management	The account manager manages the account used by the client.	Current account
Provision of debit card	The account manager offers the client a payment card linked to the client account. The amount of each card transaction is debited directly and in full from the client account.	Debit card; Coop debit card
Provision of credit card	The account manager offers the client a payment card linked to the client's payment account. The total amount of the card transactions for the agreed period is debited in part or in full from the client's payment account on the agreed date. The credit agreement between the account manager and the client states whether the client is required to pay interest on the loan amount.	Charge credit card; Revolving credit card
Payment order Within Estonia (SEPA) ¹	On the instructions of the client, the account manager transfers money from the client account to another account; client payment within Estonia which corresponds to SEPA requirements.	Estonian payment; Intrabank payment
Payment order (SEPA)	On the instructions of the client, the account manager transfers money from the client account to another account; client payment in which at least one party is located outside of Estonia and which corresponds to SEPA requirements.	European (SEPA) payment
Payment order between third countries (non-SEPA)	On the instructions of the client, the account manager transfers money from the client account to another account; client payment in which at least one party is located in a third country and which does not correspond to SEPA requirements.	European (SEPA) payment
Standing order/E-invoice	On the instructions of the client, the account manager regularly transfers a set amount from the client account to another account, wherein the invoice and payment instruction data are sent to the bank in the Estonian e-invoice format and the e-invoice is displayed to the client in the Internet bank.	E-invoice standing order
Depositing cash	The client deposits cash in the payment account.	Depositing cash
Withdrawing cash	The client withdraws cash from the client account.	Withdrawing cash

Internet bank agreement	The offering of an electronic payment channel which enables the client to perform payment transactions over the Internet.	Internet bank agreement
-------------------------	---	-------------------------

¹ Requirements of Article 5 of Regulation (EU) No 260/2012 of the European Parliament and of the Council and that set out in the annex to the same regulation