

# Price list of banking services for corporate clients

## Current account

Effective as of 1 September 2022

### Opening accounts <sup>1</sup>

Legal person registered in Estonia	Free of charge
Legal person registered in Estonia whose ownership structure includes, in a Contracting Party to the European Economic Area (excl. Cyprus, Liechtenstein and Malta), the following:	
a) a registered legal person; and/or	€200
b) a natural person whose personal identification document was issued by one of the aforementioned Contracting Parties	
Legal person registered in Estonia whose ownership structure includes, in Cyprus, Liechtenstein, Malta or outside of the European Economic Area, the following:	
a) a registered legal person; and/or	€500
b) a natural person whose personal identification document was issued by one of the aforementioned countries	
Legal person registered in a Contracting Party to the European Economic Area (excl. Cyprus, Liechtenstein and Malta)	€200
Legal person registered in Cyprus, Liechtenstein, Malta or a country which is not a Contracting Party to the European Economic Area	€500
Legal person with a specific field of activity	€500 <sup>2</sup>

### Account maintenance

Monthly fee for management of account of legal person registered in Estonia (excl. NGOs and foundations)	€1 <sup>3</sup>
Monthly fee for due diligence measures	€20 <sup>4</sup>
Monthly fee for enhanced due diligence measures	€100 <sup>5</sup>

### Closing accounts

Ordinary closing of accounts	Free of charge
Extraordinary closing of accounts	€50 <sup>6</sup>
Internet Bank (signing and amendment of contracts and monthly maintenance fee)	Free of charge

<sup>1</sup> The fee for opening an account must be paid prior to the bank deciding whether to open the account and is not subject to reimbursement if the bank decides not to open the account.

<sup>2</sup> Applies to legal persons whose area of operations is the production/sale/purchase of weapons and/or ammunition (excl. hunting associations, shooting ranges and sports clubs) or gambling services; or currency exchange; or pawnbrokers; or the production of military vehicles; or the provision of cash transport services; or joint financing platforms or the offering of payday loans; or mining; or the buying in and/or wholesaling of precious metals, precious stones and precious-metal products; or the provision of a virtual-currency service (the bank does not enable the serving of these clients); or the activities of a bailiff; or a credit or financing institution.

<sup>3</sup> Does not apply to clients of the bank's Corporate Plan

<sup>4</sup> Applies to legal persons who meet at least one of the following conditions:

- a) the legal person is registered in a Contracting Party to the European Economic Area (excl. Estonia, Cyprus, Liechtenstein and Malta); and/or
- b) the ownership structure of the legal person includes a legal person registered in a Contracting Party to the European Economic Area (excl. Estonia, Cyprus, Liechtenstein and Malta); and/or
- c) at least one of the beneficial owners of the legal person is a resident\* (excl. Estonian citizens) of a Contracting Party to the European Economic Area (excl. Estonia, Cyprus, Liechtenstein and Malta)

\*A person whose permanent and main place of residence and work is in a Contracting Party to the European Economic Area (excl. Estonia, Cyprus, Liechtenstein and Malta)

<sup>5</sup> Applies to legal persons who meet at least one of the following conditions:

- a) the legal person is registered in Cyprus, Liechtenstein, Malta or outside of a Contracting Party to the European Economic Area; and/or
- b) at least one of the beneficial owners of the legal person is a person whose personal identification document was issued in Cyprus, Liechtenstein, Malta or outside of a Contracting Party to the European Economic Area and who is not an Estonian resident; and/or
- c) the ownership structure of the legal person includes at least one legal person who is registered in Cyprus, Liechtenstein, Malta or outside of the European Economic Area; and/or
- d) the legal person is a credit or financing institution; and/or
- e) the bank applies enhanced due diligence measures and/or additional due diligence measures to the legal person in the meaning of the Money Laundering and Terrorist Financing Prevention Act

<sup>6</sup> Applies in the event that the bank extraordinarily terminates the account contract on the basis of point 13 of the general terms and conditions of the bank

## Plans (the standard price list applies to the services for which no service charge is indicated)

Effective as of 1 January 2022

	Corporate Plan*	Apartment Association Plan**
Monthly fee of plan	free of charge	€2
Account management fee	free of charge	free of charge
Estonian payment in Internet bank in euros, incl. instant payments	free of charge	free of charge
European payment in Internet bank in euros, incl. instant payments	free of charge	-
Standing order in Internet bank	free of charge	free of charge
E-invoice standing order in Internet bank	free of charge	free of charge
Monthly maintenance fee for one debit card	free of charge	free of charge
Cashback at Coop store	€0.69/transaction	up to €500 free of charge
Cash deposit at Coop store	up to €4,000 per month free of charge	up to €4,000 per month free of charge
Cash deposit to association's account	-	€0.40
Intra-bank payment to association's account	-	€0.40
Accepting payments via Banklink	free of charge	-
Notification by text message	free of charge	-

\* A current account contract and Internet bank contract must be entered into in order to sign up for the Corporate Plan and the Apartment Association Plan.

## Cash

Effective as of 1 January 2022

### Cash deposits at branch

Up to €3,000 per day to own accounts	free of charge
Over €3,000 to own accounts	0.5% of the amount
Coins	4% of the amount (min. €4)

### Cash withdrawal at branch

Withdrawal in banknotes	0.5% (min. €3)
Coins	5% (min. €5)

### Cash services\*

Withdrawal of non-reserved large amounts of cash on the same day, subject to existence of funds at the respective branch	€50
Fine for non-collection of reserved cash	€80

\* The amount from which cash must be reserved for withdrawal differs at branches. Please contact customer support for detailed information.

### Cash processing

Banknotes counting	0.2% of the amount
Coin counting	1% of the amount
Exchange of coins for banknotes and vice versa (euros)	5% of the amount (min. €5)
Exchange of coins for coins	5% of the amount (min. €5)
Exchange of coins for clients without accounts	10% of the amount (min. €5)*
Verification of banknotes at client's request (euros)	€0.20/banknote

## Payments

Effective as of 1 July 2022

	At branch	In Internet bank
<b>Intrabank payment</b>		
Regular payment	€3	free of charge
Between the different current accounts of the same person	free of charge	free of charge
In foreign currency	€3	€1
<b>Estonian payment</b>		
Regular payment, incl. instant payment	€3	€0.20
Urgent payment	€15	€12

Received payment, incl. instant payment	free of charge	free of charge
Correction and withdrawal of payment instruction after its acceptance by the bank (if not sent out from bank yet)	€3.20	€3.20
Correction of payment instruction or sending payment recall message (if the payment has been sent out of bank)	€20	€20

#### European payment

Regular payment, incl. instant payment	€3	€0.20
Received payment	free of charge	free of charge

#### International payment

Regular payment	€10	€6
Full amount to payee*	€30**	€25**
Urgent payment	€15	€12
Urgent payment with full amount to payee*	€35**	€30**
Express fee for urgent payment in euros (until 14:00, value date T+0)	€20	€20
Received payment	€5.75	€5.75
Received payment with full amount to payee	free of charge	free of charge
SWIFT copy	€10	€10
Correction and withdrawal of cross-border payment instruction after its acceptance by the bank (if not sent out from bank yet)	€20	€20
Correction of cross-border payment instruction or sending payment recall message (if the payment has been sent out from bank)	€20 + costs of foreign banks	€20 + costs of foreign banks

#### Queries and specifications from foreign banks

Regarding international payments made up to 12 months ago	€20 + actual costs
Regarding international payments made more than 12 months ago	€32 + actual costs
Other queries/specifications/corrections from foreign banks	€20 + actual costs

#### E-invoice standing order

Entry into contract	free of charge
Intrabank payment	free of charge
Estonian payment	€0.20

#### Standing order

Entry into contract	free of charge
Payment	€0.20
Intrabank payment to deposit account	free of charge

#### Banklink

Entry into contract	free of charge
Monthly maintenance fee	free of charge
Transaction fee to merchant	€0.25/transaction or according to contract

\* Payments 'full amount to payee' can only be made if the payee's bank is not located in an EEA.

\*\* If the service fees of foreign banks exceed the service fee paid by the payer on behalf of the payee, the respective difference in service fees will be debited from the payer's current account.

## Deposits\*

Effective as of 1 september 2022

#### Current account

Annual interest rate on amounts from €0 to €1,000,000	0.15%**
Annual interest rate on amounts from €1,000,001 to €3,000,000	0%
Annual interest rate on amounts over €3,000,000	as agreed with Treasury

#### Term deposit

Opening a deposit	free of charge
Fee for early termination:	
a) money is received in the account on the same day	0.50% of deposit amount (min. 15€)
b) money is received in the account after 30 days	free of charge

### Operating deposit\*\*\*

Opening a deposit	free of charge
Withdrawal fee	
With the notice set out in the contract	free of charge
Without notice	0.5% of the amount (min. €1.60)

\* The interest rates on deposits not indicated here are accessible on the website cooppank.ee.

\*\* Calculated in euros on the basis of a 365-day year on the account balance at end of every day. Calculated interest is transferred to the account once a month at the start of the month following the calculation.

Interest calculated over a month that is less than €1 is not paid out or transferred into the next month. The current account interest of clients to whom we apply enhanced due diligence measures is 0%.

\*\*\* New operating deposits will not be set up as of 2 January 2020.

## Cards

Effective as of 1 September 2022

### Debit card

Issue of primary card	free of charge
Replacement of a card upon expiry	free of charge
Replacement of card before expiry	€5*
Issue of additional card	€5
Requesting a card by express procedure	€25**
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€5
Free for preparation of card that was not collected	€5***
Monthly fee	€2/month
Additional card monthly fee	€2/month
Card payments	free of charge
Cashback at Coop store	€0.69/transaction
Cash deposit at Coop store	0.5% of amount + €2/transaction
Cash withdrawal from ATM in Estonia and countries where euro is the official currency	€2/transaction
Cash withdrawal from ATM in countries where euro is not the official currency	2.5% of amount + €2/transaction
Checking current account balance and transactions in an ATM in Estonia and abroad	€0.40/query
Blocking a card	free of charge
Conversion fee for transactions in foreign currencies	1% of transaction amount
Fee for unjustified reclamation	€20 (costs of card organisation may be added)
Fine for use of blocked or invalid card	€65

\* Free of charge if the card is worn and 3 years have passed since issue.

\*\* Applies if the card is collected from the Tallinn Kesklinn branch. Courier costs according to actual costs are added if sent elsewhere.

\*\*\* Service fee for preparation of a card if a contract has been entered into, but the client does not collect the card within 3 months of entry into the contract.

### Credit card

Annual fee for credit limit	1% of credit limit (min. €20)
Monthly fee	€3
Changing the credit limit	1% of amount to be changed (min. €16)
Amendment of other contract terms and conditions	€16
Default interest rate	0.1% overdue amount per day, 36.5% per year
Sending statements by post	€3.20
Checking current account balance and transactions in ATM in Estonia and abroad	€0.40/query
Replacement of a card before expiry	€5
Requesting a card by express procedure	€25*
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€5
Blocking a card	free of charge
Closure of card at client's request	€6.50
Use of Mastercard help service abroad (blocking the card, replacement card or cash when card is lost)	according to the price list of Mastercard
Coop Sula cashback	2.5% of amount + €1/transaction

Coop Sula cash deposit	0.5% of amount + €2/transaction
Cash withdrawal from ATM	2.5% of amount + €2/transaction
Card payments	free of charge
Reopening of credit limit closed due to debt	€35
Conversion fee for transactions in foreign currencies	1% of transaction amount
Fee for unjustified reclamation	€20 (card organisation's costs may be added)
Fee for debt processing	
Debt notice (first)	free of charge
Debt notice (second)	€10
Free for preparation of card that was not collected	€6.50**
Fine for use of blocked or invalid card	€65

\* Applies if the card is collected from the Tallinn Kesklinn branch. Courier costs according to actual costs are added if sent elsewhere.

\*\* Service fee for preparation of a card if the client does not collect the card within 3 months of preparation of the card.

## Business financing

Effective as of 1 July 2022

### Overdraft, operating loan, investment loan

Entry into contract (calculated on loan amount)	1%-2% (min. €250)
Contract amendments (calculated on loan balance)	0.5%-1% (min. €250)
Charge arising from obligations	0,5%-2% of loan amount

### Apartment association loan

Entry into contract (calculated on loan amount)	0.5%-1% (min. €135)
Contract amendments (calculated on loan balance)	0.5%-1% (min. €135)

### Other fees

Changing payment date	€50
Replacement/change/release of collateral (excl. if there are no loans payable)	
Notarised	€200
Additional fee outside the locations of Coop Pank branches	€100
Not notarised	€100
Grace period	0.25% (min. €100)
Default interest rate	0.1% per day, 36.5% per year
Valuation of collateral	from €40 + VAT 20%
Early repayment of loan amount	3% of the amount to be repaid early*
Fee for debt processing (working capital, investment, apartment association, small loan)	
Debt notice (first)	€10
Debt notice (second)	€20
Overdraft	
Debt notice (first)	€10
Debt notice (second)	€10
Service fee for annual report printout from commercial register if the client fails to submit it on time	€7
Printouts from and queries to public registers (articles of association, card B, printout from land register, etc.)	according to actual costs

\* The early repayment fee will not be charged if the client informs the bank about the early repayment of the loan amount 3 months in advance in writing. If more than one amendment is made to the loan agreement, the service fee will be calculated on the basis of the highest fee. The agreement fee will be calculated on the additional amount lent to the client when the loan amount is increased. When the interest rate is changed, the agreement fee will be calculated on the loan balance after the amendment.

## Factoring

Effective as of 1 January 2022

Entry into contract	up to 1% of the factoring limit per year, min. €200*
Extension of term of factoring limit	up to 1% of the factoring limit per year, min. €200*

Amendment of factoring limit	up to 1% of amount to be increased per year, min. €200*
Invoice management fee	0.1%-0.5% of amount of invoice(s) or fixed fee per invoice
Adding and/or amendment of buyer's limit	€65*
Issue of balance confirmation	€10*
Amendment of other factoring terms and conditions	as agreed, min. €65*
Annual interest rate	determined separately for each applicant

\* The price is subject to 20% VAT.

## Bank guarantees

Effective as of 1 July 2022

Guarantees to be issued	
Review of guarantee applications	free of charge
Guarantee agreement fee	up to 1% of the guarantee limit per year, min. €100
Fee for issue of letter of guarantee	€100
Guarantee fee	determined separately for each applicant
Application for amendment/cancellation of letter of guarantee*	€100
Requesting a guarantee from a foreign bank on the basis of the counter-guarantee of Coop Pank**	€100
Guarantees received for client of Coop Pank	
Notification fee	€100
Notification of changes	€100
Handling/payout of a claim received on the basis of a letter of guarantee**	0.1% of claim amount, min. €100
Communication costs (incl. courier, SWIFT)	according to actual costs, min. €10

\* The fee for issue of a letter of guarantee and the guarantee fee are considered when the term of a letter of guarantee is extended and the amount is increased.

\*\* The fees of the foreign bank are added in the case of a letter of guarantee issued by a foreign bank on the basis of a counter-guarantee of Coop Pank.

## Leasing

Effective as of 1 January 2022

### Fees related to entry into contract

Entry into contract:	
Commercial vehicle and equipment leasing	1% of the value of leased object (min. €190)
Vehicle leasing (capital and operating lease)	1% of the value of leased object (min. €190)
Entry into new lease contract for residual value of expiring contract	€150
Entry into debt agreement	€150

### Fees related to amendment of contracts

Amendment of interest rate / payment schedule / payment date / maturity date	€150
Grace period	€150
Reinstatement of contract cancelled early	€150
Other amendments of contract terms and conditions	€150

### Fees related to early termination of contract and repayment of credit by agreement between parties

Early repayment of credit amount	up to 3% of the amount to be repaid early
Early termination of contract by agreement of the parties and sale of leased object to cooperation partner	€190 (added to the fee related to early termination of the contract)

### Other fees

Preparation of documents related to contract termination in the case of an operating lease contract if the client would like to acquire the leased object	€150*
Issue of a notarised power of attorney	€150 (plus notary fees, state fees and other expenses)*
Issue of unattested power of attorney / registration of transaction in the e-service	€10*

of the Transport Department	
Cancellation or amendment of invoice for buying out leased object at client's request	€25*
Balance confirmation / balance comparison notice	€15*
Preparation and delivery by email or post of duplicate payment schedule or invoice at client's request	€10*
Processing of document queries (e.g. archived documents)	€50*

### Debt notices, fines, procedural fees

Compensation for duplicate notice of a debt or other overdue obligation (e.g. insurance) during the term of contract	€10 (increases by the same amount for each solidary debtor or guarantor)
Recovery costs	€40 per each reminder (increases by the same amount for each solidary debtor or guarantor)
Contractual penalty for failure to return the leased object by due date	€50 per day
Insurance claim handling	€100
Processing of a claim arising from breach of parking conditions, Traffic Rules or other legislation (incl. claim for vehicle towing expenses)	€75* (plus additional expenses)
Default interest rate	default interest rate specified in contract on the basis of a 360-day year

\* Includes VAT.

## Additional services

Effective as of 1 January 2022

### Text message service

Entry into contract	free of charge
Monthly maintenance fee	free of charge
Information request by text message to service number 15980	€0.20*
Information request to call number 5661 5980	€0.20
Notification about changes in account by text message (a notification may include information about several changes)	€0.20/message

\* Charged by the client's mobile operator.

### Account statement

From the Internet bank	free of charge
From a branch*	€0.50/page (min. €5)
Once a year regarding transactions concluded up to 12 months ago	free of charge

\* The delivery will be added.

### Confirmations and copies\*

Issue of confirmation or certificate	€6/document
Ordering a copy of an original document from the archive	€6/document
Confirmation of a transaction in the account made up to 6 months ago	€0.35/transaction
Confirmation of payment order printout	€0.50/payment order
Issue of a document about an outbound or inbound international payment	€1.60/document
Responding to queries of audit firms	€25
Special query	TBA + actual archive costs
Responding to queries of courts and/or bailiffs, which require collection and/or sorting of data in databases	€20/hour (min. €5/query)

\* The delivery will be added.

### Delivery fees

by email	€1.60/document
by post in Estonia	€1.60/page (min. €3.20)
by post to foreign country	€3.20/page (min. €5)
by courier	€6.50 + actual courier costs