

# Price list of banking services for private clients

Applicable as of 1 October 2021

## Banking plans

The ordinary price list of the bank is applied to the banking services not included in banking plans.

### Väikerahn

Account maintenance	free of charge*
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
European payment in Internet bank, including instant payment	free of charge
Standing order in Internet bank	free of charge
E-invoice standing order	free of charge
Banking plan monthly fee	free of charge

\* N/A to residents of non-EEA countries.

### Rahn

Account maintenance	free of charge*
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
European payment in Internet bank, including instant payment	free of charge
Standing order in Internet bank	free of charge
E-invoice standing order	free of charge
Debit card monthly fee	free of charge
Cash withdrawal with debit card from ATMs in EEA countries and Coop Sula withdrawal	up to €1,000 per month free of charge
Coop Sula cash deposit with debit card	free of charge

#### Banking plan monthly fee

Monthly fee	€2.49
Monthly fee for clients aged 26 and under	free of charge
Monthly fee for clients aged 55 and over	free of charge

#### Banking plan signing up fee

Signing up fee	€2.49
Signing up fee for clients aged 26 and under	free of charge
Signing up fee for clients aged 55 and over	free of charge

\* N/A to residents of non-EEA countries.

### Rändrahn

Annual interest rate of current account for amount up to €200,000	1%*
Account maintenance	free of charge**
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
European payment in Internet bank, including instant payment	free of charge
Standing order in Internet bank	free of charge
E-invoice standing order	free of charge
Debit card monthly fee	free of charge
Fee for card transactions in foreign currencies	free of charge
Cash withdrawal with debit card from ATMs throughout the world and in Estonia, and Coop Sula cash withdrawal	up to €10,000 per month free of charge***
Coop Sula cash deposit with debit card	free of charge
Banking plan monthly fee	€4.99
Banking plan signing up fee	€4.99
Banking plan termination fee	€10

\* Calculated on the daily balance of the euro account. Interest calculated over a month that is less than €0.05 is not paid out or transferred into the next month.

\*\* N/A to residents of non-EEA countries.

\*\*\* The discounts on withdrawal of cash from ATMs outside Estonia are applied if the client has made a purchase or cash withdrawal transaction in the payment terminals of stores or ATMs in Estonia within the 90 calendar days preceding the transaction. The additional service fee of the operator of the ATM for use of the ATM as set out in the operator's price list may be added to the cash withdrawal transaction.

## Surfikas (plan for people aged 7-25)\*

### The following must be entered into to sign for the Surfikas plan:

1. settlement agreement;
2. Internet bank agreement;
3. debit card agreement.

Plan fee	free of charge
Account maintenance	free of charge**
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
Payment from operating deposit to current account without notice period	free of charge
Exchange of coins to banknotes (in euros)	free of charge
Monthly maintenance fee of debit card	free of charge
Cash withdrawal from ATM with debit card 5 times a month	free of charge

\* New clients cannot sign up for the Surfikas plan as of 2 October 2017.

\*\* N/A to residents of non-EEA countries.

## Arveldaja plan\*

Plan fee	€2
Account maintenance	free of charge**
Monthly maintenance fee of one debit card	free of charge
Intrabank payments in Internet bank (in euros, foreign currencies)	free of charge
Estonian payment in Internet bank (in euros), including instant payment	free of charge
European or SEPA Payment from Internet bank, including instant payment	free of charge
Standing order	free of charge
E-invoice standing order	free of charge
Cash withdrawal with debit card from ATMs of other banks in Estonia and abroad	free of charge***

\* It's impossible to sign up for the Arveldaja plan since 2 October 2017.

\*\* N/A to residents of non-EEA countries.

\*\*\* Cash withdrawal from ATM is free of charge in the Arveldaja plan in the following cases:

in the calendar month when the primary card is issued and in the subsequent calendar month;

if payments for at least 100 euros have been made with the card in the calendar month preceding the use of the card.

## Travel insurance for banking plan user\*

Monthly fee**	€5.49
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\* Only the users of the Rahn and Rändrahn banking plan can choose travel insurance. The bank offers travel insurance in cooperation with If P&C Insurance.

\*\* The monthly fee payable by clients who selected travel insurance until 30 September 2021 is €4.49 during the first 12 months of the contract term.

## Opening accounts

<b>Opening a current account</b>	free of charge
<b>Inspection of documents required for opening current account</b>	
Estonian resident or Estonian citizen	free of charge
EEA country resident	free of charge
resident of another country (non-EEA)	€100*
Annual interest rate of current account	0.01%**

\* The bank starts inspecting the documents on the condition that the service fee has been paid to the bank. The service fee is not subject to a refund if the bank refuses to open a current account. The service fee is payable once and not subject to payment when a subsequent current account is opened.

\*\* Calculated on the minimal monthly balance of the euro account. Interest calculated over a month that is less than €0.05 is not paid out or transferred into the next month.

## Account maintenance

<b>Account maintenance</b>	free of charge
Estonian resident or Estonian citizen	free of charge
EEA country resident	free of charge
resident of another country (non-EEA)	€5*
<b>Deposit fee for non-resident</b>	
Euro**	0.50% on annual basis

\* The service fee is subject to payment in addition to the monthly fee of the banking plan.

\*\*\* The fee applies to non-resident clients whose average current account balance is over €150,000 per month.

## Account statement

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

\* The transmission fee is added in the case of sending (specified under additional services)

## Cash transactions

<b>Cash deposits at branch</b>	
up to 1,000 euros per day to own current accounts	free of charge
over 1,000 euros per day to own current accounts	0.50% of the amount
coins deposit to own current accounts	4% of the amount (min. €4)
up to 100 euros per day to a minor's current account (including in coins)	free of charge
over 100 euros per day to a minor's current account	0.50% of the amount; 4% of the amount in coins
not to own current account	0.50% of the amount (min. €10)
to child deposit account	free of charge

<b>Cash withdrawal at branch</b>	
Cash withdrawal from current account	0,50% (min 3 eurot)*
Coin payout from current account	5% summast (min 5 eurot)*

\* To book larger amounts or quantities, please contact our customer support at 669 0966.

<b>Cash services</b>	
Withdrawal of non-reserved large amounts of cash on the same day, subject to existence of funds at the respective branch	€50
Fine for failure to pick up reserved cash	€80

\* The amount from which cash must be booked for withdrawal varies from branch to branch. To book larger amounts or quantities, please contact our customer support at 669 0966.

<b>Cash processing</b>	
Reading and exchanging coins for banknotes for a client without an account	10% of the amount (min. €5)
Exchange of coins for banknotes and vice versa (euros)	5% of the amount (min. €5)
Verification of banknotes at client's request	€0.20/banknote

## Payments

<b>Intrabank payment</b>	
Euros	
At branch	€3
to deposit account	free of charge
to current account apartment association plan	€0.40
between the different current accounts of the same person	free of charge
In Internet bank	free of charge
In foreign currencies	
At branch	€3
In Internet bank	€1

<b>Estonian payment</b>	
Euros	
At branch	
regular payment, including instant payment	€3
urgent payment	€15
In Internet bank	
regular payment, including instant payment	€0.20
urgent payment	€12
Received payment, including instant payment	free of charge
Withdrawal of payment instruction after receipt of payment instruction by the bank (if payment has not been sent out of bank yet)	€3.20
Correction of payment instruction or sending payment recall message (if payment has been sent out from bank)	€20

In foreign currency	
Prices of other international payments apply	
<b>European payment, including instant payment</b>	
At branch	€3

In Internet bank	€0.20
Received payment	free of charge
<b>International payment</b>	
At branch	€10
full amount to payee*	€30**
urgent payment	€15
urgent payment with full amount to payee**	€35**
In Internet bank	€6
full amount to payee*	€25**
urgent payment	€12
urgent payment with full amount to payee**	€30**
Express fee for urgent payment in euros (until 14:00, value date T+0)	€20
Received payment	€5.75
Received payment with full amount to beneficiary	free of charge
Correction or withdrawal of payment instruction after receipt of payment instruction by the bank (if payment has not been sent out of bank yet)	€20
Correction of payment instruction or sending payment recall message (if the payment has been sent out of bank)	€20 + costs of foreign banks

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

\*\* 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.

## 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

\* Coop Pank only executes Estonian standing orders in euros.

## Internet bank

Entry into contract	free of charge
Amendment of contract	free of charge
Monthly maintenance fee	free of charge

## Deposits

<b>Opening savings account</b>	free of charge
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### Savings deposit and term deposit

Early termination fee	
money is received in the account on the same day	0.25% of deposit amount, but not more than €100, US\$100 (depending on deposit currency)
money is received in the account after 5 days	free of charge

### Operating deposit

Withdrawal fee	
with the notice set out in the contract	free of charge
without advance notice (excluding the Surfikas plan)	0.5% of the amount (min. €1.60)

## Debit cards

### General service and transaction fees

Issue of primary card	free of charge
Replacement of a card upon expiry	free of charge
Replacement of a card before expiry	€5*
Issue of additional card	€5
Ordering 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	€1
Card payments	free of charge
Coop Sula cash withdrawal	€0.69/transaction****
Coop Sula cash deposit	0.5% of amount + €2/transaction****
Cash withdrawal from ATMs in Estonia and countries where euro is the official currency	€1.20/transaction*****
Cash withdrawal from ATMs in countries where euro is not the official currency	2.5% of amount + €2/transaction*****
Checking current account balance and transactions in an ATMs in Estonia and abroad	€0.40/query
Blocking a card	free of charge
Fee for transactions in foreign currencies	1% of transaction amount*****
Fee for unjustified reclamation	€20 (card organisation's costs 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.

\*\*\*\* The price list of the plan applies to Coop Sula in private person banking plans Rahn and Rändrahn.

\*\*\*\*\* The original currency of the transaction is another currency (excluding euro). Claims regarding transactions made with the card in foreign currencies are sent to the bank by the international card organisation (Mastercard) and they have been converted into euros on the basis of the exchange rates determined by them.

\*\*\*\*\* The additional service fee of the operator of the ATM for use of the ATM as set out in the operator's price list may be added.

## Credit card

<b>Coop credit card</b>	
Monthly fee	€1
Interest rate	from 18% of used credit limit/year
Change of credit limit	1% of amount to be changed (min. €6.50)
Amendment of other contract terms and conditions	€6.50
Default interest rate	contractual interest rate
Sending statements by post	€3.20
Information request from ATM	€0.40/query
Replacement of a card before expiry	€5
Ordering 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
Closing a card at client's request	free of charge
Use of MasterCard help service abroad (blocking a card, replacement card or cash when pursuant to the price list of Mastercard card is lost)	
Coop Sula cash withdrawal	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
Transfer from card account to current account	2.5% of amount + €1/transaction
Reopening of credit limit closed due to debt	€25
Fee for transactions in foreign currencies	1% of transaction amount***
Fee for unjustified reclamation	€20 (card organisation's costs may be added)
Debt processing fee	
first debt notice	free of charge
each subsequent debt notice	€5
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.

\*\*\* The original currency of the transaction is another currency (excluding euro). Claims regarding transactions made with the card in foreign currencies are sent to the bank by the international card organisation (Mastercard) and they have been converted into euros on the basis of

<b>Fixed repayment credit cards</b>	
Annual fee for credit limit	1% of credit limit (min. €20)
Monthly fee	free of charge
Change of credit limit	1% of amount to be changed (min. €6.50)
Amendment of other contract terms and conditions	€6.50
Default interest rate	default interest rate established by law on the basis of a 365-day year
Sending statements by post	€3.20
Checking current account balance and transactions in an ATMs in Estonia and abroad	€0.40/query

Replacement of a card before expiry	€5
Ordering 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
Closing a card at client's request	free of charge
Use of MasterCard help service abroad (blocking a card, replacement card or cash when pursuant to the price list of Mastercard card is lost)	
Coop Sula cash withdrawal	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	€25
Fee for transactions in foreign currencies	1% of transaction amount****
Fee for unjustified reclamation	€20 (card organisation's costs may be added)
Debt processing fee	
first debt notice	free of charge
each subsequent debt notice	€5
Free for preparation of card that was not collected***	€6.50
Fine for use of blocked or invalid card	€65

\* The interest applicable to the main refinancing operations of the European Central Bank (the ECB interest rate) + 8% a year.

The ECB interest rate may change twice a year on January 1 and July 1. The changed ECB interest rate will be published in *Ametlikud Teadaanded* at [www.ametlikudteadaanded.ee](http://www.ametlikudteadaanded.ee).

\*\* 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.

\*\*\*\* The original currency of the transaction is another currency (excluding euro). Claims regarding transactions made with the card in foreign currencies are sent to the bank by the international card organisation (Mastercard) and they have been converted into euros on the basis of the exchange rates determined by them.

## Loans

<b>Entry into agreement</b> (calculated on loan amount)	
Home loan	0%-1%
Consumer loan	1% (min. €150)
Loan secured with real property	2% (min. €200)
Overdraft	€15 (at branches)/€6 (in i-bank)
interest rate	from 18% per year
<b>Early repayment*</b>	
Loan with fixed interest rate**	up to 1% of the amount to be repaid early
Loan with unfixed interest rate***	Sum of 3 months' interest on amount to be repaid
<b>Agreement amendments</b>	
Change of interest rate (calculated on loan balance)	0.5%-1% (min. €200)
Change of interest type (calculated on loan balance)	1.5% (min. €200)
Deferral of interest	min. €50
Extension of maturity (calculated on loan balance)	0.5%-1% (min. €200)
Reduction of maturity	€100
Amendment of payment schedule type	€50
Change of payment date	Free of charge
Grace period and/or including extension of maturity by same period	€50
Replacement/change/release of collateral (excluding if there are no loans payable)	
notarised	0.5%-1% of loan balance, min. €200
notarised transaction outside the locations of Coop Pank branches	€300
Replacement, change, removal from agreement of borrower (excluding changes in the case of succession operations)	0.5%-1% of loan balance, min. €200
Extension of the term of a special condition of agreement	€100
<b>Overdraft amendments</b>	
extension of term	€6
limit increase	€15
<b>Student loan amendments</b>	
amendment of payment schedule	€6
refinancing	€6
<b>Other fees</b>	
Default interest rate	
loan with unfixed interest	default interest rate**** established by law on the basis of a 365-day year
loan with fixed interest	contractual interest rate

Debt processing fee	
first notice	free of charge
each subsequent notice	€5
Notice about insurance	
first notice	free of charge
each subsequent notice	€15

\* Pursuant to §411 of the Law of Obligations Act.

\*\* A fixed interest loan is a loan where interest is fixed for the entire loan period.

\*\*\* A loan with a floating base interest rate and margin, the first 6 months of which are deemed the fixed period, is a loan with unfixed interest. 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.

\*\*\*\* The interest applicable to the main refinancing operations of the European Central Bank (the ECB interest rate) + 8% a year.

The ECB interest rate may change twice a year on January 1 and July 1. The changed ECB interest rate will be published in Ametlikud Teadaanded at [www.ametlikudteadaanded.ee](http://www.ametlikudteadaanded.ee).

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.

Agreement fee will be calculated on the loan balance after the amendment when the interest rate is changed.

## Small loan

<b>Small, car, renovation, travel and refinancing loan*</b>	
Entry into agreement (calculated on loan amount)	2% (min. €35)
Agreement amendment fee	€15
Monthly agreement management fee	€1.50
Early repayment	free of charge
<b>Other fees</b>	
Default interest rate	amount set out in agreement
Debt processing fee	
reminder about delay in payment of instalment(s)	€5**

\* The small, car, renovation, travel and refinancing loan is issued by Coop Finants AS.

\*\* The reminder fee of €5 is applied as of the second reminder.

## Leasing

<b>Leasing expenses</b>	
Entry into contract	1% of the value of the leased object (min €190)
Entry into new lease contract for residual value of expiring contract	€150
Entry into debt agreement	€150
<b>Fees related to amendment of contracts</b>	
Amendment of interest rate/payment schedule/payment date/end date	€150
Grace period	€150
Restoration of prematurely cancelled contract	€150
Other amendments of contract terms and conditions	€150
<b>Fees related to early termination of contract and repayment of credit by agreement between parties</b>	
1) Early repayment of the amount of credit in the case of a <b>capital lease</b> contract:	
a) contract with <b>fixed</b> interest rate	
* if 1 year or less left until contract expiry	up to 0.5% of the credit amount to be repaid early
* if more than a year left until contract expiry	up to 1% of the credit amount to be repaid early
b) contract with <b>unfixed</b> interest rate	free of charge (interest may be demanded for the time when the credit amount was used when the contract is terminated)
2) Early repayment of the amount of credit in the case of an <b>operating lease</b> contract if the client would like to acquire the leased object:	
a) contract with <b>fixed</b> interest rate	the sum of interest payable according to the schedule in the period between the early repayment and the date of contract expiry
b) contract with <b>unfixed</b> interest rate	
* if the contract is terminated early within 1 year of entry into	free of charge in the case of 3 months notice; the sum of interest for the next 3 months if notice gives less than 3 months in advance

* if the contract is terminated early within 1 year after it was entered into	fee for documents related to transfer of title to the leased object €100*
3) early termination of contract by agreement of the parties and sale of leased object to cooperation partner	€150* (added to the fee related to early termination of the contract)
<b>Other fees</b>	
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	€100*
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 of the Transport Department	€10*
Cancellation or amendment of invoice for buying out leased object at client's request	€25*
Balance confirmation / balance comparison notice	€10*
Preparation, posting or e-mailing of duplicate payment schedule or invoice at client's request	€10*
Processing of document inquiries (e.g. archived documents)	€50*
<b>Debt notices, fines, procedural fees</b>	
Compensation for duplicate notice of a debt or other overdue obligation (e.g. insurance) during the term of contract	€5 (increases by the same amount for each solidary debtor or guarantor)
Compensation for debt collection expenses incurred after contract termination	at the rate established by law and according to the amount of the claim
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

## Car loan

<b>Leasing expenses</b>	
Entry into contract	As agreed
Entry into debt agreement	€150
<b>Fees related to amendment of contracts</b>	
Amendment of interest rate/payment schedule/payment date/end date	€150
Grace period	€150
Restoration of prematurely cancelled contract	€150
Other amendments of contract terms and conditions	€150
<b>Fees related to early termination of contract and repayment of credit by agreement between parties</b>	
Early repayment of credit amount:	
* if 1 year or less left until contract expiry	up to 0.5% of the credit amount to be repaid early
* if more than a year left until contract expiry	up to 1% of the credit amount to be repaid early
<b>Other fees</b>	
Balance confirmation / balance comparison notice	€10*
Preparation, posting or e-mailing of duplicate payment schedule or invoice at client's request	€10*
Processing of document inquiries (e.g. archived documents)	€50*
<b>Debt notices, fines, procedural fees</b>	
Compensation for duplicate notice of a debt or other overdue obligation (e.g. insurance) during the term of contract	€5 (increases by the same amount for each solidary debtor or guarantor)
Compensation for debt collection expenses incurred after contract termination	at the rate established by law and according to the amount of the claim
Default interest rate	default interest rate specified in contract on the basis of a 360-day year

\* includes VAT

## Text message service

Signing up fee	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 of changes in account by text message (a notification may include information about several changes)	€0.20/message

\* Charged by the client's mobile operator.

## Additional services

<b>Requests for information to foreign banks</b>	
Regarding international payments made up to 12 months ago	€20 + actual costs
Regarding international payments made more than 12 months ago	€32 + actual costs
<b>Certificates, statements, notices, confirmations, copies</b> (transmission fees will be added)	
In Estonian, in foreign languages	€6/page
Copy of document up to 12 months old	€2/page
Copy of document more than 12 months old	€6/page
Confirmation of payment order printout	€0.50/payment order
Issue of SWIFT copy	€10
<b>Transmission fees</b>	
By e-mail	€1.60/document
By post or fax in Estonia	€1.60/page (min. €3.20)
By post or fax to foreign country	€3.20/page (min. €5)
By courier	€6.50 + actual courier costs
<b>Responding to queries of courts and/or bailiffs, which concern collection and/or sorting of data in databases</b>	€20/hour (min. €5/query)
<b>Transfer of settlement services</b>	free of charge
<b>Formalisation of authorisation</b>	free of charge
<b>Consultation fee</b>	€32/hour