

Price list for private person

Effective as of 06.09.2019

BANKING PLANS

Banking service not included in banking plans are available for regular prices in bank's price list.

Rahn

Account management	free of charge*
Intra-bank and domestic payment from Internet bank (in euros), incl. instant payment	free of charge
SEPA payment from Internet bank, incl. instant payment	free of charge
Standing order	free of charge
E-invoice with automated standing order	free of charge
Monthly maintenance fee of debit card	free of charge
Coop Sula cash withdrawal with debit card	free of charge up to 500 € per month
Coop Sula cash deposit with debit card	free of charge
Cash withdrawal with debit card from ATMs in Estonia	free of charge up to 200 € per month
Monthly package fee	
Junior ¹	free of charge
Youth ²	0,99 €
Adult ³	1,99 €
Senior ⁴	0,99 €
Joining fee ⁵	
Junior ¹	free of charge
Youth ²	0,99 €
Adult ³	1,99 €
Senior ⁴	0,99 €

* Does not apply to residents of non-EEA countries

1 Junior – clients up to 18 years

2 Youth – clients ages 19-25 years

3 Adult – clients ages up to 64 years

4 Senior – clients from 65 years and older

5 Joining fee – bank debits this fee from client's account on the 10th day of the month following that on which the agreement entered into force. Client does not pay the monthly fee for the month of joining the settlement package.

Rändrahn

Annual interest rate of the current account for an amount of up to 200 000 €	1%*
Account management	free of charge**
Intra-bank and domestic payment from Internet bank (in euros), incl. instant payment	free of charge
SEPA payment from Internet bank, incl. instant payment	free of charge
Standing order	free of charge
E-invoice with automated standing order	free of charge
Monthly maintenance fee of debit card	free of charge
Fee for transactions effected in a foreign currency	free of charge
Coop Sula cash withdrawal with debit card	free of charge
Coop Sula cash deposit with debit card	free of charge
Cash withdrawal with debit card from ATMs in Estonia	free of charge***
Cash withdrawal with debit card from ATMs abroad	free of charge***
Monthly package fee	4,99 €
Joining fee ¹	4,99 €
Termination fee ²	10 €

* Per year on the EUR account daily balance. Interest calculated over month that remains below 0,05 € is not paid out or transferred into the next month.

** Does not apply to residents of non-EEA countries

*** Preferential terms for cash withdrawal from ATMs will apply if during two months prior to current month the total amount of card payments in payment terminals of Estonian merchants and cash withdrawals from Estonian ATMs is 200 € as minimum. Additional ATM operator fee for using ATM may apply according to the price list of ATM operator.

1 Joining fee - bank debits this fee from client's account on the 10th day of the month following that on which the agreement entered into force. Client does not pay the monthly fee for the month of joining the settlement package.

2 Termination fee – this fee is payable in case of refusal from the package during first 6 months. Bank debits the termination fee from client's account on end date of the package.

Surfikas (plan for young people in the age from 7 to 25)*

For using this plan the customer needs to conclude:

1. Settlement Agreement
2. Internet Bank Agreement
- 3- Debit Card Agreement

Monthly package fee	free of charge
Account management	free of charge**

Intra-bank and domestic payment from Internet bank (in euros), incl. instant payment	free of charge
Payment from operating deposit account to current account for failure to withdraw	free of charge
Exchange of coins for notes (in euros)	free of charge
Monthly maintenance fee of debit card	free of charge
Cash withdrawal with debit card from ATMs 5 times in a month	free of charge

* As of 02.10.2017 new clients can not choose Surfikas plan.

** Does not apply to residents of non-EEA countries

Arveldaja package*

Monthly package fee	2 €
Account management	free of charge**
Monthly maintenance fee of the first debit card	free of charge
Intra-bank payment from Internet bank (in euros, in foreign currency)	free of charge
Domestic payment from Internet bank (in euros), incl. instant payment	free of charge
SEPA payment from Internet bank, incl. instant payment	free of charge
Standing order	free of charge
E-invoice with automated standing order	free of charge
Cash withdrawal with debit card from ATMs in Estonia and abroad	free of charge***

* As of 02.10.2017 new clients can not choose Arveldaja package.

** Does not apply to residents of non-EEA countries.

*** Cash withdrawal from ATMs for customers who are using Settlements package is free of charge:

- within calendar month after withdrawal the first card and next month

- if the card owner has paid with the card in a commercial enterprise at least 100 euros last month

OPENING ACCOUNTS

Opening a current account	free of charge
Review of documents submitted for current account opening	
Resident or citizen of Estonia	free of charge
Resident of EEA member state	free of charge
Resident of another (non-EEA member) country	100 €*
Current account annual interest rate	0,01%**
Opening a deposit account	free of charge

* The bank starts review of documents provided that the service fee has been paid to the bank. The service fee is not refundable in case the bank decides not to open the account. The fee is one-time and will not be applied to the opening of each subsequent current account.

** Per year on minimum monthly balance. Interest calculated over month that remains below 0,05 € is not paid out or transferred into the next month.

ACCOUNT MANAGEMENT

Account management	free of charge
Resident or citizen of Estonia	free of charge
Resident of EEA member state	free of charge
Resident of another (non-EEA member) country	5 €*
Deposit facility fee for non-residents	
EUR**	0,50% per annum

* The service fee is payable in addition to the monthly fee for banking plan.

** The fee applies to non-residents whose monthly average current account balance is over 150 000 EUR.

ACCOUNT STATEMENT

From Internet bank	free of charge
From a branch*	0,50 € /page (min 5 €)
once a year on transactions made up to 12 months ago	free of charge

* By posting bank documents the transfer fee will be added to the price (referred to in the section Additional Services)

CLOSING ACCOUNTS

Closing a current account	free of charge
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CASH OPERATIONS

Cash deposit in a branch	
EUR	
to the holder's current account up to 1 000 € per day	free of charge
to the holder's current account over 1 000 € per day	0,20% of the amount
in coins	2% of the amount (min 2,50 €)

to minor's current account up to 100 euros as total per day (incl coins)	free of charge
to minor's current account over 100 euros per day	0,20% of the amount; 2% of the amount for coins
to another person's current account	0,25% of the amount (min 3,00 €)
to a child deposit account	free of charge
to apartment-building current account	0,40 €
USD	0,5% of the amount (min 2,50 €)
RUB	5% of the amount (min 2,50 €)
Cash withdrawal from a branch	
EUR	0,5% (min 3,00 €)
USD	0,5% of the amount (min 3,00€)
RUB	5% of the amount (min 3,00 €)
Additional services	
The size of the sum as of which cash needs to be reserved is determined by the branch.	
Withdrawal of non-reserved large sums of cash or currency exchange on the same day, if there is necessary amount of cash in the branch	50 €
Penalty for failure to withdraw pre-ordered cash	80 €
Exchange of coins for notes and notes for coins (EUR)	5% of the amount (min 2,50 €)
Exchange of coins for coins	5% of the amount (min 2,50 €)
Exchange of notes	0,5% of the amount (min 2,50 €)
Verification of notes (EUR, USD, RUB) at client's request	0,20 € per note
Currency exchange (USD, RUB)	3 €

PAYMENTS

Intra-bank payment

(in euros)	
from a branch	3 €
to deposit account	free of charge
to apartment-building bank plan current account	0,40 €
between the current accounts of the same person	free of charge
from Internet bank	free of charge
(in a foreign currency)	
from a branch	3 €
from Internet bank	1 €

Domestic payment

(in euros)	
from a branch	
ordinary payment, incl. instant payment	3 €
urgent payment	15 €
from Internet bank	
ordinary payment, incl. instant payment	0,20 €
urgent payment	12 €
Incoming payment, incl. instant payment	free of charge
Cancellation of transfer order after bank's acceptance (not yet remitted transfer order)	3,20 €
Amendment of transfer order or forwarding notice of transfer cancellation (remitted transfer order)	20 €

(in a foreign currency)

Prices of other cross-border payments apply

European payment (SEPA payment), incl. instant payment

from a branch	3 €
from Internet bank	0,20 €
Incoming European payment	free of charge

Other cross-border payments (international payments)

From a branch	10 €
Payment in full to the beneficiary*	30 € **
An urgent payment	15 €
An urgent payment in full to the beneficiary*	35 € **
From Internet bank	6 €
Payment in full to the beneficiary*	25 € **
An urgent payment	12 €
An urgent payment in full to the beneficiary * from Internet bank	30 € **
EUR urgent payment express fee (up to 14.00 Value date T+0)	20 €
An incoming international payment	5,75 €
An incoming international payment in full to the beneficiary	free of charge
Amendment or cancellation of cross-border transfer order after bank's acceptance (not yet	20 €

remitted transfer order)	
Amendment of cross-border transfer order or forwarding notice of transfer cancellation (remitted transfer order)	20 € + charges of foreign banks
* Payments in full to the beneficiary are possible, if the beneficiary's bank isn't located in the European Economic Area (EEA)	
** If the beneficiary's bank's service fee exceeds the amount paid by the remitter for the beneficiary, the current account of the remitter shall be automatically debited with the corresponding difference of service fees.	

E-INVOICE WITH AUTOMATED STANDING ORDER

Conclusion of the agreement	free of charge
Intra-bank payment	free of charge
Domestic payment	0,20 €

STANDING ORDER

Conclusion of the agreement	free of charge
Payment	0,20 € *
Intra-bank payment to the deposit account	free of charge

* Coop Pank commences only domestic standing orders in euros

INTERNET BANK

Conclusion of the agreement	free of charge
Amendment of the agreement	free of charge
Monthly maintenance fee	free of charge
Issuing Coop Pank ID-card	75 €

SMS-SERVICE

Subscription fee	free of charge
Monthly maintenance fee	free of charge
Each query by SMS at number 15980	0,20 € *
Each query at call number 5661 5980	0,20 €
Notification about account changes by SMS (one notification may contain information about several changes on account)	0,20 €/notification

* charged by customer's mobile operator

DEPOSITS

Term Deposit and Savings Deposit

Pre-term deposit termination fee	
Immediate termination	0,25% of the deposit amount, max 100 EUR, 100 USD (depending on deposit currency)
Termination after 5 days	free of charge

Operating Deposit

Payment fee	
With advanced notice, set forth in the agreement	free of charge
Without advanced notice (excl. package Surfikas)	0,5% of the amount (min 1,60 €)

DEBIT CARDS

General service and transaction fees

Issuing the first debit card	free of charge
Replacement of a card upon expiry of the term of use	free of charge
Replacement of a card before expiry of the term of use	5 €*
Issuing an additional card	5 €
Sending a card by post to Estonia	free of charge
Sending a card by post to abroad	5 €
Charge for card preparation, if the customer will not withdraw the card	5 €**
Monthly fee	1,50 €/per month (for customers who are using banking plan - free of charge)
Card payments	free of charge
Coop Sula cash withdrawal with debit card	0,69 €/transaction***
Coop Sula cash deposit with debit card	0,5% of the amount + 2 €/transaction***
Cash withdrawal from ATMs in Estonia and Eurozone	1,20 €/transaction****
Cash withdrawal from ATMs in countries outside Eurozone	2,5% of the amount + 2 €/transaction****
Viewing current account balance and transactions in ATMs in Estonia and abroad	0,40 €/ inquiry
Blocking the card	free of charge
Conversion fee for transactions in foreign currency	1% of the amount****
Penalty for demand for refund	20€ (additional costs of the card organisations may apply)
Penalty for use of blocked or closed card	65 €

* free of charge in case the card is worn out and 3 years have passed since issuing the card

** charge for card preparation, if the customer has concluded the card agreement but will not withdraw the card within 3 months

*** Coop Sula in private persons' banking plan "Rahn" and "Rändrahn" is priced according to plan price lists

**** original currency of transaction is other (excl. €). Claims on card transactions in foreign currencies are sent to the bank by international card organization (MasterCard) and are converted into euros at their exchange rate.

***** Additional ATM operator fee for using ATM may apply according to the price list of ATM operator.

CREDIT CARD

Deferred payment credit card	
Annual credit limit fee	1% of the credit limit (min 20 €)
Monthly fee	free of charge
Amendment of the credit limit	1% of the amended amount (min 6,50 €)
Amendment of other agreement conditions	6,50 €
Penalty for delay	statutory interest rate* per 365-day year
Statements by post	3,20 €
Viewing current account balance and transactions in ATMs in Estonia and abroad	0,40 €/ inquiry
Replacement of the card before expiry of the term of use	6,50 €
Sending a card by post to Estonia	free of charge
Sending a card by post to abroad	5 €
Blocking of the card	free of charge
Closure of the card by customer request	free of charge
Using a MasterCard assistance service abroad (blocking of card, replacement card or cash withdrawal)	according to the MasterCard price list
Coop Sula	0,69 €/transaction
Cash withdrawal from ATMs	2,5% of the amount + 2 €/transaction
Card payments	free of charge
Reopening of the credit limit that is closed due to a debt	25 €
Conversion fee for transactions in foreign currency	1% of the amount***
Penalty for groundless reclamation	20 € (additional costs of the card organisations may apply)
Fee for processing arrears	
first notice of indebtedness	free of charge
each next notice of indebtedness	5 €
Charge for card preparation, if the customer will not withdraw the card **	6,50 €
Penalty for using a blocked or expired card	65 €
* interest rate applied to main refinancing operations of European Central Bank (ECB) + 8% per year. ECB interest rate may change twice a year: on 1 January and 1 July. ECB changed interest rate is published in the Official Announcements (Ametlikud Teadaanded) www.ametlikudteadaanded.ee	
** charge for card preparation, if the customer does not withdraw the card within 3 months from card preparation	
*** original currency of transaction is other (excl. €). Claims on card transactions in foreign currencies are sent to the bank by international card organization (MasterCard) and are converted into euros at their exchange rate.	
Revolving credit card	
Monthly fee	1 €
Interest rate	from 18% per annum on the used part of the limit
Amendment of the credit limit	1% of the amended amount (min 6,50 €)
Amendment of other agreement conditions	6,50 €
Penalty for delay	contractual interest rate
Statements by post	3,20 €
Viewing current account balance and transactions in ATMs in Estonia and abroad	0,40 €/ inquiry
Replacement of a card before expiry of the term of use	6,50 €
Sending a card by post to Estonia	free of charge
Sending a card by post to abroad	5 €
Blocking of the card	free of charge
Closure of the card by customer request	free of charge
Using a MasterCard assistance service abroad (blocking of card, replacement card or cash withdrawal)	according to the MasterCard price list
Coop Sula	0,69 €/transaction
Cash withdrawal from ATMs	2,5% of the amount + 2 €/transaction
Card payments	free of charge
Reopening of the credit limit that is closed due to a debt	25 €
Conversion fee for transactions in foreign currency	1% of the amount***
Penalty for groundless reclamation	20 € (additional costs of the card organisations may apply)
Fee for processing arrears	
first notice of indebtedness	free of charge
each next notice of indebtedness	5 €
Charge for card preparation, if the customer will not withdraw the card *	6,50 €
Penalty for using a blocked or expired card	65 €

* charge for card preparation, if the customer does not withdraw the card within 3 months from card preparation

*** original currency of transaction is other (excl. €). Claims on card transactions in foreign currencies are sent to the bank by international card organization (MasterCard) and are converted into euros at their exchange rate.

LOANS

Conclusion of the agreement (of the loan amount)	
Housing loan	0%-1%
Consumer loan	1% (min 150 €)
Mortgage loan	2% (min 200 €)
Overdraft	15 € (in the branch) / 6 € (via Internet bank)
Annual interest rate	from 18%
Early repayment*	
A fixed interest rate loan **	up to 1% from early repayment amount
An unfixed interest rate loan ***	the amount of 3 months' interest of the remaining loan
Amendment of the agreement	
Amendment of interest rate (of the remaining loan)	0,5%-1% (min 200 €)
Amendment of interest type (of the remaining loan)	1,5% (min 200 €)
Staggering of interest rate	min 50 €
Extension of loan term (of the remaining loan)	0,5%-1% (min 200 €)
Reduction of loan term	100 €
Amendment of schedule type	50 €
Amendment of payment date	20 €
Repayment holiday and/or amendment of loan term for the same period	50 €
by way of notarial transaction	0,5%-1% from the remaining loan, min 200 €
by way of notarial transaction outside the locations of the bank offices	300 €
Amendment of the loan debtor (except in case of inheritance)	0,5%-1% from the remaining loan, min 200 €
Extension of the term of the special agreement clause	100 €
Amendment of the overdraft	
Extension of loan term	6 €
Increase of credit limit	15 €
Amendment of the student loan	
Amendment of payment schedule	6 €
Refinancing	6 €
Other charges	
Penalty	
unfixed interest rate loan	statutory interest rate**** per 365-day year
fixed interest rate loan	contractual interest rate
Fee for processing arrears	
first notice	free of charge
second and each next notice	5 €
Notice about insurance	
first notice	free of charge
second and each next notice	15 €

* accordance with the Law of Obligations Act

** A fixed interest rate loan is a loan where the interest rate doesn't fluctuate during the fixed rate period of the loan.

*** An unfixed interest rate loan is a loan where the interest rate consists of the floating base interest and an interest margin and interest rate is fixed for first 6 months.

Early repayment fee is not applied in case of 3 months' written advance notice.

**** interest rate applied to main refinancing operations of European Central Bank (ECB) + 8% per year.

ECB interest rate may change twice a year: on 1 January and 1 July. ECB changed interest rate is published in the Official Announcements (Ametlikud Teadaanded) www.ametlikudteadaanded.ee

If there is more than one amendment in the loan agreement, the service charge is calculated on the basis of the highest rate. By increasing the loan amount the agreement fee is calculated on the additional amount. By amending interest rate the agreement fee is calculated on the remaining loan after amendments.

SMALL LOANS

Small loan, car loan, home renovation loan, travel loan*	
Conclusion of the agreement (of the loan amount)	2% (min 35 €)
Amendment of the agreement (of the remaining loan)	15 €
agreement administration fee per month	1,5 €
Early repayment	
less than 1 year is left until the expiry of the agreement	0.5% of the repayable amount
more than 1 year is left until the expiry of the agreement	1% of the repayable amount
Other charges	
late interest rate	rate fixed in the agreement
debt processing costs	
reminder sent for having overdue instalments	5 euros

* Small loans, car loans, home renovation loans, travel loans are provided by Coop Finants AS.

LEASING

Vehicle leasing (Financial leasing)

Conclusion of the agreement (of the price of the property)	1% (min 180 €)
Amendment of the agreement (of the unpaid amount)	
Amendment of interest rate	1% (min 100 €)
Amendment of the leasing term	1% (min 100 €)
Early repayment or termination of the lease agreement for financial lease agreement with fixed interest rate if the agreement was concluded after 1 July, 2011	in accordance with the agreement, but no more than 1%
- when the agreement expires in less than 1 year	0.5% of the outstanding amount of installments
- when the contract expires in 1 year or later	1% of the outstanding amount of installments
for financial lease agreement with unfixed interest rate if the agreement was concluded after 1 July, 2011	free of charge

Vehicle leasing (Operational leasing)

Conclusion of the agreement (of the price of the property)	1% (min 180 €)
Amendment of the agreement (of the unpaid amount)	
Amendment of interest rate	1% (min 100 €)
Amendment of leasing term	1% (min 100 €)
Early termination of the lease agreement *	document processing fee (min 100 €)

Real Estate Leasing

Amendment of the agreement (of the unpaid amount)**	
Amendment of interest rate	0,5%-1% (min 100 €)
Extension of leasing term	0,5%-1% (min 100 €)
Reduction of leasing term	32 €
Early termination of financial lease agreement with unfixed interest rate***	interests forgone for the 3 following months

Other charges

Repayment holiday	100 €
Amendment of payment date	100 €
Amendment of the type of the payment schedule	100 €
Exchange and release of collateral (excl. absence of debt obligation)	
notarial*	150 € + VAT
non-notarial	100 € + VAT
Issuing authorisation document	
notarised	100 € + VAT
unattested	6 € + VAT
Notice about insurance	
first notice	free of charge
second and each next notice	15 €
The cancellation or alteration of the property redemption invoice by customer request	16 € + VAT
Debt agreement	150 €
Repeated notice of breach of agreement	6 €
Debt handling fee	
first notice	free of charge
second and each next notice	5 €
Balance confirmations	6 € + VAT
Fee for writing and sending of an invoice by e-mail (except recurring)	free of charge
Fee for writing and processing other documents	50 € + VAT
Fee for sending other documents	
recurring payment schedule, invoice or other document requested by customer	2 €/document
Handling of Insurance claim	100 €
Contractual penalty for delays in the timely return of the vehicle	50 €/ day
Operations of regional road administration traffic register bureau (Maanteeamet), if the operation is performed by lessor	50 € + VAT, expenses of Maanteeamet are added
Overdue interest rate	statutory interest rate**** per 360-day year

* Termination of the lease agreement by consensus of parties to an agreement (buyback, selling to the third party etc.)

If there is more than one amendment in the leasing agreement the service charge is calculated on the basis of the highest rate

** State fee and notary fee will be added to the charge.

*** Early repayment pursuant to the agreement accordance with the Law of Obligations Act

**** interest rate applied to main refinancing operations of European Central Bank (ECB) + 8% per year.

ECB interest rate may change twice a year: on 1 January and 1 July. ECB changed interest rate is published in the Official Announcements (Ametlikud Teadaanded) www.ametlikudteadaanded.ee

ADDITIONAL SERVICES

Choice application of mandatory funded pension

A funded pension selection application, Pension fund exchange application, Contribution application	6,40 €/application
Succession application, Single Payout application, Funded Pension Application, Funded Pension Amendment Application	29 €

Queries from foreign banks	
regarding payments up to 12 months	20 € + the actual costs of foreign banks
regarding payments over 12 months	32 € + the actual costs of foreign banks
Certificates, notices, statements, confirmations, copies (transfer fee will be added to the price)	
In Estonian, in a foreign language	6 €/page
Confirmation of transaction made up to 5 years ago through the fast money transfer system FIXI	6 €/page
Copy from document up to 12 months	2 €/page
Copy from document older than 12 months	6 €/page
Statement of payment order	0,50 €/payment order
Copy of SWIFT message	10 €
Sending bank documents	
by e-mail	1,60 €/document
by post or fax to Estonia	1,60 €/page (min 3,20 €)
by post or fax abroad	3,20 €/page (min 5,00 €)
courier service	6,50 € + courier service expenses
Inquiries of the law enforcement officers and/or bailiffs using collected or sorted data	20 €/hour (min 5 €/inquiry)
Switching	free of charge
Formalisation of powers of attorney	free of charge
Consultation charges	32 €/hour