



Fee Information Document



Name of the account provider: AS SEB Pank

Account name: current account, also known as a payment account

Date: 01.09.2022

- This document informs you about the fees of using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply to using services linked to the account which are not listed here. Full information is available from the price list published on the homepage of AS SEB Pank.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	<p><u>Resident</u></p> <p>Current account opening EUR 0.00</p> <p>Current account monthly fee EUR 0.30</p> <p>Total annual fee EUR 3.60</p> <p><u>Resident of EEA member state</u></p> <p>Current account opening EUR 0.00</p> <p>Current account monthly fee EUR 0.30</p> <p>Total annual fee EUR 3.60</p>

Payments (excluding cards)		
Payment order within Estonia (SEPA)		
Internal payment	Electronic channels	EUR 0.16
	At a bank office	EUR 5.00
Internal payment in foreign currency	Electronic channels	EUR 2.00
	At a bank office	EUR 5.00
European ordinary payment (incl. Instant payment)	Internet bank	EUR 0.38
	At a bank office	EUR 5.00
Payment order (SEPA)		
European ordinary payment (incl. Instant payment)	Electronic channels	EUR 0.38
	At a bank office	EUR 5.00
Express payment	Electronic channels	EUR 30.00
	At a bank office	EUR 35.00
Payment order between third countries (non-SEPA)		
Ordinary payment	Electronic channels	
	- with shared charges	EUR 6.00
	- without charges to beneficiary	EUR 26.00
	At a bank office	
	- with shared charges	EUR 25.00
	- without charges to beneficiary	EUR 45.00
Urgent payment	Electronic channels	
	- with shared charges	EUR 14.00
	- without charges to beneficiary	EUR 34.00
	At a bank office	
	- with shared charges	EUR 35.00
	- without charges to beneficiary	EUR 55.00

<p>Express payment in euros</p> <p>Express payment in foreign currency</p>	<p>Electronic channels</p> <ul style="list-style-type: none"> - with shared charges EUR 30.00 - without charges to beneficiary EUR 50.00 <p>At a bank office</p> <ul style="list-style-type: none"> - with shared charges EUR 35.00 - without charges to beneficiary EUR 55.00 <p>Electronic channels</p> <ul style="list-style-type: none"> - with shared charges EUR 39.00 - without charges to beneficiary EUR 59.00 <p>At a bank office</p> <ul style="list-style-type: none"> - with shared charges EUR 60.00 - without charges to beneficiary EUR 80.00
<p>Standing order</p> <p>Agreement conclusion/ amendment/ cancellation payment</p> <p>E-invoice</p> <p>[E-invoice with automated standing order]</p> <p>Agreement conclusion/ amendment/ cancellation</p> <p>Internal payment</p> <p>European ordinary payment</p>	<p style="text-align: right;">EUR 0.00</p> <p style="text-align: right;">Commission fee of respective payment in an electronic channel</p> <p style="text-align: right;">EUR 0.00</p> <p style="text-align: right;">EUR 0.08</p> <p style="text-align: right;">EUR 0.19</p>
<p>Cards and cash</p>	
<p>Providing a debit card</p> <p>Mastercard Debit card debit card</p>	<p>Activating</p> <ul style="list-style-type: none"> Internet bank EUR 0.00 At a bank office EUR 5.00 Monthly fee EUR 1.00 <p>Total annual fee EUR 12.00</p>

<p>Providing a credit card Credit card with fixed payment</p> <p>Mastercard credit card</p> <p>Credit card activation</p>	<table> <tr> <td>Monthly fee</td> <td>EUR 0.00</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 0.00</td> </tr> <tr> <td>Annual interest</td> <td>18%</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 1.60</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 19.20</td> </tr> <tr> <td>Annual interest</td> <td>0%</td> </tr> <tr> <td>Internet bank</td> <td>EUR 0.00</td> </tr> <tr> <td>At a bank office</td> <td>EUR 5.00</td> </tr> </table>	Monthly fee	EUR 0.00	Total annual fee	EUR 0.00	Annual interest	18%	Monthly fee	EUR 1.60	Total annual fee	EUR 19.20	Annual interest	0%	Internet bank	EUR 0.00	At a bank office	EUR 5.00
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At a bank office	EUR 5.00																
<p>Cash withdrawal Over the counter starting from EUR 10 000 (except coins)*</p> <p><u>With debit card</u> In SEB ATMs: - up to EUR 1000 in a calendar month - if the amount exceeds EUR 1000 in a calendar month</p> <p>In Estonia from cross-use ATMs In abroad located ATMs</p> <p><u>With credit card</u> From ATM (incl. abroad) From bank office (incl. abroad)</p>	<table> <tr> <td></td> <td>0.5% of the amount</td> </tr> <tr> <td></td> <td>EUR 0.00</td> </tr> <tr> <td></td> <td>0.3 % of the amount</td> </tr> <tr> <td></td> <td>EUR 1 + 2.5% of the amount</td> </tr> <tr> <td></td> <td>EUR 1 + 2.5% of the amount</td> </tr> <tr> <td></td> <td>EUR 2 + 2.5% of the amount</td> </tr> <tr> <td></td> <td>EUR 2 + 2.5% of the amount</td> </tr> </table>		0.5% of the amount		EUR 0.00		0.3 % of the amount		EUR 1 + 2.5% of the amount		EUR 1 + 2.5% of the amount		EUR 2 + 2.5% of the amount		EUR 2 + 2.5% of the amount		
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<p>Cash deposit Over the counter starting from EUR 10 000 (except coins)*</p> <p>Cash deposit in coin via a coin machine Private person To a minor's account</p> <p>In SEB Estonia ATM's: - up to EUR 4000 in a calendar month</p>	<table> <tr> <td></td> <td>0.5% of the amount</td> </tr> <tr> <td></td> <td>5% of the amount, min. EUR 5</td> </tr> <tr> <td></td> <td>Up to 100 euros per month free of charge; 5%, if the amount exceeds EUR 100.</td> </tr> <tr> <td></td> <td>EUR 0.00</td> </tr> </table>		0.5% of the amount		5% of the amount, min. EUR 5		Up to 100 euros per month free of charge; 5%, if the amount exceeds EUR 100.		EUR 0.00								
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- if the amount exceeds EUR 4000 in a calendar month	0.3% of the deposited amount				
Other services					
Internet banking agreement [SEB Internet Bank, SEB mobile app]	<table> <tr> <td>Sign-up fee</td> <td>EUR 0.00</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 0.00</td> </tr> </table>	Sign-up fee	EUR 0.00	Monthly fee	EUR 0.00
Sign-up fee	EUR 0.00				
Monthly fee	EUR 0.00				

* Cash transfers in amounts smaller than 10,000 euros cannot be made in a bank office. Such transactions can be made via an ATM. Cash transaction can only be carried out in branch offices that use cash.

Package of services	Fee						
[SEB+ plan] Benefits: current account, one ordinary debit card with no maintenance fee; free standing payment orders and e-invoices with automated standing order; five free internal and/or European payments (incl. instant payment), initiated in Internet bank, SEB mobile app, as a predefined payment at ATM or through bank link*.	<table> <tr> <td>Formalization fee</td> <td>EUR 1.95</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 1.95</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 23.40</td> </tr> </table>	Formalization fee	EUR 1.95	Monthly fee	EUR 1.95	Total annual fee	EUR 23.40
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Monthly fee	EUR 1.95						
Total annual fee	EUR 23.40						
* Payments beyond these quantities will be charged separately.							
[Super+ Plan]* Benefits: current account, one ordinary debit and credit card with no maintenance fee; free internal and European payments (incl. instant payment) in Internet bank, SEB mobile app, as a predefined payment at ATM, as a standing payment order and e-invoice with automated standing order; credit card with standing payment annual interest 16% on used credit limit.	<table> <tr> <td>Formalization fee</td> <td>EUR 2.95</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 2.95</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 35.40</td> </tr> </table>	Formalization fee	EUR 2.95	Monthly fee	EUR 2.95	Total annual fee	EUR 35.40
Formalization fee	EUR 2.95						
Monthly fee	EUR 2.95						
Total annual fee	EUR 35.40						
* The plan can be selected by clients starting from age 18.							
[Family Plan]* Benefits: current account, one ordinary debit card for each member of plan and credit card with no maintenance fee; free internal and European payments (incl. instant payment) in Internet bank, SEB mobile app, as a predefined payment at ATM, as a standing payment order and e-invoice with automated standing order; credit card with standing payment annual interest 16% on used credit limit.	<table> <tr> <td>Formalization fee</td> <td>EUR 3.50</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 3.50</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 42</td> </tr> </table>	Formalization fee	EUR 3.50	Monthly fee	EUR 3.50	Total annual fee	EUR 42
Formalization fee	EUR 3.50						
Monthly fee	EUR 3.50						
Total annual fee	EUR 42						
*A person joining the plan may invite up to 7 more members to the plan, to whom the benefits of the Family Plan apply. Plan can be selected by clients from 18 years of age. There is no age restriction to the Family Plan members.							

<p>[Youth Plan]* Benefits: current account, one ordinary debit and credit card with no maintenance fee; free internal and European payments (incl. instant payment) in Internet bank, SEB mobile app, as a predefined payment at ATM, as a standing payment order and e-invoice with automated standing order; Estonian, Latvian and Lithuanian securities with no monthly fee.</p>	<table> <tr> <td>Formalization fee</td> <td>EUR 0.32</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 0.32</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 3.84</td> </tr> </table>	Formalization fee	EUR 0.32	Monthly fee	EUR 0.32	Total annual fee	EUR 3.84
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<p>* The plan can be selected by clients aged 18-25.</p>							
<p>[Senior Plan]* Benefits: current account, one ordinary debit and credit card with no maintenance fee; free internal and European payments (incl. instant payment) in Internet bank, SEB mobile app, as a predefined payment at ATM, as a standing payment order and e-invoice with automated standing order; credit card with standing payment annual interest 16% on used credit limit.</p>	<table> <tr> <td>Formalization fee</td> <td>EUR 0.32</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 0.32</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 3.84</td> </tr> </table>	Formalization fee	EUR 0.32	Monthly fee	EUR 0.32	Total annual fee	EUR 3.84
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<p>* The plan can be selected by clients starting from age 65.</p>							