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## SEB Plans for private individuals

SEB Plans name	SEB Plans formalization fee (2)	SEB Plans monthly fee
1. Junior Plan	free of charge	free of charge
2. SEB Youth Plan	EUR 0.32	EUR 0.32
3. SEB+ Plan	EUR 1.95	EUR 1.95
4. SEB Super+ Plan	EUR 2.95	EUR 2.95
5. SEB Family Plan (1)	EUR 3.50	EUR 3.50
6. SEB Senior Plan	EUR 0.32	EUR 0.32

(1) Client, who forms SEB Family Plan, can invite 7 members to Plan. For members monthly fee doesn't expand.

(2) A client is not charged monthly fee for formalising a plan.

## Plans for business customers (1)

Plans name	General monthly fee	Special monthly fee (2)
1. Plan S	EUR 7	EUR 6
2. Plan M	EUR 14	EUR 12
3. Plan L	EUR 26	EUR 22
4. Plan XL	EUR 48	EUR 40

(1) Business Customers Plans are not offered to non-resident legal persons, providers of financial services or other similar services which require an activity licence, or persons related to such service providers.

(2) A special fee applies to a business customer, who has taken out a Bank Link contract, a contract for servicing payment cards, a credit card agreement, a loan-, leasing- or a factoring agreement.

## Accounts

Private person	
1. Current account opening (1)	free of charge
2. Handling fee of documents submitted for current account opening (2)	
- resident of Estonia	free of charge
- resident of EEA member state	free of charge
- resident of another country (except EEA member state)	EUR 250
3. Current account monthly fee (3,4,5)	
- resident of Estonia	EUR 0.30

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- resident of EEA member state	EUR 0.30
- resident of another country (except EEA member state)	EUR 5
<b>4. Investment account opening</b>	free of charge
<b>5. Pension Investment Account opening</b>	Free of charge
<b>Legal entity</b>	
<b>1. Current account opening (1)</b>	free of charge
<b>2. Handling fee of documents submitted for current account opening (2)</b>	
- resident of Estonia, except for legal persons registered in Estonia, represented by a non-resident or whose ownership structure or ultimate beneficial owners include a non-resident	free of charge
- resident of EEA member state, including legal persons registered in Estonia, represented by a non-resident or whose ownership structure or ultimate beneficial owners include a non-resident	EUR 500
- resident of another country (except EEA member state)	EUR 750
<b>3. Current account monthly fee (3,4,6)</b>	
- resident of Estonia	EUR 1
- resident of EEA member state	EUR 20
- resident of another country (except EEA member state)	EUR 60
<b>4. Monthly account management fee for payment and e-money institutions (7)</b>	EUR 500
<b>5. Start-up account opening (1)</b>	free of charge
<b>6. Opening current account in other SEB Group bank</b>	EUR 150 + mail fees
<b>7. Account balance fee (8)</b>	
- EUR, starting from balance of EUR 1,000,000	<a href="#">ECB deposit facility rate</a>
- SEK, starting from balance of SEK 9,500,000	<a href="#">Sveriges Riksbank repo rate</a>
- DKK, starting from balance of DKK 7,500,000	<a href="#">Danmarks Nationalbank Certificates of deposit rate</a>
- CHF, starting from balance of CHF 1,000,000	<a href="#">Swiss National Bank negative interest rate</a>

(1) Upon opening the account is given a account card (for legal entity - with account card is cash deposit in marked account - 0,4% of the amount, min. EUR 5.

- Account card upon opening the account – free of charge

- Issuing extra account card - EUR 0.64 per card.

(2) The bank starts handling of documents after the handling fee of documents has been paid The fee is not returned if the bank decides not to open the account. The fee is not applied to the opening of each subsequent current account.

(3) Monthly fee is not charged for the account opening month, if the account is opened after the 15th day of the month.

(4) Monthly fee is not applied to clients of SEB Plans. Monthly fee is charged in full amount for the month, when the plan ends.

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(5) Monthly fee is not applied to clients, who are younger than 19 years of age (incl.) or older than 65 years of age (incl.).

(6) Current account monthly fee for legal entities does not apply to the payment and e-money institutions.

(7) Monthly account management fee is applied on client basis (does not depend on the number of accounts).

(8) When calculating the fee, the total balance of all current accounts of the client in the given currency will be taken into account.

The fee will be calculated at the end of each calendar day on the positive end-of-day balance, exceeding the limit, specified for the respective currency. The fee is calculated based on the actual number of calendar days in a month and a year of 360 days.

The fee is debited from the current account in the first decade of a calendar month for the previous month.

The client is notified of the application of a fee with a personal notification at least 10 working days in advance.

## Deposits

<b>1. Term deposit</b>	
- opening	free of charge
- internal transfer from current account to deposit	free of charge
- cash deposit in the holder's deposit	free of charge
<b>2. Savings deposit</b>	free of charge
- opening	free of charge
- first contribution upon opening the deposit	free of charge
- automated balancing	free of charge
- internal transfer from savings deposit to current account on the same day	0,5% of the amount, min. EUR 1.60
- internal transfer from savings deposit to current account after three calendar days or later	free of charge

## Cash pool account

<b>1. Opening of cash pool account</b>	EUR 200
<b>2. Sub-account maintenance fee</b>	EUR 15
<b>3. Annual maintenance fee of the group</b>	EUR 320
<b>4. Amendment of cash pool account contract</b>	EUR 20
<b>5. Internal interest transfers, monthly fee</b>	EUR 6

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<b>6. Administration of cash pool account via internet bank, monthly fee</b>	EUR 16
<b>7. Cross-usage of currencies in the group, monthly fee</b>	EUR 65 + interest
<b>8. Intra-day cross-usage of currencies, monthly fee</b>	EUR 20
<b>9. Cash Concentration</b>	
- account registration	EUR 70
- monthly fees for services	
- frequency of payment: daily	EUR 70
- frequency of payment: weekly	EUR 40
- frequency of payment: monthly	EUR 20
fee for one payment	according to the price list of payments
contract amendment fee	EUR 70

## Account statements

<b>1. From Internet Bank</b>	free of charge
<b>2. At a bank office on paper</b>	
- transactions from year 2000	EUR 0.6 per page, min. EUR 6
- for private persons annual statement once in year	free of charge
<b>3. By e-mail</b>	EUR 6
<b>4. By mail</b>	
- by mail monthly statement in Estonia	EUR 0.4 per page, min. EUR 4
- by mail monthly statement outside Estonia	EUR 0.4 per page, min. EUR 10

**!** As a rule, correct payments forwarded to the bank before 10 p.m. shall be debited from the remitter's account on the same day, payments forwarded after 10 p.m. on the following day.

**!** Due to expiry of the retention period, the bank is not able to present the supporting documents of transactions carried out at a bank office more than 10 years ago.

## Cash transactions

<b>In EUR</b>	
<b>1. Cash deposit starting from EUR 10 000 (except coins) (1), (4)</b>	
- in the holder's account	

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- private person	0.5% of the amount
- legal entity	0.5% of the amount
- to a minor's account	0.5% of the amount
- in other account in SEB Pank	0.5% of the amount
<b>2. Cash deposit in coins via a coin machine (3), (4)</b>	
- in the holder's account	
- private person	5% of the amount, min EUR 5
- legal entity (1)	5% of the amount, min EUR 5
- to a minor's account	up to 100 euros per month free of charge 5%, if the amount exceeds EUR 100
<b>3. Cash deposit by cash transport company</b>	as agreed with the bank
<b>4. Cash withdrawal starting from EUR 10 000 (except coins) (1), (2), (4)</b>	0.5% of the amount
<b>5. Cash withdrawal by cash transport company</b>	0.4% of the amount
<b>6. Fee for cancelling cash reservation</b>	EUR 50
<b>7. Additional fee for paying unreserved cash amounts on the same day (2)</b>	EUR 50

(1) Cash transfers in amounts smaller than 10,000 euros cannot be made in a bank office. Such transactions can be made via an ATM.

(2) Cash withdrawal requires a reservation. Advance reservation application of cash must be submitted the latest by 3:30 p.m. on the banking day before fulfilling the order.

(3) A cash deposit in coins can only be made via a coin deposit machine; the amount indicated on the receipt issued by the coin machine is transferred to your bank account and it is not paid out in cash.

(4) Cash transactions can only be carried out in [branch offices](#) that use cash.

## Terms of cash transactions executing

<b>1. Cash deposit</b>	transferred to account immediately
<b>2. Cash withdrawal of reserved amounts (starting from 10 000 euros)</b>	upon agreement with the client

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## Payments

Outgoing payments	At a bank office	Electronic services (incl. standing payment order, banklink payment)
<b>1. Internal payment (1)</b>		
- in euros	EUR 2.30	EUR 0.16
- in foreign currency	EUR 3	EUR 2
- intra-account conversion	free of charge	free of charge
<b>2. European payment (1,2)</b>		
- ordinary payment (incl. instant payment (3))	EUR 3.50	EUR 0.38
- express payment (4)	EUR 35	EUR 30
<b>3. Cross border payment</b>		
- ordinary payment		
- with shared charges (5)	EUR 25	EUR 6
- without charges to beneficiary (6)	EUR 45	EUR 26
- urgent payment		
- with shared charges (5)	EUR 35	EUR 14
- without charges to beneficiary (6)	EUR 55	EUR 34
- express payment in euros		
- with shared charges (5)	EUR 35	EUR 30
- without charges to beneficiary (6)	EUR 55	EUR 50
- express payment in foreign currency (7)		
- with shared charges (5)	EUR 60	EUR 39
- without charges to beneficiary (6)	EUR 80	EUR 59
<b>4. Transfer order for debiting in consolidated amount (8)</b>	-	EUR 0.16
- the internal payment on the transfer order	-	free of charge
- the ordinary European payment on the transfer order	-	EUR 0.38
<b>5. Exchange rates used for executing a payment transaction</b>		
- an amount corresponding to 10 000 euros or equivalent in other currency	transfer purchase or sale rate of the respective currency valid at the bank at the moment of debiting	transfer purchase or sale rate of the respective currency valid at the bank at the moment of debiting

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- an amount starting from 10 000 euros or equivalent in other currency	Market rate determined by the bank, if the payment is made on a settlement day from 9.00 to 17.00. For payments made outside the specified time limit, the transfer purchase or sale rate of the respective currency valid at the bank at the moment of debiting shall be used.	Market rate determined by the bank, if the payment is made on a settlement day from 9.00 to 17.00. For payments made outside the specified time limit, the transfer purchase or sale rate of the respective currency valid at the bank at the moment of debiting shall be used.
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(1) Upon compulsory collection (attachment order of a bailiff, tax administrator, other entitled persons) the fee for a payment made at a branch office shall apply.

(2) Payments in euros, shared charges, beneficiary's account number must be indicated with IBAN. If the beneficiary's bank is outside Estonia, the beneficiary's bank must have a correct BIC. The beneficiary's bank is in a member state of the European Union, Island, Liechtenstein, Norway, Switzerland, Andorra, San Marino or Monaco.

(3) Instant payments can be made only in electronic channels – in Internet Bank (including import of payments) and SEB mobile app.

(4) Payment originated in euros only to a member state of the Eurozone (Austria, Belgium, Estonia, Spain, Netherlands, Ireland, Italy, Greece, Cyprus, Lithuania, Luxembourg, Latvia, Malta, Portugal, France, Germany, Slovak Republic, Slovenia, Finland), if the bank has accepted the payment before 17.45. The beneficiary's bank must have a correct BIC and account number must be indicated with IBAN.

(5) If a payment in any currency is made to an European Union Member State, Island, Norway, Liechtenstein, Switzerland, Andorra, San Marino or Monaco and the account number on the payment order is not in the IBAN format, a fee in addition to the above commission fees may be charged in amount, corresponding to 12 euros.

(6) Can be made only to a beneficiary's bank outside the EEA contracting country. If the actual costs of other payment service providers, participating in processing a cross border payment, exceed EUR 20, the bank may later debit in addition the difference of the commission fees from the client's account, however not more than within an amount, corresponding to EUR 75. The bank ensures transfer of the cross border payment in full amount from the bank's correspondent account, however shall not guarantee that the payment is received in the beneficiary's account in full amount.

(7) Upon agreement with the Markets department.

(8) A transfer order for debiting a consolidated amount can be forwarded from electronic channels via Host to host banking interface and SEB Internet Bank for Business.

**The service fee for a cross-border payment has up to three different components depending on the type of payment:**

- 1) the SEB Estonia services fee;
- 2) the services fees of foreign banks;
- 3) the services fees for handling a transfer order as an urgent or an express payment.

Receivables	
1. Internal	free of charge
2. European payment (1)	free of charge



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<b>3. Cross border payment (2)</b>	EUR 5.75
- from the Baltic banks of the SEB Group	free of charge

(1) Cross-border receivable in euros with shared charges. Beneficiary's account number must be indicated with a proper IBAN and remitter's bank has to be an European bank.

(2) An incoming payment is free of charge if the transfer order has been marked by remitter's bank as "without charges to beneficiary".

## Additional settlement services

Additional settlement services	
<b>1. Revoking a transfer order (1)</b>	
- European payment	EUR 10
- cross border payment	EUR 30
<b>2. Amendment of transfer order (1)</b>	
- European payment	EUR 10
- cross border payment	EUR 30
<b>3. Certificate on forwarding a payment (regular, by e-mail)</b>	EUR 0.50
<b>4. Certificate on forwarding a payment (on demand) (3)</b>	EUR 6
<b>5. Cross-border payment SWIFT copy (on demand)</b>	EUR 10
<b>6. Inquiries (1)</b>	
- for up to 3 months old payment	EUR 25
- for more than 3 months old payment	EUR 50
Use of account in SEB Estonia via another bank	
<b>1. Subscription to the service (2)</b>	EUR 50
<b>2. Agreement amendment</b>	EUR 10
<b>3. Termination of service</b>	free of charge
<b>4. Sending MT940, MT941, MT942 to a foreign bank</b>	
- sending an account statement (MT940) (for each account separately)	EUR 35 per month or EUR 420 per year
- sending an intra-day balance (MT941) (for each account separately)	
- once a day	EUR 30 per month or EUR 360 per year
- twice a day	EUR 60 per month or EUR 720 per year
- three times a day	EUR 90 per month or EUR 1080 per year

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<b>5. Receiving a MT101</b>	
- fee for use of the account on the basis of MT101	EUR 25 per month or EUR 300 per year
- execution of a payment order based on MT101	the payment fee according to the price list applied to the electronic channel
<b>Use of an account in another bank via SEB Eesti</b>	
<b>1. Subscription to the service (4)</b>	EUR 50
<b>2. Agreement amendment</b>	EUR 10
<b>3. Termination of service</b>	free of charge
<b>4. Receiving a MT940, MT941, MT942</b>	
- receiving and displaying statements per account and currency	EUR 20 per month
<b>5. MT101 forwarding to foreign bank</b>	
- Forwarding of a MT101 transfer order to a foreign bank	EUR 1 per order

(1) Charges of foreign banks and the cost of conversion will be added.

(2) A subscription processing fee is charged upon concluding an MT101 agreement or an MT940/941/942 agreement. If the client has concluded any of the above agreements, no contract fee shall be charged from the client for the conclusion of an additional agreement. If the client wishes to conclude several of the above agreements, the client shall pay the contract fee to the bank for one agreement only.

(3) A forwarding fee shall be added to the price:

by mail in Estonia – EUR 2;

by mail outside Estonia – EUR 5.

(4) Cost per one company and one state to be joined.

## Debit cards

<b>Ordinary cards</b>	
<b>1. Mastercard debit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 3
- activating the card in the Internet Bank, the mobile app, or at an ATM	free of charge
- activating the prolonged card at a bank office or through the customer support (1)	EUR 3
- activating the prolonged card in the Internet Bank, the mobile app, or at an ATM	free of charge
- replacement	EUR 3
- monthly fee	EUR 1

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<b>2. Mastercard Business debit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 3
- activating the card in the Internet Bank, the mobile app, or at an ATM	free of charge
- activating the prolonged card at a bank office or through the customer support (1)	EUR 3
- activating the prolonged card in the Internet Bank, the mobile app, or at an ATM	free of charge
- replacement	EUR 3
- monthly fee	EUR 2
<b>3. Mastercard Gold debit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 3
- activating the card in the Internet Bank, the mobile app, or at an ATM	free of charge
- activating the prolonged card at a bank office or through the customer support (1)	EUR 3
- activating the prolonged card in the Internet Bank, the mobile app, or at an ATM	free of charge
- replacement	EUR 3
- monthly fee	EUR 1.50
<b>4. Picture card debit card for private individual</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3.50
- activating the prolonged card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card in the Internet Bank, the mobile app, or at an ATM	EUR 3.50
- replacement	EUR 5
- monthly fee	EUR 1
<b>5. Picture card debit card for legal entity</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3.50
- activating the prolonged card at a bank office or through the customer support (1)	EUR 5

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- activating the prolonged card in the Internet Bank, the mobile app, or at an ATM	EUR 3.50
- replacement	EUR 5
- monthly fee	EUR 2
<b>ISIC and ITIC cards</b>	
<b>1. ISIC Tudeng (Student)</b>	
- issue, replacement, prolongation	EUR 7.50
- extension of the right to use the card	EUR 6
- monthly fee	EUR 1
<b>2. ISIC Õpilane (Scholar)</b>	
- issue, replacement, prolongation	
- until the age of 20	free of charge
- from the age of 20	EUR 7.50
- extension of the right to use the card from the age of 20	EUR 6
- monthly fee	EUR 1
<b>3. ITIC Õpetaja (Teacher)</b>	
- issue, replacement, prolongation	EUR 7.50
- extension of the right to use the card	EUR 6
- monthly fee	EUR 1
<b>Other cards</b>	
<b>Temporary-card</b>	
- Issue	EUR 3

(1) A card ordered to a bank office always activated by an employee of the bank office when the card is issued.

<b>General transaction and service fees</b>	
<b>1. Payment at a service enterprise (fee for transaction in foreign currency will be added)</b>	
- with a temporary-card	free of charge
	transaction is not allowed
<b>2. Cash deposit in SEB Estonia ATM's (1)</b>	
- up to EUR 4000 in a calendar month per client (holder of account(s)) with debit and/or credit card	free of charge
- if the amount exceeds EUR 4000 in a calendar month per client (holder of account(s)) with debit and/or credit card	0.3% of the deposited amount
<b>3. Cash withdrawal in SEB Estonia, SEB Lithuania, SEB Latvia ATMs (2)</b>	
- legal entity	EUR 0.19 + 0,3% of the withdrawn amount
- private individual	

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- up to EUR 1000 in a calendar month per client (holder of account(s))	free of charge
- if the amount exceeds EUR 1000 in a calendar month per client (holder of account(s))	0.3% of the withdrawn amount
<b>4. Cash withdrawal in Estonia from other banks ATMs</b>	
- legal entity	EUR 2 + 2.5% of the withdrawn amount
- private individual	EUR 1 + 2.5% of the withdrawn amount
- with a temporary-card	transaction is not allowed
<b>5. Cash withdrawal abroad (fee for transaction in foreign currency will be added)</b>	
- legal entity	EUR 2 + 2.5% of the withdrawn amount
- private individual	EUR 1 + 2.5% of the withdrawn amount
- with a temporary-card	transaction is not allowed
<b>6. Cash withdrawal at a service enterprise (fee as per price list of the enterprise to be added)</b>	free of charge
<b>7. Fee for transaction in foreign currency (3)</b>	
- transaction original currency is other (excl. EUR)	1.5% of the transaction amount
<b>8. Balance inquiry (balance, last transactions)</b>	
- from SEB Estonia ATM's	free of charge
- from other bank's ATM	EUR 0.40 / per inquiry
<b>9. Fee for change in debit card limit</b>	
- at a bank office	EUR 2.50
- internet-bank	free of charge
<b>10. Preparation of express bank cards</b>	EUR 40
<b>11. Debt claim letter of debit card by post</b>	EUR 1.28
<b>12. Contractual penalty for use of blocked card, breach of limit or amounts not paid in time</b>	EUR 65
<b>13. Overdraft penalty</b>	0,2% per day
<b>14. Duplicate of POS receipt</b>	
- domestic transaction	EUR 4
- cross-border transaction	EUR 8
<b>15. Unjustified demand for refund</b>	
- domestic transaction	EUR 12
- cross-border transaction	EUR 16
<b>16. Sending a card by</b>	
- mail in Estonia	free of charge
- registered mail in Estonia	EUR 2.50
- mail outside Estonia	EUR 6

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<b>17. Taking a bank card from an ATM and returning it (4)</b>	EUR 30
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(1) Maximum cash deposit limit per private person (holder of account(s)) in a month EUR 10,000, per business customer (holder of account(s)) EUR 15,000 a month.

(2) The transaction is not permitted with a temporary card in SEB Latvia and SEB Lithuania ATMs.

(3) All claims for Card Operations executed in a foreign currency are received by the Bank from international card organisations (Visa, MasterCard), converted into euros according to their determined exchange rates.

(1) Confiscated cards are returned during the opening hours of the bank office of the bank. Only cards of other banks are returned.

## Credit cards

Private individual	
<b>1. Credit card with fixed payment</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	free of charge
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	free of charge
- replacement card	EUR 5
- monthly fee	free of charge
<b>2. Picture card with fixed payment</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- replacement card	EUR 5
- monthly fee	free of charge
<b>3. Mastercard credit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5

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- activating the card in the Internet Bank, the mobile app, or at an ATM	free of charge
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	free of charge
- replacement card	EUR 5
- monthly fee	EUR 1.60
<b>4. Picture card credit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- replacement card	EUR 5
- monthly fee	EUR 1,60
<b>5. MC Gold credit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- replacement card	EUR 5
- monthly fee	EUR 3.50
<b>6. Mastercard Platinum credit card (with Priority Pass service and travel insurance Platinum)</b>	
- activating the card at a bank office or through the customer support (1)	EUR 25
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 20
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 25
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 20

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- replacement card	EUR 10
- monthly fee	EUR 10
<b>7. Mastercard World Elite credit card (with Priority Pass service and travel insurance World Elite)</b>	
- issue (with the cover of Emergency service, incl. prolongation)	EUR 35
- replacement card	EUR 15
- additional card	EUR 35
- monthly fee	EUR 35
<b>Legal entity</b>	
<b>1. Mastercard Business credit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 2
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 2
- replacement card	EUR 5
- monthly fee	EUR 3
<b>2. Mastercard credit card Picture card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- replacement card	EUR 5
- monthly fee	EUR 3
<b>3. Mastercard Gold credit card</b>	
- activating the card at a bank office or through the customer support (1)	EUR 5
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 5



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- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 3,50
- replacement card	EUR 5
- monthly fee	EUR 7
<b>4. Mastercard Platinum credit card (with Priority Pass service and travel insurance Platinum)</b>	
- activating the card at a bank office or through the customer support (1)	EUR 25
- activating the card in the Internet Bank, the mobile app, or at an ATM	EUR 20
- activating the prolonged card and additional card at a bank office or through the customer support (1)	EUR 25
- activating the prolonged card and additional card in the Internet Bank, the mobile app, or at an ATM	EUR 20
- replacement card	EUR 10
- monthly fee	EUR 12

(1) A card ordered to a bank office always activated by an employee of the bank office when the card is issued.

General transaction and service fees	
<b>1. Approval of loan limit</b>	free of charge
<b>2. Annual interest of used loan</b>	18%
<b>3. Credit card with fixed payment (MC credit card, Picture card)</b>	
- interest on used credit	18% per year
<b>4. Approval/extension of credit limit</b>	free of charge
<b>5. Security deposit interest rate</b>	one-month term deposit
<b>6. Agreement amendment</b>	
- loan limit change	free of charge
- credit limit change	EUR 10
- permanent change of monthly limit	
- at a bank office	EUR 3.20
- internet-bank	free of charge
<b>7. Temporary card's limit increase</b>	1.5% of additional limit, min. EUR 8
<b>8. Regular statement</b>	
- by e-mail to a legal entity (1)	free of charge
- by post in Estonia	EUR 0.40 per page, min. EUR 4
- by post outside Estonia	EUR 0.40 per page, min. EUR 10
<b>9. Single statement at a bank office</b>	

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- for up to last 10 years	EUR 4
<b>10. Balance inquiry (balance; last transactions)</b>	
- from SEB Estonia ATM's	free of charge
- from other bank's ATM	EUR 0.40 / per inquiry
<b>11. Payment at a service enterprise (fee for transaction in foreign currency will be added)</b>	free of charge
<b>12. Cash deposit in SEB Estonia ATM's (2)</b>	
- up to EUR 4000 in a calendar month per client (holder of account(s)) with credit and/or debit card	free of charge
- if the amount exceeds EUR 4000 in a calendar month per client (holder of account(s)) with credit and/or debit card	0.3% of the deposited amount
<b>13. Cash withdrawal from cash machine or bank office (incl. abroad). Fee for transaction in foreign currency will be added</b>	EUR 2 + 2.5% of the withdrawn amount
<b>14. Transfer of credit limit to current account</b>	EUR 2 + 2% of the transaction amount
<b>15. Fee for transaction in foreign currency (3)</b>	
- transaction original currency is other (excl. EUR)	1.5% of the transaction amount
<b>16. Blocking of card by bank</b>	free of charge
<b>17. Debt claim letter</b>	EUR 5
<b>18. Contractual penalty for use of blocked card, breach of limit or amounts not paid in time</b>	EUR 65
<b>19. Duplicate of POS receipt</b>	
- domestic transaction	EUR 4
- cross-border transaction	EUR 8
<b>20. Unjustified demand for refund</b>	
- domestic transaction	EUR 12
- cross-border transaction	EUR 16
<b>21. Preparation of express bank cards</b>	EUR 40
<b>22. Sending a card by</b>	
- mail in Estonia	free of charge
- registered mail in Estonia	EUR 2.50
- mail outside Estonia	EUR 6
<b>23. Using Priority Pass service</b>	EUR 27 per using
<b>24. Taking a bank card from an ATM and returning it (4)</b>	EUR 30

(1) Starting from 11.10.2018, it is not possible to order regular statements by e-mail.

(2) Maximum cash deposit limit per private person (holder of account(s)) in a month EUR 10,000, per business customer (holder of account(s)) EUR 15,000 a month.

(3) All claims for Card Operations executed in a foreign currency are received by the Bank from international card organisations (Mastercard), converted into euros according to their determined exchange rates.

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(4) Confiscated cards are returned during the opening hours of the bank office of the bank. Only cards of other banks are returned.

## Electronic products and services

<b>1. SEB Internet Bank for Private Individuals</b>	
- sign-up	free of charge
<b>2. SEB Internet Bank for Business</b>	
- sign-up	free of charge
- agreement amendment	
- by a bank employee (1)	EUR 10
- by an administrator at the Internet Bank	free of charge
- monthly fee	free of charge
- automatic inquiry from commercial register	EUR 2.24
- monthly fee for non-resident legal entities registered outside European Economic Area	EUR 10
<b>3. SEB mobile app</b>	
- sign-up	free of charge
- payment	commission fee of the respective payment in an electronic channel
<b>4. Other mobile services</b>	
- information inquiries (as per operator's price list)	
- Telia	EUR 0.38
- Elisa	EUR 0.26
- TELE2	EUR 0.26
<b>5. Express notification</b>	
- agreement conclusion, amendment, termination	free of charge
- notification by SMS message	EUR 0.20 per message
- notification by e-mail	free of charge
<b>6. Standing payment order</b>	
- agreement conclusion, amendment	free of charge
- agreement cancellation	free of charge
- payment	commission fee of the respective payment in an electronic channel
<b>7. Adding predefined payments</b>	free of charge

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<b>8. E-invoice with automated standing order</b>	
- agreement conclusion, amendment, termination	free of charge
- internal payment	EUR 0.08
- European ordinary payment (2)	EUR 0.19
<b>9. Forwarding of e-invoices (3)</b>	
- agreement conclusion	EUR 60
- agreement amendment	EUR 20
- agreement monthly maintenance fee	EUR 7
- monthly fee of the agreement, incl. the use of e-invoice forwarding programme	EUR 12
- fee for forwarding e-invoices (per every e-invoice sent)	EUR 0.15
- template designed at company's request – implementation/ amendment	EUR 200
<b>10. Digital coin jar</b>	
- agreement conclusion	free of charge
- monthly maintenance fee	free of charge
- payment to savings deposit	free of charge
<b>11. Bank link</b>	
- subscription	EUR 65
- transaction fee	1% of transaction value, min EUR 0.13, max EUR 3.20 per transaction
- for Financial intermediation companies	EUR 1.28
- amendment of agreement	EUR 15
- authentication (3)	
- subscription	EUR 65
- amendment of agreement	EUR 15
- authentication fee	EUR 0,08 per transaction, min. EUR 20 per month
<b>12. Payment card servicing in a company</b>	
- subscription	free of charge
- transaction processing fee	as per contract
- preparation and installation of POS Terminal as agreed with the client	free of charge
- preparation and installation of the POS Terminal the latest by the next banking day	EUR 75
- monthly fee of Terminal	as agreed with the bank
<b>13. Host to host banking interface</b>	
- direct connection	

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- agreement conclusion	EUR 65
- monthly fee	min. EUR 50
<b>14. Trading Station</b>	
- subscription	free of charge
<b>15. Additional services</b>	
- issue of a security device	
- PIN calculator	EUR 15
- ID card reader with keyboard	EUR 17
- replacement of PIN calculator	EUR 8
- first issuance of Smart-ID at a bank office	free of charge
- subsequent issuance of Smart-ID at a bank office (4), (5)	EUR 5
<b>16. Management of foreign accounts via SEB Estonia's Internet Bank for Business</b>	
- Baltic Online (foreign accounts in SEB Baltic banks)	
- subscription to the service (6)	EUR 15
- only the SEB Latvia or SEB Lithuania account(s) have been included in the client's Internet Bank	EUR 10 per month
- both, the SEB Latvia and SEB Lithuania accounts have been included in the client's Internet Bank	EUR 15 per month
- contract amendments	EUR 10
<b>17. SEB Baltic Gateway</b>	
- <b>Direct channel</b>	
- sign-up fee	EUR 50
- monthly fees for services	
- account statements (except intraday) and/or POS reports	EUR 10
- account intraday reports (real-time account information)	EUR 25
- payment initiation and/or e-invoice forwarding	EUR 25
- <b>Operator channel</b>	
- Package 1 – account statements (except intraday), POS reports and payment initiation	
- sign-up fee	free of charge
- monthly fee (7)	EUR 5
- Package 2 – account statements, account intraday reports, POS reports, payment initiation and e-invoice forwarding	
- sign-up fee	EUR 25

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- monthly fee	EUR 25
<b>- Fees for operator</b>	
- sign-up fee	EUR 50
- monthly fee	as agreed with the bank
<b>18. E-invoice portal</b>	
<b>- Package Basic</b>	
- sign-up fee	free of charge
- monthly fee	free of charge
- sending an e-invoice to e- invoice portal* users and public bodies	free of charge
- sending an e-invoice to SEB Internet Bank** (3)	EUR 0.24
<b>- Package Premium</b>	
- sign-up fee	free of charge
- monthly fee (3)	EUR 7
- sending an e-invoice to e- invoice portal* users and public bodies	free of charge
- sending an e-invoice to the internet application of any credit institution within the possibilities of the e-invoice portal (3)	EUR 0.24

(1) Only those changes to the agreement which are made by an employee of the bank but can be made by a person with administrator rights at the Internet Bank for Business are subject to a fee.

(2) E-invoices with automated standing order are effected only in euros.

(3) VAT as per Value Added Tax Act will be added to the price.

(4) Except for minors.

(5) Price includes VAT as per Value Added Tax Act

(6) Cost per one company and one state to be joined.

(7) Monthly fee is not applied to clients with SEB Plans.

\* E-invoice portal means the software offered by AS SEB Pank within the meaning of the e-invoice portal agreement and the environment arved.ee provided by Fitek AS.

\*\* Under the Basic package, e-invoices can be forwarded to SEB Internet Bank for Private Individuals and SEB Internet Bank for Business.

## II pillar pension fund

<b>1. Choice application for the II pillar pension fund</b>	
- over the counter or in the SEB Internet Bank	free of charge
- under power-of-attorney	EUR 4.79

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<b>2. Application for exchanging the II pillar pension fund units</b>		
- over the counter or in the SEB Internet Bank	free of charge	
- under power-of-attorney	EUR 6.39	
<b>3. Securities account statement (1)</b>		
- over the counter	EUR 1.28	
- SEB Internet Bank	free of charge	
- annual securities account statement of Baltic Central Securities Depository by regular mail	free of charge	
<b>4. Summary statement of pension account (1)</b>		
- over the counter	EUR 1.28	
<b>5. Certificate of Income Tax</b>		
- over the counter	EUR 1.28	
<b>6. Succession application</b>		
- resale of inherited fund units	EUR 22.37	
- transfer of inherited fund units to the successor's pension account	EUR 6.39	
- resale of inherited fund units and transfer to the successor's pension account	EUR 22.37	
<b>7. Payout applications</b>	<b>Bank office</b>	<b>SEB Internet Bank</b>
- application for single payout	EUR 4.79	EUR 3.52
- funded pension application	EUR 6.39	EUR 5.11
<b>8. Application for exemption from payment of mandatory funded pension contributions</b>	EUR 5	free of charge
<b>9. Application for withdrawal of money from the mandatory funded pension</b>	EUR 15	EUR 7
<b>10. Application for payment of mandatory funded pension contributions</b>	free of charge	free of charge
<b>11. Application for cancellation of an application</b>	free of charge	free of charge

(1) According to Value Added Tax Act VAT will be added to the service fee.

## Voluntary (3rd pillar) pension funds

<b>1. Selection application</b>	
- submitting an application at a bank office or SEB Internet Bank	EUR 1.60
<b>2. Application for switching fund units</b>	

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- submitting an application for switching fund units at a bank office or SEB Internet Bank	EUR 3.20
<b>3. Disbursement application</b>	
- submitting an application at a bank office or SEB Internet Bank	EUR 3.20
<b>4. Succession application</b>	
- resale of inherited fund units	EUR 6.40
- transfer of inherited units to inheritor's security account	EUR 6.40
- resale of inherited units with insurance agreement	EUR 6.40

## Loans

Private person	
<b>1. Home loan, mortgage loan</b>	
- agreement conclusion	1% of the loan amount, min. EUR 250
- agreement amendment (1)	up to 1% of the remaining loan, min. EUR 250
- changing the payment date once in a year	free of charge
- changing the payment date as of the second change of payment date in one year	EUR 20
- change of the current account(s) related to the loan	EUR 20
- extending the loan disbursement period	EUR 50
- grace period for the principle amount of the loan	EUR 50
<b>2. Consumer loan</b>	
- agreement conclusion	1,5% of the loan, min. EUR 35
- agreement amendment (1)	EUR 35
- changing the payment date once in a year	free of charge
- changing the payment date as of the second change of payment date in one year	EUR 20
- change of the current account(s) related to the loan	EUR 20
- grace period for the principle amount of the loan	EUR 20
<b>3. Overdraft</b>	
- agreement amendment (1)	EUR 15
- changing the payment date once in a year	free of charge
- changing the payment date as of the second change of payment date in one year	EUR 20
<b>4. Student loan</b>	



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- agreement conclusion	free of charge
- agreement amendment (1)	free of charge
- amending the student loan repayment schedule	free of charge
<b>5. Endowment loan</b>	
- agreement amendment (1)	up to 1% of the remaining loan, min. EUR 250
- changing the payment date once in a year	free of charge
- changing the payment date as of the second change of payment date in one year	EUR 20
- change of the current account(s) related to the loan	EUR 20
<b>6. Limit loan</b>	
- agreement amendment (1)	up to 1% of the loan limit, min. EUR 35
- changing the payment date once in a year	free of charge
- changing the payment date as of the second change of payment date in one year	EUR 20
<b>7. Other loan-related services</b>	
- contractual penalty for the violation of the notification obligation stipulated in the agreement, incl. for not submitting the insurance policy of collateral	EUR 32
- contractual penalty for the violation of any other non-monetary obligation stipulated in the loan agreement	up to 5% of the loan amount outstanding at the moment of violation
- re-registration of a pledge established on a building into a mortgage	free of charge
- reminder of debt	free of charge
- debt claim letter	EUR 5
- certificate on paid interests (2)	EUR 4
<b>Legal entity</b>	
<b>1. Investment loan</b>	
- agreement conclusion	1% of the loan amount, min. EUR 200
- agreement amendment	1% of the remaining loan /limit, min EUR 200
<b>2. Working capital loan</b>	
- agreement conclusion	1% of the loan amount, min. EUR 200
- agreement amendment	1% of the remaining loan /limit, min EUR 200
<b>3. Overdraft</b>	
- agreement conclusion	1% of the loan amount, min. EUR 200
- agreement amendment	1% of the remaining loan /limit, min EUR 200
- increasing the loan amount/limit	1% additional loan amount/limit, min EUR 200
<b>4. Start-up loan</b>	
- agreement conclusion	1,5% of the loan amount

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- agreement amendment	1% of the remaining loan /limit, min EUR 200
<b>5. Apartment building renovation loan</b>	
- agreement conclusion	1% of the loan amount, min. EUR 200
- agreement amendment	1% of the remaining loan /limit, min EUR 200
<b>6. Other loan-related services</b>	
- contractual penalty for the violation of any other non-monetary obligation stipulated in the loan agreement	up to 5% of the loan amount outstanding at the moment of violation
- re-registration of a pledge established on a building into a mortgage	free of charge
- reminder of debt	free of charge
- debt claim letter	EUR 5

(1) All amendments to the loan, which have not been indicated under separate clauses in the price list (incl. amendment of collateral in a notarised or other form).

(2) Commission fee applies to certificates issued at a bank office. A certificate issued automatically in the Internet Bank is free for the client (for enclosing electronically to income tax return).

## Guarantees

Guarantee issued by AS SEB Pank	
<b>1. Agreement conclusion and/or amendment</b>	as agreed
<b>2. Fee for issuing a letter of guarantee under a limit agreement</b>	EUR 95
<b>3. Guarantee fee</b>	determined as a percentage rate individually for each applicant on the basis of the client's risk and the validity of the guarantee, min. EUR 95
<b>4. Fee for issuing a letter of guarantee with special wording</b>	EUR 150
<b>5. Preparation of a draft or a guarantee or an amendment</b>	EUR 70
<b>6. Payment of claims filed on the basis of a guarantee</b>	0.1% of the amount of claim, min. EUR 150
<b>7. Amendment of a guarantee (the relevant guarantee fee is added if the amount is increased and the validity extended)</b>	EUR 95
<b>8. Cancellation of a guarantee</b>	EUR 70
<b>9. Default interest (calculated on any debt from due date until actual date of payment)</b>	0,5% per day
<b>10. Information processing and forwarding fee (added to foreign guarantees)</b>	depending on costs, min. EUR 10

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11. Handling of documents or their drafts and payment fee	0,15% of the amount of documents, min. EUR 95
12. Services provided to other credit institutions	the fee is set for each individual transaction
<b>Guarantee received by a client of AS SEB Pank</b>	
1. Advising	EUR 70
2. Advising of an amendment	EUR 70
3 Filing a payment claim to the bank that issued the guarantee when requested by client	EUR 100
4. Preparation of the draft of a guarantee, an amendment or a claim	depending on costs, min. EUR 70
5. Verification of the guarantee authenticity	EUR 70
6. Advising the issuing bank of cancellation of a guarantee	EUR 70
7. Information processing and forwarding fee	depending on costs, min. EUR 10
8. Handling of documents or their drafts and payment fee	0,15% of the amount of documents, min. EUR 95
9. Services provided to other credit institutions	the fee is set for each individual transaction

**!** The services charges of another bank may be added if another bank is used.  
AS SEB Pank reserves the right to charge for additional services and/or time-consuming transactions in addition to the price list.

## Collection

<b>1. Waiver of documents against payment or acceptance</b>	
1. Waiver of documents against payment or acceptance	0,2% of the collection amount , min. EUR 95
2. Fee for partial payment from second payment	EUR 70
3. Amendment fee	EUR 50
4. Deferred payment fee	EUR 32
5. Waiver of documents without payment or acceptance	EUR 50
6. Fee for refusal or cancellation	EUR 70
7. Re-assignment of the right of ownership to goods if the goods are sent to the name of AS SEB Pank	EUR 50
8. Information processing and forwarding fee	depending on costs, min. EUR 10
9. Default interest (calculated on any debt from due date until actual date of payment)	0,5% per day

**!** The services charges of another bank may be added if another bank is used.  
AS SEB Pank reserves the right to charge for additional services and/or time-consuming transactions in addition to

# Price List

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the price list.

## Letters of credit

Import letter of credit	
1. Agreement conclusion and/or amendment	as agreed
2. Fee for issuing a documentary credit and/or a deferred payment with cash deposit	1% of the amount of documentary credit per year, min. EUR 95
3. Fee for issuing a documentary credit and/or a deferred payment without cash deposit	determined individually for each applicant, min. EUR 95 per month or a part thereof
4. Handling of documents or their drafts (calculated for each set of documents presented)	0,15% of the amount of documents, min. EUR 95
5. Preparation of a draft of a documentary credit or an amendment	EUR 70
6. Amendment fee (excl increasing the amount and/or extending the validity)	EUR 70
7. Increasing the amount and/or extending the validity of a documentary credit	issuance and/or deferred payment fee
8. Discrepancy fee (for presenting discrepant documents; normally paid by the beneficiary)	EUR 95
9. Information processing and forwarding fee	depending on costs, min. EUR 10
10. Making a payment to another bank (normally paid by the beneficiary)	EUR 32
11. Default interest (calculated on any debt from the due date until the actual date of payment)	0,5% per day
12. Services provided to other credit institutions	the fee is set for each individual transaction
Export letter of credit	
1. Advising fee	EUR 70
2. Confirmation fee	depending on the risk of the opening bank, min. EUR 95
3. Preparation of a draft of a documentary credit or an amendment	depending on costs, min. EUR 70
4. Handling of documents or their drafts (calculated each time a set of documents is verified)	0,15% of the amount of documents, min. EUR 95
5. Payment fee upon payment of the amount of documents before the payment date of the documentary credit	0,1% on the amount of payment, min. EUR 70
6. Deferred payment fee	EUR 70
7. Assignment of proceeds	EUR 150

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<b>8. Interest (calculated on the amount of documents paid to the client from the date the payment was made to the client until the date the payment made by the opening bank is received by AS SEB Pank, for a minimum of 10 calendar days)</b>	defined separately for each client
<b>9. Amendment advice</b>	EUR 70
<b>10. Fee for refusal and/or cancellation</b>	EUR 70
<b>11. Transfer fee (the client must also pay all other fees according to the export documentary credit price list)</b>	0.25% of transferred documentary credit amount, min. EUR 95
<b>12. Information processing and forwarding fee</b>	depending on costs, min. EUR 10
<b>13. Default interest (calculated on any debt from due date until actual date of payment)</b>	0,5% per day
<b>14. Services provided to other credit institutions</b>	the fee is set for each individual transaction

Documentary Credits are governed by the Uniform Customs and Practice for Documentary Credits, Pub. No 600, issued by the International Chamber of Commerce, Paris 2007.

**!** The services charges of another bank may be added if another bank is used. AS SEB Pank reserves the right to charge for additional services and/or time-consuming transactions in addition to the price list.

## Securities transactions

Securities account	Private individual	Legal entity
<b>Opening and closing</b>		
<b>1. Opening the intra-bank securities account</b>	free of charge	free of charge
<b>2. Opening the Baltic securities account</b>	in the Internet Bank free of charge; at a bank office EUR 3	EUR 25
<b>3. Outgoing Portfolio Transfer of Baltic Securities account to another intermediary (21)</b>	EUR 15	EUR 15
<b>4. Incoming Portfolio Transfer of Baltic Securities account from another intermediary</b>	free of charge	free of charge
<b>5. Pledge account</b>	-	EUR 35
<b>6. Account closing</b>	free of charge	free of charge
<b>7. Child's special type of account (4)</b>	EUR 50	-
<b>Statements issued by SEB Estonia (11)</b>		
<b>1. At a bank office</b>	EUR 4	EUR 4
<b>2. Regular monthly statement of the intra-bank securities account by e-mail</b>	free of charge	free of charge

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3.Transaction confirmation (for stock exchange transactions), from a bank office	free of charge	free of charge
<b>Statements issued by Baltic Central Securities Depository (11)</b>		
1.Notice of opening the securities account (by regular mail)	EUR 1	EUR 1
2.Ordering regular statements from Baltic Central Securities Depository (7)	EUR 1.60	EUR 1.60
<b>3.Daily-, 10-day, quarterly, monthly statement</b>		
- domestic by regular mail	EUR 4	EUR 4
- cross-border by regular mail	EUR 6	EUR 6
- by e-mail	EUR 0.30	EUR 0.30

Brokerage fee for securities (1, 2, 15, 16, 23)	Private individual and legal entity
1. Estonia, Latvia, Lithuania (Nasdaq Tallinn, Riga, Vilnius) shares and bonds	0,1%, min. EUR 1
2. Norwegian, Swedish Finnish, Danish, Austrian, Belgian, Italian, Spanish, Dutch, Portuguese, French, German (Xetra), Swiss shares	0,14%, min. EUR 9
3. British, Irish shares (8)	0,14%, min. EUR 9
4. US shares	0,14%, min. EUR 9 (but no less than 0.015 USD per share)
5. Canadian shares	0,14%, min. EUR 9 (but not less than 0,025 CAD per share)
6. Sweden (Spotlight)	0,4%, min. EUR 9
7. Polish, Czech, Hungarian, Russian shares	0,25%, min. EUR 25
8. Other shares	according to agreement
9. Share purchase and sale offers and issues conducted through the auction environment of the exchange	0,3%, min. EUR 1
10. Trading account	brokerage fee of the respective country

Monthly securities account maintenance fee (1, 3, 6, 11, 14)	Private individual
<b>1. Baltic and foreign securities (22)</b>	
- up to EUR 35 000	free of charge
- on the part exceeding EUR 35,000	0,009%, max. EUR 7,5
<b>2. Trading account</b>	0,025%, min. EUR 3,20

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Monthly securities account maintenance fee (1, 3, 6, 11, 14)	Legal entity	
<b>Baltic securities</b>		
1. Monthly maintenance fee of empty Baltic securities account	EUR 4,80	
2. Estonian securities up to EUR 2,000,000	0,004%, min. EUR 8	
3. Estonian securities over EUR 2,000,000	EUR 80 + 0,001% of portfolio value exceeding EUR 2,000,000	
4. Only non-marketable Estonian securities (except fund units) (10)	EUR 4,80	
5. Latvian securities	0,008%, min. EUR 8	
6. Lithuanian securities	0,005%, min. EUR 8	
		<b>Minimum monthly fee</b>
<b>Northern European equities</b>		
1. Norway, Oslo SE	0,008%	EUR 4 per group of countries
2. Sweden, Nasdaq Stockholm	0,008%	
3. Sweden, Spotlight	0,008%	
4. Finland, Nasdaq Helsinki	0,008%	
5. Denmark, Nasdaq Copenhagen	0,008%	
<b>Western European equities</b>		
1. Austria, Vienna SE	0,03%	EUR 4 per group of countries
2. Belgium, Euronext Brussels	0,03%	
3. Ireland, Dublin SE (8)	0,03%	
4. Italy, Milan SE	0,03%	
5. Spain, Madrid SE	0,03%	
6. Netherlands, Euronext Amsterdam	0,03%	
7. Portugal, Euronext Lisbon	0,03%	
8. France, Euronext Paris	0,03%	
9. Germany, Xetra	0,025%	
10. Great Britain, London SE (8)	0,03%	
11. Switzerland, SIX Swiss SE	0,03%	
<b>Eastern European equities</b>		
1. Poland, Warsaw SE (9)	0,03%	EUR 4 per group of countries
2. Czech Republic, Prague SE	0,03%	
3. Hungary, Budapest SE	0,03%	
<b>Russian equities</b>		

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Russia, Moscow SE	0,07%	EUR 25
<b>North- American equities</b>		
1. Canada / value of share less than CAD 20	0,015%	EUR 4 per group of countries
2. Canada / value of share more than CAD 20		
3. USA / value of share less than USD 7.5	0,015%	
4. USA / value of share more than USD 7.5		
<b>Other shares</b>		
1. Other countries (e.g. Japan, Hong Kong, Australia)	0,05% or according to agreement	EUR 4
2. Trading account	0,025%	EUR 3,20
		<b>Minimum monthly fee</b>
<b>Northern European bonds</b>		
1. Norway	0,008%	EUR 4 per group of countries
2. Sweden	0,008%	
3. Finland	0,008%	
4. Denmark	0,008%	
<b>Western European bonds</b>		
1. Austria	0,008%	EUR 4 per group of countries
2. Belgium	0,008%	
3. Ireland	0,008%	
4. Italy (20)	0,008%	
5. Spain	0,008%	
6. Netherlands	0,008%	
7. Portugal	0,008%	
8. France	0,008%	
9. Germany	0,008%	
10. Great Britain	0,008%	
11. Switzerland	0,008%	
12. Eurobonds (ISIN starts with XS)	0,008%	
<b>Eastern European bonds</b>		
1. Poland (9)	0,025%	EUR 4 per group of countries
2. Czech Republic	0,025%	
3. Hungary	0,025%	
<b>Russian bonds</b>		
Russia	0,05%	EUR 4



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North-American bonds		
1. Canada	0,008%	EUR 4 per group of countries
2. USA (20)	0,008%	
Other bonds		
1. Other countries	0,05%	EUR 4 per group of countries
2. Structured foreign bonds, distributed by AS SEB Pank (13)	0,008%	
3. Structured foreign bonds, mediated by AS SEB Pank	monthly fee of the respective country	

Settlement fee for securities (1)	
Settlement fee (shares) (2, 16) is applied to OTC securities transfers	Private individual and legal entity
1. Northern European shares (Norway, Sweden, Finland, Denmark, Germany), US shares	EUR 14
2. Austrian, Hungarian, Russian shares	EUR 45
3. Belgian, Italian, Spanish, Dutch, Portuguese, French, Swiss, Czech, Canadian shares	EUR 28
4. Polish shares (9)	EUR 28
5. Irish shares (8)	EUR 28
6. British shares (8)	EUR 20
7. Shares from other countries	EUR 75 or according to agreement
8. Trading account	settlement fee of the respective country
Settlement fee (bonds) (2, 16)	Private individual and legal entity
1. Norway, Sweden, Finland, Denmark, Germany, eurobonds (ISIN starts with XS)	EUR 20
2. Austrian, Belgian, Irish, Spanish, Dutch, Portuguese, French, British, Swiss, Czech, Hungarian, Canadian bonds	EUR 28
3. Italian bonds (20)	EUR 28
4. Polish bonds (9)	EUR 28
5. Russian bonds	EUR 75
6. US bonds (20)	EUR 20
7. Bonds from other countries	EUR 75
8. Structured foreign bonds, distributed by AS SEB Pank (13)	EUR 20
9. Structured foreign bonds, mediated by AS SEB Pank	settlement fee of the respective country

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Fund transactions (19)	Settlement fee	Monthly maintenance fee (3, 11)	Administration fee (24)
<b>SEB Investment Management AB U and F class funds registered in Luxembourg (17)</b>			
1. Purchase	free of charge	free of charge	0,035%
2. Sale	free of charge		
3. Change of fund units	free of charge		
4. Purchase of fund units with standing payment order of fundsaving	free of charge		
<b>Other SEB Investment Management AB registered funds (17)</b>			
1. Purchase	EUR 3, 20	free of charge	-
2. Sale	EUR 3, 20		
3. Change of fund units	free of charge		
4. Purchase of fund units with standing payment order of fundsaving	free of charge		
<b>Other funds registered in Estonia (1, 17)</b>			
1. Purchase	EUR 3.20	For private clients: up to €6,500 - €0.8; €6,500–€65,000 - €2.5; €65,000+ - €5 For legal persons as per the price list of Estonian securities.	-
2. Sale	EUR 3.20		

Other transaction fees	
<b>Baltic Central Securities Depository and other Estonian securities</b>	
1. Securities transfer against payment with defined counterparty	EUR 3.20
2. Transfer without payment	EUR 4.80
3. Transaction between the Baltic Central Depository and foreign depository	EUR 20
4. Subscription to securities (19)	EUR 3.20
5. Confirmation of stock exchange transaction	EUR 3.20
6. Pledge registration	EUR 15
7. Transfer of pledged securities	EUR 15

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<b>Foreign securities</b>	
<b>1. SEB Estonia internal transaction</b>	EUR 4.80
<b>2. Transaction with a determined counterparty</b>	settlement fee of the respective country
<b>3. Subscription to foreign securities (19)</b>	settlement fee of the respective country
<b>4. Subscription to structured bonds (19)</b>	EUR 3.20
<b>5. Optional corporate events (12)</b>	settlement fee of respective country
<b>6. Change of transaction terms/ cancellation of order (only upon agreement with the bank)</b>	actual expenses or min. settlement fee
<b>Other services (11, 18)</b>	
<b>1. Participation in the general meetings of shareholders</b>	as agreed with the bank
<b>2. Tax Relief at source – Baltic securities</b>	EUR 10
<b>3. Tax Relief at source – foreign securities (18)</b>	EUR 20 + actual fees
<b>4. Tax reclaim - Baltic securities</b>	EUR 20 + actual fees
<b>5. Tax reclaimed – foreign securities (18)</b>	EUR 100 + actual fees
<b>6. Processing fee of the child's special type of account</b>	EUR 25

- (1) Baltic securities are held in a Baltic securities account and foreign securities are held in an intra-bank account.
- (2) Foreign bank fees exceeding the SEB Estonia transaction fee to be added.
- (3) The maintenance fee for a private person's securities account is calculated once a month on the last banking day on the basis of the aggregated value of securities kept on the securities accounts. The maintenance fee for a legal person's securities account is calculated once a month on the last banking day on the basis of the aggregated value of securities kept on the securities accounts tied to one cash account.
- When calculating the value of securities, the bank proceeds from the net asset value (NAV) of the fund unit, for bonds - from the nominal value, for traded shares - from the market value or the most recent price, known to the bank. For the rest of the securities, the bank proceeds from the par value of the security or the accounting par value of the security. If information about the par value cannot be obtained from the financial data vendor, the par value shall be deemed to be 1. The maintenance fee of the securities account and the fee for the statement shall be debited from the client's cash account tied to the securities account once a month, the latest by the 15<sup>th</sup> day of the following calendar month. For private clients safekeeping fee shall be taken from the current account linked with the oldest securities account.
- (4) A securities account opened on behalf of a minor or an adult with restricted active legal capacity, for whom guardianship has been established, for executing securities transactions on the account of the assets of a parent or guardian, arising from the Family Law Act. A service fee as per price list shall apply when opening a Baltic securities account.
- (5) Processing of securities transactions related to the child's special type of account, which requests further analysis in order to ascertain the eligibility of transactions on the child's special type of account (securities, obtained previously on the account of assets of the parent or guardian, securities transactions between customers, etc.) Maximum time of processing is 5 working days.
- (6) For ADR (American Depositary Receipt) and GDR (Global Depositary Receipt) bonds, direct costs related to safekeeping the securities may be added, which the bank debits from the client depending on the conditions of the specific ADR or GDR either once a month, quarter, half-year or year.

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- (7) Baltic Central Securities Depository gives issues a securities account statement upon request of the securities account owner once a year - free of charge.
- (8) The Stamp Duty is generally levied on purchase transactions of British and Irish securities, which in Great Britain is 0.5% and in Ireland 1%.
- (9) For transactions with certain Polish securities (such as OTC transaction without broker), the Stamp Duty of 1% on the transaction amount may be added. The buyer of the securities shall pay the Stamp Duty and submit the required documentation directly to the tax authority in Poland.
- (10) If the securities account contains both, marketable as well as non-marketable Estonian securities (excl. fund units), which are registered with Baltic Central Securities Depository then the non-marketable securities (excl. fund units) are not included in the portfolio value and maintenance fee is charged only for the marketable securities.
- (11) VAT shall be added to the service charge as per Value Added Tax Act. VAT is not added to monthly maintenance fee, if the securities account holds only the units or shares of a mutual fund stipulated in the Investment Funds Act or a mutual fund of a Member State of the European Economic Area.
- (12) As regards the transaction fees for participants in optional corporate events, potential "out of pocket fees" (e.g. notary fees, transport costs) will be added, which will be divided between the participants in the corporate event pro rata to the quantity of their securities.
- (13) Structured bonds, the issuers of which are credit institutions and the primary distribution of which has been introduced to the client by the Bank.
- (14) Only those accounts, which contain **only** the securities of Estonian companies, which are either bankrupt or under liquidation, are exempt from a monthly maintenance fee, based on the information received from the Baltic Central Securities Depository. Monthly maintenance fee is not calculated, if the only securities held in the securities account throughout the entire calendar month are those, belonging to Estonian companies, which are in bankrupt or under liquidation.
- (15) The commission fee rate of deals with a broker shall be calculated from the transaction amount
- (16) A financial transaction tax of the respective country may be added to the transaction (e.g. 0.3% of the transaction amount in case of purchasing securities of an issuer in France and 0.2% of the transaction amount in case of purchasing securities of an issuer in Spain).
- (17) Securities are held in an intra-bank securities account.
- (18) In case of specific countries, foreign securities bank may not offer prevention and refund of income tax.
- (19) An additional fee may be added to the transaction pursuant to the offering documents of the respective instruments.
- (20) The precondition to executing transactions with these bonds is the submission of the required tax documentation. For this, please contact the bank before making the transaction.
- (21) Applies, if the account includes securities with up to five different ISIN-codes. Starting from the transfer of sixth and subsequent securities positions with a different ISIN-code, a fee for securities transaction without payment shall be added.
- (22) Baltic securities – Estonia, Latvia, Lithuania. Foreign securities: Norway, Sweden, Finland, Denmark, Austria, Belgium, Ireland, Italy, Spain, the Netherlands, Portugal, France, Germany, the United Kingdom, Switzerland, Poland, the Czech Republic, Hungary, Russia, Canada, United States, other countries.
- (23) Fees apply to orders submitted via the Internet Bank or a bank office.
- (24) SEB Investment Management U and F class funds administration fee (set in monthly rate) is calculated at the end of each day based on the aggregated value (NAV) of the respective fund units. Administration fee is debited once a month, the latest by the 20th day for previous month from the current account tied to the securities account.

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## Additional services

<b>1. Copying and transference of bank documents (1)</b>	EUR 3 / per document
<b>2. Archive inquiry for document (1)(2)</b>	EUR 30 / per document
<b>3. Issuing and transference of certificates, confirmations (1)</b>	
- on existence of an account and on the balance (balance confirmation)	EUR 9
- certificate to Commercial register (on share capital)	EUR 9
- certificate of income tax on interest (3)	EUR 9
- certificate on existence/lack of obligations	EUR 9
- transaction confirmation (stamp on the payment order)	EUR 3
- letter of recommendation for another bank (4)	EUR 9
- certificate of the occurrence of the card transaction	EUR 9
<b>4. Responses to inquiries</b>	
- to auditors	EUR 25, to groups of companies EUR 25 per member
- contract and balance inquiry on a business client (for liquidator)	EUR 30
- certificates and responses to inquiries, which need special solutions (5)	EUR 30 per hour, min. EUR 30
<b>5. A notice of debt</b>	
- reminder of debt	free of charge
- debt claim letter	EUR 5
<b>6. Transfer of documents and bank accessories (bankcard, ID-Card reader, PIN calculator, etc.) with courier service</b>	as per price list of the respective courier company established to SEB
<b>7. Sending documents and bank accessories (ID-Card reader, PIN calculator) by registered mail</b>	
- in Estonia	EUR 5
- outside Estonia	EUR 10
<b>8. Pension Plan Agreement</b>	
- contract fee	free of charge
- annual fee	free of charge
<b>9. Fee for the establishment of account pledge</b>	EUR 180
<b>10. Statement of Fees in SEB Internet Bank for private client and at a bank office (6)</b>	free of charge

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(1) A forwarding fee shall be added to the price:

by mail in Estonia – EUR 2;

by mail outside Estonia – EUR 5.

(2) Price already contains fee of copy making from document.

(3) Commission fee applies to certificates issued at a bank office. A certificate issued automatically in the Internet Bank is free for the client (for enclosing electronically to income tax return).

(4) The bank is entitled not to issue a recommendation.

(5) Preparing other responses and certificates for inquiries, not separately indicated in the price list. The bank is entitled to refuse to accept the orders for preparing certificates or other documents that need a special solution.

(6) A document for private clients that contains information on the service charges paid for the typical payment services relating to the current account and card account, the interest earned in the selected period and the interest calculated for the use of the overdraft limit. Possible periods are previous calendar year and current year.

## Private Banking (1)

Monthly fees	From 01.01.2021
1. Monthly fee for SEB Private Banking for clients with liquid assets (EUR 200,000 at minimum) (1)	EUR 35
2. Monthly fee for the SEB Private Banking Plan for clients with liquid assets (EUR 200,000 at minimum) (1)	EUR 55
3. SEB Private Banking monthly fee for customer with assets less than EUR 200,000	EUR 100
Management and consultation fees	
1. Investment portfolio management (including the monthly fee for Private Banking) (2)	up to 1,2% per year
2. Client-managed portfolio account agreement and periodic accounting (including the monthly fee for Private Banking) (2)	up to 0,9% per year
Card fees	
<b>Mastercard World Elite credit card (with Priority Pass service and travel insurance World Elite)</b>	
- issue (with the cover of Emergency service, incl. prolongation)	EUR 35
- monthly fee	EUR 35
- replacement card	EUR 15
- additional card	EUR 35
Safe deposit boxes	
<b>Safe deposit box rental at Tornimäe 2, Tallinn</b>	Based on personalised offer (depends on the size of safe deposit box)

(1) Bank's price list applies to services not specified in the price list

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- (2) Price includes VAT as per Value Added Tax Act.
- (3) No new contracts are signed from 01.01.2021
- (4) VAT as per Value Added Tax Act will be added to the price.