



Fee Information Document



Name of the account provider: AS SEB Pank

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

Date: 01.11.2018

- 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	<u>Resident</u>	
	Current account opening	EUR 0.00
	Current account monthly fee	EUR 0.30
	Total annual fee	EUR 3.60
	<u>Resident of EEA member state</u>	
	Current account opening	EUR 0.00
	Current account monthly fee	EUR 0.30
	Total annual fee	EUR 3.60

Payments (excluding cards)		
Payment order within Estonia (SEPA)		
Internal payment	Internet bank	EUR 0.16
	Over the counter	EUR 2.30
European ordinary payment	Internet bank	EUR 0.38
	Over the counter	EUR 3.50
Payment order (SEPA)		
European ordinary payment	Internet bank	EUR 0.38
	Over the counter	EUR 3.50
Payment order between third countries (non-SEPA)		
Ordinary payment with shared charges	Internet bank	EUR 6.00
	Over the counter	EUR 10.00
Standing order		
E-invoice		
[E-invoice with automated standing order]		
Internal payment		EUR 0.08
European ordinary payment		EUR 0.19
Cards and cash		
Providing a debit card		
[Ordinary cards: "MC debit card", "MC contactless debit card", "Visa Electron debit card"]	Issue	EUR 0.00
	Monthly fee	EUR 1.00
	Total annual fee	EUR 12.00
Providing a credit card		
[Ordinary cards: "MC Standard credit card", "MC contactless credit card", "Visa Classic credit card"]	Issue	EUR 0.00
	Annual interest	18%
	Monthly fee	EUR 1.60
	Total annual fee	EUR 19.20
Cash withdrawal		
Over the counter in euros (except coins)		0.5% of the amount, min EUR 3

<p><u>With debit card</u></p> <p>In SEB Estonia ATMs:</p> <ul style="list-style-type: none"> - up to EUR 1000 in a calendar month - if the amount exceeds EUR 1000 in a calendar month <p>In Estonia from cross-use ATMs</p> <p>In abroad located ATMs</p> <p><u>With credit card</u></p> <p>From cash machine (incl. abroad)</p> <p>From bank office (incl. abroad)</p>	<p style="text-align: right;">EUR 0.00</p> <p style="text-align: right;">0.3 % of the amount</p> <p style="text-align: right;">EUR 1 + 2.5% of the amount</p> <p style="text-align: right;">EUR 1 + 2.5% of the amount</p> <p style="text-align: right;">EUR 2 + 2.5% of the amount</p> <p style="text-align: right;">EUR 2 + 2.5% of the amount</p>
<p>Cash deposit</p> <p>Over the counter in euros (except coins)</p> <p>In SEB Estonia ATM's:</p> <ul style="list-style-type: none"> - up to EUR 4000 in a calendar month - if the amount exceeds EUR 4000 in a calendar month 	<p style="text-align: right;">0.4 % of the amount, min EUR 3</p> <p style="text-align: right;">EUR 0.00</p> <p style="text-align: right;">0.3% of the amount</p>
<p>Other services</p>	
<p>Internet banking agreement</p> <p>[SEB Internet Bank, SEB mobile app]</p>	<p>Sign-up fee EUR 0.00</p> <p>Monthly fee EUR 0.00</p>

¹ Starting from 02.10.2018 it is not possible to order MC debit card and MC Standard credit card

Package of services	Fee
<p>[+ plan] Benefits: current account and 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*.</p>	<p>Formalization fee EUR 1.60</p> <p>Monthly fee EUR 1.60</p> <p>Total annual fee EUR 19.20</p>
<p>*Payments beyond these quantities will be charged separately</p>	

<p>[Super + Plan]* Benefits: current account and 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; instalment credit card annual interest 16% on used loan limit; overdraft and consumer loan interest -2%.</p>	<table> <tr> <td>Formalization fee</td> <td>EUR 2.45</td> </tr> <tr> <td>Monthly fee</td> <td>EUR 2.45</td> </tr> <tr> <td>Total annual fee</td> <td>EUR 29.40</td> </tr> </table>	Formalization fee	EUR 2.45	Monthly fee	EUR 2.45	Total annual fee	EUR 29.40
Formalization fee	EUR 2.45						
Monthly fee	EUR 2.45						
Total annual fee	EUR 29.40						
<p>*The plan can be selected by clients starting from age 18.</p>							
<p>[Family Plan]* Benefits: current account and 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; instalment credit card annual interest 16% on used loan limit; overdraft and consumer loan interest -2%.</p>	<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
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Monthly fee	EUR 2.95						
Total annual fee	EUR 35.40						
<p>*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>							
<p>[Youth Plan]* Benefits: current account and 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; virtual card with no issue fee and 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 and 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; instalment credit card annual interest 16% on used loan limit; consumer loan interest -2%.</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>							