

Price list for private person

Effective as of 01.08.2017

SURFIKAS (package for young people in the age from 7 to 25)

In order to use this package 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)	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

If the client changes the package "Surfikas" for the Settlements Package, the package "Surfikas" and all the benefits of the package shall end as of the moment of the Settlements Package enters into force.

SETTLEMENTS 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)	free of charge
SEPA payment from Internet bank	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*

* 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

Resident	free of charge
Non-Resident	100 €
Current account interest	0,01%*
Opening a deposit account	free of charge

* 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	0,50 € / per month*
Deposit facility fee for non-resident clients	
EUR**	0,40% per annum
CHF***	1,00% per annum

* for customers who are using Surfikas and Settlements Package, child deposit and term deposit - free of charge

** Fee applies to non-resident clients, whose monthly average payment accounts balance is over 150 000 EUR.

*** Fee applies to non-resident clients, whose monthly average payment accounts balance is over 50 000 CHF.

ACCOUNT STATEMENT

From Internet bank	free of charge
From a branch*	0,35 € /page (min 3 €)
once a year on transactions made up to 12 months ago	free of charge

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

CLOSING ACCOUNTS

Closing accounts	free of charge
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CASH OPERATIONS

Cash deposit in branch

EUR	
in the holder's accounts up to 1 000 € per day	free of charge
in the holder's accounts over 1 000 € per day	0,20% of the amount
in coins	2% of the amount (min 2,50 €)
in coins in child deposit account	free of charge
in another person's account	0,2% of the amount (min 2,50 €)
in child deposit account	free of charge
in apartment-building 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	0,4% (min 2 €)
USD	0,5% of the amount (min 2,50 €)
RUB	5% of the amount (min 2,50 €)

Additional services

The size of the sum as of which cash needs to be reserved is determined by the branch.

Payment 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 € + fee for respective transaction
Penalty for failure to withdraw pre-ordered cash	40 € + according to the actual expenses
Exchange of coins for notes and notes for coins (EUR)	5% of the amount (min 2,50 €), fee for account holder 2% of the amount (min 2,50 €)

Exchange of notes

EUR	0,5% of the amount (min 2,50 €) for account holder up to 50 € free of charge
USD, RUB	2% of the amount (min 2,50 €)
Verification of notes (EUR, USD, RUB)	5% of the amount (min 2,50 €), fee for account holder 2% of the amount (min 2,50 €)
Currency exchange (USD, RUB)	2,50 €

PAYMENTS

Intra-bank payment

(in euros)

from a branch	2 €
to deposit account	free of charge
to apartment-building account	0,40 €
between different accounts of the same person	free of charge
from Internet bank	free of charge

(in a foreign currency)

from a branch	2 €
from Internet bank	0,20 € (€ (for customers who are using Settlements Package - free of charge)

Domestic payment

(in euros)

from a branch	
ordinary payment	2 €
urgent payment	15 €
from Internet bank	
ordinary payment	0,20 € (for customers who are using Surfikas and Settlements Package - free of charge)
urgent payment	12 €
Domestic incoming payment	free of charge
Cancellation of transfer order after accepting its by the bank (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

European payment (SEPA payment)

from a branch	2 €
from Internet bank	0,20 € (for customers who are using Settlements Package - free of charge)
An incoming European payment	free of charge

Other cross-border payments (international payments)

From a branch	8,00 €
Payment in full to the beneficiary*	30 € **
An urgent payment	15 €
An urgent payment in full to the beneficiary*	35 € **
From Internet bank	6,00 €
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 accepting its by the bank (not yet remitted transfer order) 20 €

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) and/or payment currency isn't currency of the member states of European Economic Area.

** 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.

Informing about refusal of transfer order

by post	3,20 €
by e-mail or phone	1,00 €
via Internet bank	free of charge

Direction of payments to an account with another Estonian bank within 1 month after the expiry of the Settlement Agreement double price of payment from a branch

Disbursement of a payment in cash within one month after the expiry of the Settlement Agreement double price of transaction from a branch

E-INVOICE WITH AUTOMATED STANDING ORDER

Conclusion of the agreement	free of charge
Intra-bank payment	free of charge
Domestic payment	0,20 € (for customers who are using Settlements Package - free of charge)

STANDING ORDER (only domestic standing order in euros)

Conclusion of the agreement	free of charge
Payment	0,20 € (for customers who are using Settlements Package - free of charge)
Intra-bank payment to the deposit account	free of charge

INTERNET BANK

Conclusion of the agreement	free of charge
Amendment of the agreement	free of charge
Monthly maintenance fee	free of charge
Blocking and opening personal key	free of charge
Renewal security feature of personal key (password, secret key file)	free of charge
Code card of personal key (excl. first or if worn card refund)	2 €
ID-card of Krediidipank	75 €
Penalty for breach of the Internet Bank Personal Key Agreement	50 €

SMS-SERVICE

Subscription fee	free of charge
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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

* taking from 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, 100 GBP, 1000 SEK (depending on the 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	3 €
Issuing an additional card	3 €
Sending a card by post to Estonia	1 €
Sending a card by post to abroad	5 €
Charge for card preparation, if the customer will not withdraw the card **	5 €
Monthly maintenance fee	1,20 €/per month (for customers who are using Surfikas and Settlements Package - free of charge)
Payment in a commercial enterprise	free of charge
Cash withdrawal from ATMs in Estonia and Eurozone	1,20 €/transaction
Cash withdrawal from ATMs abroad (excl. Eurozone)	2,5% of the amount + 2 €/transaction
Cash withdrawal from ATMs for customers who are using package Surfikas	5 times in a month free of charge
Cash withdrawal from ATMs for Settlements Package users	free of charge *
Inquiry from ATM	0,35 €/ inquiry
Blocking the card	free of charge
Penalty for demand for refund	20€ (additional costs of the card organisations may apply)
Penalty for use of blocked or closed card	50 €

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

1. within calendar month after withdrawal the first card and next month;
2. if the card owner has paid with the card in a commercial enterprise at least 100 euros last month

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

CREDIT CARD

Deferred payment credit card

Annual credit limit fee	1% of the credit limit (min 20 €)
Monthly maintenance 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 360-day year
Statements by post	3,20 €
Inquiry (from ATM)	0,35 €/ inquiry
Replacement of the card before expiry of the term of use	6,50 €
Sending a card by post to Estonia	1 €
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
Cash withdrawal from ATMs	2,5% of the amount + 2 €/transaction
Payment in a commercial enterprise	free of charge
Reopening of the credit limit that is closed due to a debt	25 €

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 €

* 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

Revolving credit card

Monthly maintenance 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 €
Inquiry (from ATM)	0,35 €/ inquiry
Replacement of a card before expiry of the term of use	6,50 €
Sending a card by post to Estonia	1 €
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
Cash withdrawal from ATMs	2,5% of the amount + 2 €/transaction
Payment in a commercial enterprise	free of charge
Reopening of the credit limit that is closed due to a debt	25 €
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 €

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

LOANS

Housing loan

Conclusion of the agreement (of the loan amount)	0%-1% (max 650 €)
Amendment of the agreement (of the remaining loan)	
Amendment of interest rate	0,5%-1% (min 65 €)
Extension of loan term	0,5%-1% (min 65 €)
Reduction of loan term	65 €
Amendment of the interest type	1,5% (min 35 €)

Consumer loan

Conclusion of the agreement (of the loan amount)	1% (max 100 €)
Amendment of the agreement (of the remaining loan)	
Amendment of interest rate	0,5%-1% (min 65 €)
Extension of loan term	0,5%-1% (min 65 €)
Reduction of loan term	0,5%-1% (min 65 €)

Mortgage loan

Conclusion of the agreement (of the loan amount)	2% (min 150 €)
Amendment of the agreement (of the remaining loan)	
Amendment of interest rate	1% (min 65 €)
Amendment of the loan term	1% (min 65 €)

Small loan

Conclusion of the agreement	2% (min 35 €)
Amendment of the agreement	
Amendment of interest rate	35 €
Amendment of the loan term	35 €

Overdraft

Conclusion of the agreement	15 € (in the branch) / 6 € (via Internet bank)
Annual interest rate	from 18%

Amendment of the agreement	
Extension of the loan term	6 €
Increasing of the credit limit	15 €
Student loan	
Conclusion of the agreement	2 €
Amendment of the agreement	
Amendment of the payment schedule	6 €
Refinancing	6 €
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
Other charges	
Repayment holiday and/or amendment of the loan term for the same period	20 € (3 months); 35 € (more than 3 months)
Loan principal and interest rate repayment holiday	65 €
Staggering of interest rate	min 20 €, max 65 €
Exchange and release of collateral (excl. absence of debt obligation)	
by way of notarial transaction	65 €
by way of non-notarial transaction	35 €
by way of notarial transaction outside the locations of the bank offices	100 €
Amendment of the schedule type	35 €
Amendment of the payment date	10 €
Amendment of the loan debtor (except in case of inheritance)	100 €
Penalty	
unfixed interest rate loan	statutory interest rate**** per 360-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.	
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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.	
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 the 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 the leasing term	0,5%-1% (min 100 €)

Reduction of the 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 the 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 (Maanteamet), if the operation is performed by lessor	50 € + VAT, expenses of Maanteamet 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.

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TRANSACTIONS IN SECURITIES

Securities account in the ECSD	
Opening a securities account	1,60 €
Closing a securities account	6,40 €
Intra-bank securities account	
Opening a securities account	free of charge
Closing a securities account	free of charge
Account transfer to another account manager	
	19 €
Maintenance fee of securities account *, **	
Estonian securities*****	
portfolio market value up to 10 000 €	7,70 €/per year
portfolio market value from 10 000 € up to 100 000 €	25,50 €/per year
portfolio market value over 100 000 €	48 €/per year
Foreign securities	15 €/per month
Foreign bonds****	by separate agreement
Maintenance fee of empty intra-bank securities account	free of charge
Maintenance fee of empty securities account in the ECSD	7,70 €/per year
Transaction fees at regulated markets ***	
Estonian securities	0,25% (min 9,50 €)
Latvian securities	0,5% (min 25 €)
Lithuanian securities	0,5% (min 25 €)
Russian securities	0,5% (min 160 €)
Foreign securities *****	0,25%

Other transaction fees

Transactions in securities filed with the ECSD	
Transaction against payment	3,20 €
Transaction against payment involving real-time settlements	11,20 €
Transaction without payment	4,80 €
Subscription for securities filed with the ECSD	3,20 €
Registration of a pledge transaction	13 €
Transfer of pledged securities	13 €
Foreign securities (excl. filed with the ECSD)	
Intra-bank transaction against payment / without payment	6,50 €
Transactions with the counterparty, doesn't have an account in Krediidipank***	0,1% (min 50 €)
Transactions in fund shares	
Subscription for / redemption of fund shares registered in ECSD	3,20 €
Subscription for / redemption of foreign fund shares	6,50 €
Exchange of the units registered in the ECSD	4,80 €
Exchange of the foreign units	13 €
Exchange of transaction conditions / cancellation of an order (accordance with the bank)	service fee for the respective transaction

Securities account statements**

Statements issued by Krediidipank	
in the branch	2 €
by mail, by fax	3 €
by e-mail	1 €
Statements issued by the ECSD	
once a day, a decade, a month, a quarter	1,30 €
an annual statement	free of charge
Transaction confirmation	free of charge

Other services **

Income tax reclaim	by separate agreement
Application for a more favourable income tax rate	by separate agreement

* The maintenance fee is calculated once a year/month (foreign securities) on the basis of the value of the portfolio on the penultimate banking day, kept on the securities accounts tied to one current account.

When calculating the value of the portfolio, 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 their nominal value.

The maintenance fee of the securities account shall be debited from the client's current account tied to the securities account, once a year/month, the latest on the last banking day of the calendar year/month.

** VAT will be added to the price of service fees pursuant to the Value Added Tax Act.

*** Foreign bank fees and brokerage fees exceeding the Krediidipank fees to be added.

**** The maintenance fee of foreign securities is calculated once a month on the basis of the annual average nominal value of the portfolio, kept on the securities accounts tied to one current account.

***** The minimum transaction amount of securities is in nominal 50 000 EUR or 50 000 USD

***** No securities account maintenance fee is charged if Client only holds securities of Estonian companies currently under liquidation or in bankrupt and for which Estonian Central Register of Securities does not charge the account maintenance fee. After cancelling those securities in Estonian Central Register of Securities maintenance fee of empty securities account will be applied ordinarily according to the price list.

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

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