

# Price list of banking services for private clients

## Banking plans and travel insurance with a monthly fee

Effective as of 1 August 2026

The ordinary price list of the bank is applied to the banking services not included in banking plans.

### Basic

Account maintenance	free of charge <sup>1</sup>
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
European payment in Internet bank, including instant payment	free of charge
Standing order	free of charge
E-invoice standing order	free of charge
Banking plan monthly fee	free of charge
Virtual card monthly fee	free of charge

### Useful

Bonus points	1% of the amount of purchases made with your debit card at Coop Eesti stores to the current account linked to the debit card on the first day of the following month <sup>7</sup>
Account maintenance	free of charge <sup>1</sup>
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
European payment in Internet bank, including instant payment	free of charge
Standing order	free of charge
E-invoice standing order	free of charge
Debit card monthly fee (incl. virtual card)	free of charge
Cash withdrawal with debit card from ATMs in EEA countries and Coop Sula withdrawal	up to €1,000 per month free of charge <sup>5</sup>
Coop Sula cash deposit with debit card	up to €2,000 per month free of charge <sup>3</sup>

### Banking plan monthly fee

Monthly fee	€1.49
Monthly fee for clients aged 26 and under	free of charge
Monthly fee for clients aged 65 and over	free of charge

### Banking plan signing up fee

Signing up fee	€1.49
Signing up fee for clients aged 26 and under	free of charge
Signing up fee for clients aged 65 and over	free of charge

### Unlimited

Travel Insurance for banking plan users <sup>8</sup>	free of charge
Bonus points	1% of the amount of purchases made with your debit card at Coop Eesti stores to the current account linked to the debit card on the first day of the following month <sup>7</sup>
Annual interest rate of current account for amount up to €500,000	1% <sup>2</sup>
Account maintenance	free of charge <sup>1</sup>
Intra-bank and Estonian payment in Internet bank (euros), including instant payment	free of charge
European payment in Internet bank, including instant payment	free of charge
Standing order	free of charge
E-invoice standing order	free of charge
Debit card monthly fee (incl. virtual card)	free of charge
Fee for card transactions in foreign currencies	free of charge

Cash withdrawal with debit card from ATMs throughout the world and Coop Sula cash withdrawal	up to €10,000 per month free of charge <sup>5</sup>
Coop Sula cash deposit with debit card	up to €2,000 per month free of charge <sup>3</sup>
Banking plan monthly fee	€6.99
Banking plan signing up fee	€6.99

#### Travel insurance with a monthly fee for banking plan user <sup>6</sup>

Monthly fee	€8.90
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<sup>1</sup> A person whose permanent and main place of residence and work is in a member state of the European Economic Area. Additional information is provided in the current account and account information price list.

<sup>2</sup> Calculated on the daily balance of the euro account. Interest is paid out once a calendar month. Interest calculated during a calendar month that amounts to less than €0.05 is not paid out or carried over to the calculation for the following calendar month. If there is a maximum limit on the application of the interest rate, the balances of all the accounts of the account holder are taken into account when calculating this maximum limit.

<sup>3</sup> Coop Sula has a daily limit of €1,000 per month and a maximum monthly limit of €2,000 per month.

<sup>4</sup> The bank offers travel insurance in partnership with Compensa Vienna Insurance Group, ADB Estonia

<sup>5</sup> The additional service fee of the operator of the ATM for use of the ATM as set out in the operator's price list may be added to the cash withdrawal transaction.

<sup>6</sup> Only the users of the Basic, Useful and Unlimited banking plan can choose travel insurance. The bank offers travel insurance in cooperation with If P&C Insurance.

<sup>7</sup> You can earn bonus points on the amount of the purchases made with the bank's debit card at Coop Eesti stores (excluding the online store) on the condition that the account holder has no debts to the bank.

Purchases made with an extra card linked to the debit card will be included among the purchases made by the account holder. The bonus points are not paid out if the current account linked to the debit card is closed before the payout date of the bonus points.

## Settlement accounts

Effective as of 1 August 2026

### Opening accounts

<b>Opening a current account</b>	free of charge
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### Inspection of documents required for opening current account

Estonian resident <sup>1</sup> or Estonian citizen	free of charge
EEA country resident <sup>2</sup>	free of charge
resident of another country (non-EEA) <sup>3</sup>	€195 <sup>4</sup>

### Account maintenance

<b>Account maintenance</b>	
Estonian resident <sup>1</sup> or Estonian citizen	free of charge
EEA country resident <sup>2</sup>	free of charge
resident of another country (non-EEA) <sup>3</sup>	€8 <sup>5</sup>

<b>Annual interest rate of current account</b>	0.01% <sup>6</sup>
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<b>Deposit fee for non-resident</b>	0.50% on annual basis <sup>7</sup>
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### Overdraft <sup>10</sup>

Interest rate	from 18% of used credit limit/year
Limit increase	€15
Extension of term	€6
Default interest rate	contractual interest rate
Debt processing fee	
first debt notice	free of charge
each subsequent debt notice	€5

<sup>1</sup> A person whose permanent and main place of residence and work is in Estonia (for at least 1 year).

<sup>2</sup> A person whose permanent and main place of residence and work is in a member state of the European Economic Area.

<sup>3</sup> A person whose permanent and main place of residence and work is not in a member state of the European Economic Area.

<sup>4</sup> The service fee is not subject to a refund if the bank refuses to open a current account. The service fee is payable once and not subject to payment when a subsequent current account is opened.

<sup>5</sup> The service fee is subject to payment in addition to the monthly fee of the banking plan.

<sup>6</sup> Calculated on the daily balance of the euro account. Interest is paid out once a calendar month. Interest calculated during a calendar month that amounts to less than €0.05 is not paid out or carried over to the calculation for the following calendar month.

<sup>7</sup> The fee applies to clients who are not Estonian residents<sup>1</sup> and whose average current account balance is over €150,000 per month. The fee applies to euro deposits.

<sup>8</sup> As of 3 April 2023 no new overdrafts will be entered into with private clients.

## Cards

Effective as of 1 August 2026

### Debit cards

Issuing of virtual card	free of charge
Issuing of primary physical card	free of charge
Issuing of each subsequent physical card	€5
Replacement of physical card before expiry	€5 <sup>1</sup>
Replacement of card upon expiry	free of charge
Monthly fee	€1
Virtual card monthly fee	free of charge
Expedited ordering of card	€30 <sup>2</sup>
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€10, registered post €15
Fee for preparation of physical card that is not collected	€5 <sup>3</sup>
Coop Sula withdrawal	€0.69/transaction <sup>4</sup>
Coop Sula cash deposit	0.5% of amount + €2/transaction <sup>4</sup>
Cash withdrawal from ATM in Contracting Parties to the European Economic Area, where the transaction currency is the euro	€1.20/transaction <sup>5</sup>
Cash withdrawal from ATM in countries where the transaction currency is not the euro	2.5% of amount + €2/transaction <sup>5</sup>
Information request at ATM I	€0.40/query
Fee for transactions in foreign currencies	1% of transaction amount <sup>6</sup>
Fee for unjustified reclamation	€25 (card organisations' costs may be added)
Fine for use of blocked or invalid card	€65

### Credit cards

#### Coop credit card

Issuing of virtual card	free of charge
Issuing of primary physical card	free of charge
Issuing of each subsequent physical card	€5
Replacement of physical card before expiry	€5 <sup>1</sup>
Replacement of card upon expiry	free of charge
Monthly fee	€1
Virtual card monthly fee	free of charge
Expedited ordering of card	€30 <sup>2</sup>
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€10, registered post €15
Free for preparation of card that was not collected	€6.50 <sup>3</sup>
Interest rate	from 18% of used credit limit/year
Changing the credit limit	1% of the amount to be changed (min. €10)
Amendment of other contract terms and conditions	€10
Default interest rate	rate set out in contract
Coop Sula withdrawal	2.5% of amount + €2/transaction
Coop Sula cash deposit	0.5% of amount + €2/transaction
Cash withdrawal from ATM	2.5% of amount + €2/transaction <sup>5</sup>
Information request at ATM	€0.40/query
Transfer from card account to current account	2.5% of amount + €2/transaction
Fee for transactions in foreign currencies	1% of transaction amount <sup>6</sup>
Reopening of credit limit closed due to debt	€25
Fee for debt processing	
first debt notice	free of charge
each subsequent debt notice	€5
Fee for unjustified reclamation	€25 (card organisations' costs may be added)
Fine for use of blocked or invalid card	€65

### Fixed repayment credit cards

Issuing of virtual card	free of charge
Issuing of primary physical card	free of charge
Issuing of each subsequent physical card	€5
Replacement of physical card before expiry	€5 <sup>1</sup>
Replacement of card upon expiry	free of charge
Monthly fee	free of charge
Expedited ordering of card	€30 <sup>2</sup>
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€10, registered post €15
Fee for preparation of physical card that is not collected	€6.50 <sup>3</sup>
Annual fee for credit limit	1% of credit limit (min. €20)
Changing the credit limit	1% of the amount to be changed (min. €10)
Amendment of other contract terms and conditions	€10
Default interest rate	statutory default interest rate <sup>7</sup> on the basis of a 365-day year
Coop Sula withdrawal	2.5% of amount + €2/transaction
Coop Sula cash deposit	0.5% of amount + €2/transaction
Cash withdrawal from ATM	2.5% of amount + €2/transaction <sup>5</sup>
Information request at ATM	€0.40/query
Fee for transactions in foreign currencies	1% of transaction amount <sup>6</sup>
Reopening of credit limit closed due to debt	€25
Fee for debt processing	
first debt notice	free of charge
each subsequent debt notice	€5
Fee for unjustified reclamation	€25 (card organisations' costs may be added)
Fine for use of blocked or invalid card	€65

### Coop Pluss

Issuing of virtual card	free of charge
Issuing of primary physical card	free of charge
Issuing of each subsequent physical card	€5
Replacement of physical card before expiry	€51
Monthly fee	€0.95
Virtual card monthly fee	free of charge
Expedited ordering of card	€30 <sup>2</sup>
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€10, registered post €15
Interest rate	from 18% of used credit limit/year
Changing the credit limit	free of charge
Amendment of other contract terms and conditions	€10
Default interest rate	rate set out in contract
Cash withdrawal at Coop stores	2.5% of amount + €2/transaction
Reopening of credit limit closed due to debt	€25
Fee for debt processing	
first debt notice	free of charge
each subsequent debt notice	€5
Fine for use of blocked or invalid card	€65
Fee for unjustified reclamation (card organisations' costs may be added)	€25/transaction

### Säästukaart Pluss <sup>8</sup>

Issue of primary card	free of charge
Monthly fee	€0.95

Replacement of card upon expiry	free of charge
Replacement of (damaged, lost, etc.) card	€1.5
Replacement of card due to faulty magnetic strip	free of charge
Issue of additional card	€1.5
Interest rate	from 19.9% of used credit limit/year <sup>8</sup>
Cash withdrawal at Coop stores	€1 + 2.5% of transaction amount
Account balance via text message	€0.2
Blocking a card due to debt	€2.5
Fee for reminder issued in relation to delay in paying repayments	€5
Default interest rate	Amount set out in contract

<sup>1</sup> Free of charge if the card is worn and 3 years have passed since issue.

<sup>2</sup> Applies if the card is collected from the Tallinn Maakri branch. Courier costs according to actual costs are added if sent elsewhere.

<sup>3</sup> Service fee for preparation of a card if a contract has been entered into, but the client does not collect the card within 3 months of entry into the contract

<sup>4</sup> The price list of the plan applies to Coop Sula in private person banking plans Useful and Unlimited.

<sup>5</sup> May be subject to an additional service fee of the ATM operator for use of the ATM as set out in the operator's price list.

<sup>6</sup> The original currency of the transaction is another currency (excl. euro). Claims regarding transactions made with the card in foreign currencies are sent to the bank by the international card organisation (Mastercard) and they have been converted into euros on the basis of the exchange rates determined by them.

<sup>7</sup> The interest applicable to the main refinancing operations of the European Central Bank (the ECB interest rate) + 8% a year.

The ECB interest rate may change twice a year on January 1 and July 1. The changed ECB interest rate will be published in *Ametlikud Teadaanded* at [www.ametlikudteadaanded.ee](http://www.ametlikudteadaanded.ee).

<sup>8</sup> Transactions made with Säästukaart Pluss are subject to an interest-free period up to the 10th day of the following calendar month, except in the case of cash withdrawals, in which case interest is calculated as of the making of the respective operation.

## Payments

Effective as of 1 August 2026

Intrabank payment	At branch	In Internet bank
Regular euro payment	€5 <sup>1</sup>	free of charge
In foreign currency	€5	€1

### European payment

Regular euro payment, incl. instant payment	€5	free of charge
Received payment	free of charge	free of charge
Cancellation of payment (if payment has not been sent out of bank yet)	€3.20	€3.20
Recalling of payment (if the payment has been sent out of bank) <sup>5</sup>	€20	€20

### International payment

Regular payment	€10	€6
Full amount to payee <sup>2</sup>	€30 <sup>3</sup>	€25 <sup>3</sup>
Urgent payment	€15	€12
Urgent payment with full amount to payee <sup>2</sup>	€35 <sup>3</sup>	€30 <sup>3</sup>
Express fee for urgent payment in euros (until 14:00, value date T+0)	€20	€20
Received payment	€5.75	€5.75
Received payment with full amount to payee	free of charge	free of charge
Issue of SWIFT copy	€10	€10
Cancellation of payment (if payment has not been sent out of bank yet), recalling of payment (if the payment has been sent out of bank) <sup>5</sup> , payment-related inquiries and corrections <sup>6</sup>	€32 <sup>4</sup>	€32 <sup>4</sup>

### Standing order and e-invoice standing order

Entry into contract	free of charge	free of charge
Intrabank payment	free of charge	free of charge
European payment	free of charge	free of charge

<sup>1</sup> When making payments for the enforcement of claims (attachment orders of bailiffs, tax authorities and other entitled persons), the fee for making such a payment at a branch applies.

<sup>2</sup> Payments 'full amount to payee' can only be made if the payee's bank is not located in an EEA.

<sup>3</sup> If the service fees of foreign banks exceed the service fee paid by the payer on behalf of the payee, the respective difference in service fees will be debited from the payer's current account.

<sup>4</sup> Fees charged by foreign banks may apply when a payment is recalled or corrected, or when inquiries regarding a payment are made

<sup>5</sup> Recalling a payment does not guarantee that you will get your money back

<sup>6</sup> Corrections are made by either the payer's or the payee's bank based on a bank statement provided by the client.

## Cash Transactions

Effective as of 6 January 2025

<b>Cash deposits at branch</b>	
up to 1,000 euros per day to own current accounts	free of charge
over 1,000 euros per day to own current accounts	0.50% of the amount
Payment of coins to own current accounts	4% of the amount (min. €4)
up to 100 euros per day to a minor's current account (incl. coins)	free of charge
over 100 euros per day to a minor's current account	0.50% of the amount; 4% of the amount in coins
to child deposit account	free of charge

<b>Cash withdrawal at branch</b>	
Cash withdrawal from current account	0.50% (min. €3) <sup>1</sup>
Withdrawal in coins from current account	5% of the amount (min. €5) <sup>1</sup>

<b>Cash services <sup>2</sup></b>	
Withdrawal of large non-reserved amounts of cash on the same day, subject to existence of funds at the respective branch	€50
Fine for failure to pick up reserved cash	€80

<b>Cash processing</b>	
Exchanging of coins for banknotes and vice versa	5% of the amount (min. €5)
Verification of banknotes at client's request	€0.20/banknote

<sup>1</sup> For cash withdrawals of EUR 10,000 or more, cash must be reserved in advance. To reserve the necessary amount, please call our customer support: 669 0966.

<sup>2</sup> To reserve a large amount, please call our customer support: 669 0966. Availability of coins depends on a particular office.

## Deposits

Effective as of 30 April 2025

The deposit interest rates can be found at <https://www.coopbank.ee/en/deposit-interests>

<b>Opening of deposit account</b>	Free of charge
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<b>Term deposit</b>	
Early termination	Free of charge

<b>Cash Drawer</b>	
Payout fee	
with period of advance notice set out in agreement	Free of charge
if immediate	€5.00

<b>Children's Deposit</b>	
Early termination	Free of charge
Payout	Free of charge

## Internet Bank

Effective as of 1 October 2021

Entry into contract	free of charge
Amendment of contract	free of charge
Monthly maintenance fee	free of charge

## Loans

Effective as of 16 March 2026

<b>Entry into contract, incl. additional amount</b>	
Home loan	Up to 1% of loan amount, min. €100, construction loan min. €350
Loan secured with real property	Up to 1% of loan amount, min. €200

### Early repayment of loan\*

Loan with fixed interest rate**	Up to 1% of amount being repaid early
Loan with floating interest rate***	Sum of three months' interest on amount being repaid

### Amendments to contract

Change of payment date	Free of charge
Change of current account linked to loan	Free of charge
Grace period, incl. extension of term of contract by same period	€75.00
Change of interest margin	Up to 0.5% of balance of loan, min. €200
Change of interest type, incl. base interest type (calculated on balance of loan)	1.5% of balance of loan, min. €350
Other contract amendment, incl. notarised amendment	€200

### Other fees

Default interest rate	
Loan with floating interest rate	Default interest rate**** established by law on basis of 365-day year
Loan with fixed interest rate	Contractual interest rate
Debt processing fee	
First notice	Free of charge
Each subsequent notice	€5
Notice regarding insurance	
First notice	Free of charge
Each subsequent notice	€50

\* Pursuant to §411 of the Law of Obligations Act

\*\* A loan with a fixed interest rate is a loan where interest is calculated on the basis of a fixed rate either throughout the loan period or at certain points therein as agreed in the contract.

\*\*\* A loan with a floating interest rate is a loan with a floating base interest rate and margin. The early repayment fee is not charged if the client informs the bank in writing of the early repayment of the amount of the loan three months in advance.

\*\*\*\* The interest rate applicable to the main refinancing operations of the European Central Bank (ECB) + 8% per annum.

The ECB interest rate may change twice a year, on 1 January and 1 July. New rates are published in *Ametlikud Teadaanded* at [www.ametlikudteadaanded.ee](http://www.ametlikudteadaanded.ee).

## Small loan

Effective as of 1 October 2021

Entry into contract (calculated on loan amount)	2% (min. €35)
Contract amendment fee	€15
Monthly contract management fee	€1.50
Early repayment	free of charge

### Other fees

Default interest rate	amount set out in contract
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### Debt processing fee

reminder about delay in payment of instalment(s)	€5 <sup>1</sup>
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<sup>1</sup> The reminder fee of €5 is applied as of the second reminder.

## Small loan for starting entrepreneurs

Effective as of 8 October 2024

Entry into contract (calculated on loan amount)	2% (min. €35)
Contract amendment fee	€15
Monthly contract management fee	€1.50
Early repayment	free of charge

### Other fees

Default interest rate	amount set out in contract
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### Debt processing fee

reminder about delay in payment of instalment(s)	€5 <sup>1</sup>
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<sup>1</sup> The reminder fee of €5 is applied as of the second reminder.

## Car loan

Effective as of 1 October 2021

Entry into contract (calculated on loan amount)	2% (min. €35)
Contract amendment fee	€15
Monthly contract management fee	€1.50
Early repayment	free of charge
<b>Other fees</b>	
Default interest rate	amount set out in contract
<b>Debt processing fee</b>	
reminder about delay in payment of instalment(s)	€5 <sup>1</sup>

<sup>1</sup> The reminder fee of €5 is applied as of the second reminder.

## Renovation loan

Effective as of 1 October 2021

Entry into contract (calculated on loan amount)	2% (min. €35)
Contract amendment fee	€15
Monthly contract management fee	€1.50
Early repayment	free of charge
<b>Other fees</b>	
Default interest rate	amount set out in contract
<b>Debt processing fee</b>	
reminder about delay in payment of instalment(s)	€5 <sup>1</sup>

<sup>1</sup> The reminder fee of €5 is applied as of the second reminder.

## Travel loan

Effective as of 1 October 2021

Entry into contract (calculated on loan amount)	2% (min. €35)
Contract amendment fee	€15
Monthly contract management fee	€1.50
Early repayment	free of charge
<b>Other fees</b>	
Default interest rate	amount set out in contract
<b>Debt processing fee</b>	
reminder about delay in payment of instalment(s)	€5 <sup>1</sup>

<sup>1</sup> The reminder fee of €5 is applied as of the second reminder.

## Refinancing loan<sup>1</sup>

Effective as of 1 October 2021

Entry into contract (calculated on loan amount)	2% (min. €35)
Contract amendment fee	€15
Monthly contract management fee	€1.50
Early repayment	free of charge
<b>Other fees</b>	
Default interest rate	amount set out in contract
<b>Debt processing fee</b>	
reminder about delay in payment of instalment(s)	€5 <sup>2</sup>

<sup>1</sup> As of 29 August 2023 no new refinancing loan agreements will be entered into with private clients.

<sup>2</sup> The reminder fee of €5 is applied as of the second reminder.

## Hire purchase<sup>1, 2</sup>

Effective as of 1 October 2021

Contract fee	€15
Monthly contract management fee	€0.90
Interest rate	from 11.9% of the hire purchase loan amount / per year
Contract amendment fee	€15
Fee for early repayment	0.5% of the amount to be repaid if the contract expires in less than a year 1% of the amount to be repaid if the contract expires after one year
Fee for reminder issued in relation to delay in paying repayments	€5 <sup>2</sup>

<sup>1</sup> As of 31 October 2022 no new hire purchase agreements will be entered into with private clients.

<sup>2</sup> The reminder fee of €5 is applied as of the second reminder.

## Leasing

Effective as of 1 October 2021

### Fees related to entry into contract

Entry into contract	1% of the value of the leased object (min. €190)
Entry into new lease contract for residual value of expiring contract	€150
Entry into debt agreement	€150

### Fees related to amendment of contracts

Amendment of interest rate/payment schedule/payment date/end date	€150
Grace period	€150
Reinstatement of contract cancelled early	€150
Other amendments of contract terms and conditions	€150

### Fees related to early termination of contract and repayment of credit by agreement between parties

1) Early repayment of the amount of credit in the case of a **capital lease** contract:

<b>a)</b> contract with <b>fixed</b> interest rate:	
- if 1 year or less left until contract expiry	up to 0.5% of the credit amount to be repaid early
- if more than a year left until contract expiry	up to 1% of the credit amount to be repaid early
<b>b)</b> contract with <b>unfixed</b> interest rate	free of charge (interest may be demanded for the time the credit amount was used when the contract is terminated)

2) Early repayment of the amount of credit in the case of an **operating lease** contract if the client would like to acquire the leased object:

<b>a)</b> contract with <b>fixed</b> interest rate	the sum of interest payable according to the schedule in the period between the early repayment and the date of contract expiry
<b>b)</b> contract with <b>unfixed</b> interest rate	
- if the contract is terminated early within 1 year of entry into	free of charge with 3 months notice; if less than 3 months notice, the sum of interest for the next 3 months
- if the contract is terminated early within 1 year after it was entered into	fee for documents related to transfer of title to the leased object €100

3) early termination of contract by agreement of the parties and sale of leased object to cooperation partner

	€150 (added to the fee related to early termination of the contract)
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### Other fees

Preparation of documents related to contract termination in the case of an operating lease contract if the client would like to acquire the leased object	€100 <sup>1</sup>
Issue of a notarised power of attorney	€150 (plus notary fees, state fees and other expenses)

Issue of unattested power of attorney / registration of transaction in the e-service of the Transport Department	€10 <sup>1</sup>
Cancellation or amendment of invoice for buying out leased object at client's request	€25 <sup>1</sup>
Balance confirmation / balance comparison notice	€10 <sup>1</sup>
Preparation and delivery by e-mail or post of duplicate payment schedule or invoice at client's request	€10 <sup>1</sup>
Processing of document queries (e.g. archived documents)	€50 <sup>1</sup>

#### Debt notices, fines, procedural fees

Compensation for duplicate notice of a debt or other overdue obligation (e.g. insurance) during the term of contract	€5 (increases by the same amount for each solidary debtor or guarantor)
Compensation for debt collection expenses incurred after contract termination	at the rate established by law and according to the amount of the claim
Contractual penalty for failure to return the leased object by due date	€50 per day
Insurance claim handling	€100
Processing of a claim arising from breach of parking conditions, Traffic Rules or other legislation (incl. claim for vehicle towing expenses)	€75 <sup>1</sup> (plus additional expenses)
Default interest rate	default interest rate specified in contract on the basis of a 360-day year

#### Car loan<sup>2</sup>

##### Fees related to entry into contract

Entry into contract	As agreed
Entry into debt agreement	€150

##### Fees related to amendment of contracts

Amendment of interest rate/payment schedule/payment date/end date	€150
Grace period	€150
Reinstatement of contract cancelled early	€150
Other amendments of contract terms and conditions	€150

##### Fees related to early termination of contract and repayment of credit by agreement between parties

Early repayment of credit amount:	
if 1 year or less left until contract expiry	up to 0.5% of the credit amount to be repaid early
if more than a year left until contract expiry	up to 1% of the credit amount to be repaid early

##### Other fees

Balance confirmation / balance comparison notice	€10 <sup>1</sup>
Preparation and delivery by e-mail or post of duplicate payment schedule or invoice at client's request	€10 <sup>1</sup>
Processing of document queries (e.g. archived documents)	€50 <sup>1</sup>

##### Debt notices, fines, procedural fees

Compensation for duplicate notice of a debt or other overdue obligation (e.g. insurance) during the term of contract	€5 (increases by the same amount for each solidary debtor or guarantor)
Compensation for debt collection expenses incurred after contract termination	at the rate established by law and according to the amount of the claim
Default interest rate	default interest rate specified in contract on the basis of a 360-day year

<sup>1</sup> includes VAT.

<sup>2</sup> Car loan is issued by Coop Liising AS.

## Account Statements

Effective as of 1 August 2026

### Account statement

**Account statement** (including current account, savings account, and card account)

<b>From the Internet bank</b>	free of charge
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<b>From a branch</b> <sup>1</sup>	€10 <sup>2</sup>
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Once a year regarding transactions concluded up to 12 months ago	free of charge
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<sup>1</sup> The transmission fee is added in the case of sending (specified under additional services).

<sup>2</sup> For account statements printed at a bank branch, a fee of €0.5 per page applies starting from the 10th page.

## Additional services

Effective as of 1 March 2025

**Confirmations and copies** (subject to delivery fees)

Issuing of letter of confirmation	€10
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Ordering of copy of document from archives	€10 per document
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Confirmation of printout of payment order	€3 per payment order
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### Delivery fees

By post within Estonia	€5
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By post to another country	€10
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By courier	€10 + actual costs
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<b>Transfer of settlement services</b>	Free of charge
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<b>Setting up Smart ID at a bank branch</b>	€10 per device
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