

Price list of banking services for private clients

Banking plans and travel insurance with a monthly fee

Effective as of 1 November 2022

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

Väikerahn

Account maintenance	free of charge ¹
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

Rahn

Account maintenance	free of charge ¹
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	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
Coop Sula cash deposit with debit card	free of charge

Banking plan monthly fee

Monthly fee	€2.49
Monthly fee for clients aged 26 and under	free of charge
Monthly fee for clients aged 55 and over	free of charge

Banking plan signing up fee

Signing up fee	€2.49
Signing up fee for clients aged 26 and under	free of charge
Signing up fee for clients aged 55 and over	free of charge

Rändrahn

Annual interest rate of current account for amount up to €500,000	1% ²
Account maintenance	free of charge ¹
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	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 ³
Coop Sula cash deposit with debit card	free of charge
Banking plan monthly fee	€4.99
Banking plan signing up fee	€4.99
Banking plan termination fee	€10

Arveldaja plan⁴

Plan fee	€2
Account maintenance	free of charge ¹
Monthly maintenance fee of one debit card	free of charge
Intrabank payments in Internet bank (in euros, foreign currencies)	free of charge
Estonian payment in Internet bank (in euros), including instant payment	free of charge
European or SEPA Payment from Internet bank, including instant payment	free of charge
Standing order	free of charge
E-invoice standing order	free of charge
Cash withdrawal with debit card from ATMs of other banks in Estonia and abroad	free of charge ⁵

Travel insurance with a monthly fee for banking plan user⁶

Monthly fee ⁷	€8.90
--------------------------	-------

¹ 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.

² Calculated on the daily balance of the euro account. Interest calculated over a month that is less than €0.05 is not paid out or transferred into the next month.

³ The discounts on withdrawal of cash from ATMs outside Estonia are applied if the client has made a purchase or cash withdrawal transaction in the payment terminals of stores or ATMs in Estonia within the 90 calendar days preceding the transaction. 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.

⁴ New clients cannot sign up for the Surfikas plan as of 2 October 2017.

⁵ Withdrawal of cash from ATMs is free of charge under the Arveldaja plan in the following cases: on the calendar month of issuing a primary card and on the following calendar month; if payments for at least 100 euros have been made with the card in the calendar month preceding the use of the card.

⁶ Only the users of the Väikerahn, Rahn and Rändrahn banking plan can choose travel insurance. The bank offers travel insurance in cooperation with If P&C Insurance.

⁷ The monthly fee payable by clients who selected travel insurance until 30 September 2022 is €5.49 during the first 12 months of the contract term.

Settlement accounts

Effective as of 3 April 2023

Opening accounts

Opening a current account	free of charge
----------------------------------	----------------

Inspection of documents required for opening current account	
Estonian resident ¹ or Estonian citizen	free of charge
EEA country resident ²	free of charge
resident of another country (non-EEA) ³	€150 ⁴

Account maintenance

Account maintenance	
Estonian resident ¹ or Estonian citizen	free of charge
EEA country resident ²	free of charge
resident of another country (non-EEA) ³	€5 ⁵

Annual interest rate of current account	0.01% ⁶
--	--------------------

Deposit fee for non-resident	0.50% on annual basis ⁷
-------------------------------------	------------------------------------

Account statement

From Internet Bank	free of charge
---------------------------	----------------

From branch⁸	€10 ⁹
Once a year regarding transactions concluded up to 12 months ago	free of charge

Overdraft ¹⁰

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

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

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

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

⁴ 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.

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

⁶ Calculated on the minimal monthly balance of the euro account. Interest calculated over a month that is less than €0.05 is not paid out or transferred into the next month.

⁷ The fee applies to clients who are not Estonian residents¹ and whose average current account balance is over €150,000 per month. The fee applies to euro deposits.

⁸ The transmission fee is added in the case of sending (specified under additional services).

⁹ The fee for printing the statement in a branch will be 0.50 euros per page from the 10th page.

¹⁰ As of 3 April 2023 no new overdrafts will be entered into with private clients.

Cards

Effective as of 1 August 2024

Debit cards

General service and transaction fees

Issue of primary card	free of charge
Replacement of card upon expiry	free of charge
Replacement of a card before expiry	€5 ¹
Issue of additional card	€5
Requesting a card by express procedure	€25 ²
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€5
Free for preparation of card that was not collected	€5 ³
Monthly fee	€1
Card payments	free of charge
Coop Sula cash withdrawal	€0.69/transaction ⁴
Coop Sula cash deposit	0.5% of amount + €2/transaction ⁴
Cash withdrawal from ATMs in Estonia and countries where euro is the official currency	€1.20/transaction ⁶
Cash withdrawal from ATMs in countries where euro is not the official currency	2.5% of amount + €2/transaction ⁶
Checking current account balance and transactions in ATMs in Estonia and abroad	€0.40/query
Blocking a card	free of charge
Fee for transactions in foreign currencies	1% of transaction amount ⁵
Fee for unjustified reclamation	€20 (card organisation's costs may be added)
Fine for use of blocked or invalid card	€65

Credit cards

Coop credit card

Monthly fee	€1
Interest rate	from 18% of used credit limit/year
Change of credit limit	1% of amount to be changed (min. €6.50)

Amendment of other terms and conditions of contract	€6.50
Default interest rate	contractual interest rate
Sending statements by post	€3.20
Information request from ATM	€0.40/query
Replacement of a card before expiry	€5
Requesting a card by express procedure	€25 ²
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€5
Blocking a card	free of charge
Closing a card at client's request	free of charge
Use of Mastercard help service abroad (blocking the card, replacement card or cash when card is lost)	according to the price list of Mastercard
Coop Sula cash withdrawal	2.5% of amount + €1/transaction
Coop Sula cash deposit	0.5% of amount + €2/transaction
Cash withdrawal from ATM	2.5% of amount + €2/transaction ⁶
Card payments	free of charge
Transfer from card account to current account	2.5% of amount + €1/transaction
Reopening of credit limit closed due to debt	€25
Fee for transactions in foreign currencies	1% of transaction amount ⁵
Fee for unjustified reclamation	€20 (card organisation's costs may be added)
Debt processing fee	
first debt notice	free of charge
each subsequent debt notice	€5
Free for preparation of card that was not collected ³	€6.50
Fine for use of blocked or invalid card	€65
Fixed repayment credit cards	
Annual fee for credit limit	1% of credit limit (min. €20)
Monthly fee	free of charge
Change of credit limit	1% of amount to be changed (min. €6.50)
Amendment of other terms and conditions of contract	€6.50
Default interest rate	default interest rate established by law ⁷ on the basis of a 365-day year
Sending statements by post	€3.20
Checking current account balance and transactions in an ATM in Estonia and abroad	€0.40/query
Replacement of a card before expiry	€5
Requesting a card by express procedure	€25 ²
Delivery of card by post in Estonia	free of charge
Delivery of card by post to a foreign country	€5
Blocking a card	free of charge
Closing a card at client's request	free of charge
Use of Mastercard help service abroad (blocking the card, replacement card or cash when card is lost)	according to the price list of Mastercard
Coop Sula cash withdrawal	2.5% of amount + €1/transaction
Coop Sula cash deposit	0.5% of amount + €2/transaction
Cash withdrawal from ATM	2.5% of amount + €2/transaction ⁶
Card payments	free of charge
Reopening of credit limit closed due to debt	€25
Fee for transactions in foreign currencies	1% of transaction amount ⁵
Fee for unjustified reclamation	€20 (card organisation's costs may be added)
Debt processing fee	
first debt notice	free of charge
each subsequent debt notice	€5
Free for preparation of card that was not collected ³	€6.50
Fine for use of blocked or invalid card	€65
Säästukaart Pluss⁸	
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 ⁹
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

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

² Applies if the card is collected from the Tallinn Kesklinn branch. Courier costs according to actual costs are added if sent elsewhere.

³ 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

⁴ The price list of the plan applies to Coop Sula in private person banking plans Rahn and Rändrahn.

⁵ 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.

⁶ 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.

⁷ 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.

⁸ 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 January 2023

Intrabank payment

Euros

At branch	€3
to deposit account	free of charge
to current account apartment association plan	€0.40
between the different current accounts of the same person	free of charge
In Internet bank	free of charge

In foreign currency

At branch	€3
In Internet bank	€1

Estonian payment

Euros

At branch	
regular payment, including instant payment	€3
urgent payment	€15
In Internet bank	
regular payment, including instant payment	€0.20
urgent payment	€12
Incoming Payment	free of charge
Withdrawal of payment instruction after receipt of payment instruction by the bank (if payment has not been sent out of bank yet)	€3.20
Sending payment recall message (if payment has been sent out from bank)	€20

In foreign currency

Prices of other international payments apply

European payment, including instant payment

At branch	€3
In Internet bank	€0.20
Incoming Payment	free of charge

International payment

At branch	€10
full amount to payee ¹	€30 ²
urgent payment	€15
urgent payment with full amount to payee ¹	€35 ²
In Internet bank	€6
full amount to payee ¹	€25 ²
urgent payment	€12
urgent payment with full amount to payee ¹	€30 ²
Express fee for urgent payment in euros (until 14:00, value date T+0)	€20
Incoming Payment	€5.75
Incoming payment (full amount to payee)	free of charge
Correction or withdrawal of payment instruction after receipt of payment	€20
instruction by the bank (if payment has not been sent out of bank yet)	
Correction of payment instruction or sending payment recall message	€20 + costs of foreign banks
(if the payment has been sent out of bank)	
Requests for information to foreign banks	€32 + costs of foreign banks
Issue of SWIFT copy	€10

E-invoice standing order

Entry into contract	free of charge
Intrabank payment	free of charge
Estonian payment	€0.20

Standing order

Entry into contract	free of charge
Payment	€0.20
Intrabank payment to deposit account	free of charge

¹ Payments 'full amount to payee' can only be made if the payee's bank is not located in an EEA.

² 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.

Cash Transactions

Effective as of 1 April 2024

Cash deposits at branch

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
not to own current account	0.50% of the amount (min. €10)
to child deposit account	free of charge

Cash withdrawal at branch

Cash withdrawal from current account	0.50% (min. €3) ¹
Withdrawal in coins from current account	5% of the amount (min. €5) ¹

Cash services²

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

Cash processing

Counting and exchanging of coins for banknotes for a client without an account	10% of the amount (min. €5)
Exchanging of coins for banknotes and vice versa	5% of the amount (min. €5)
Verification of banknotes at client's request	€0.20/banknote

¹ 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.

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

Deposits

Effective as of 1 April 2024

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

Opening a deposit account	free of charge
Term deposit	
Fee for early termination	
money is received in the account on the same day	0.50% of initial deposit amount (min. €15 or US\$15 depending on deposit currency)
money is received in the account after 14 days	free of charge
Cash Drawer	
Withdrawal fee	
Notified in advance according to agreement	free
Immediate	5 euros
Savings deposit	
Fee for early termination	
money is received in the account on the same day	0.25% of deposit amount, but not more than €100, US\$100 (depending on deposit currency)
money is received in the account after 5 days	free of charge

¹No new Savings Deposits will be entered into as of 28 June 2023.

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 15 January 2024

Entry into contract, incl. additional amount	
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	€50
Change of interest margin	Up to 1% 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	€15

*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.

Small loan¹

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
Debt processing fee	
reminder about delay in payment of instalment(s)	€5 ²

¹ 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
Debt processing fee	
reminder about delay in payment of instalment(s)	€5 ²

¹ The reminder fee of €5 is applied as of the second reminder.

Renovation loan¹

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
Debt processing fee	
reminder about delay in payment of instalment(s)	€5 ²

¹ The reminder fee of €5 is applied as of the second reminder.

Travel loan¹

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
Debt processing fee	
reminder about delay in payment of instalment(s)	€5 ²

¹ The reminder fee of €5 is applied as of the second reminder.

Refinancing loan¹

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
Debt processing fee	
reminder about delay in payment of instalment(s)	€5 ²

¹ The reminder fee of €5 is applied as of the second reminder.

Hire purchase^{1, 3}

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 ²

¹ The reminder fee of €5 is applied as of the second reminder.

² As of 31 October 2022 no new hire purchase agreements will be entered into with private clients.

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:

a) contract with fixed 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) contract with unfixed 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:

a) contract with fixed 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) contract with unfixed 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)

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 ¹
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 ¹
Cancellation or amendment of invoice for buying out leased object at client's request	€25 ¹
Balance confirmation / balance comparison notice	€10 ¹
Preparation and delivery by e-mail or post of duplicate payment schedule or invoice at client's request	€10 ¹
Processing of document queries (e.g. archived documents)	€50 ¹

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 ¹ (plus additional expenses)
Default interest rate	default interest rate specified in contract on the basis of a 360-day year

Car loan²

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 ¹
Preparation and delivery by e-mail or post of duplicate payment schedule or invoice at client's request	€10 ¹
Processing of document queries (e.g. archived documents)	€50 ¹

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

¹ includes VAT

² Car loan is issued by Coop Liising AS.

Additional services

Effective as of 12 June 2024

Text message service

Signing up fee	free of charge
Monthly maintenance fee	free of charge
Information request by text message to service number 5912 0120	0.20 ¹
Notification of changes in balance by text message (a notification may include information about several changes)	€0.20/message

¹ From 1 June 2024 onwards, no new SMS service contracts will be concluded.

Certificates, statements, notices, confirmations, copies (transmission fees will be added)

In Estonian, in foreign languages	€6/page
Copy of document up to 12 months old	€2/page
Copy of document more than 12 months old	€6/page
Confirmation of payment order printout	€0.50/payment order

Transmission fees

by e-mail	€1.60/document
by post in Estonia	€1.60/page (min. €3.20)
by post to foreign country	€3.20/page (min. €5)
by courier	€6.50 + actual courier costs

Responding to queries of courts and/or bailiffs, which concern collection and/or sorting of data in databases

	€20/hour (min. €5/query)
--	--------------------------

Transfer of settlement services

	free of charge
--	----------------

Setting up Smart ID at a bank branch

	€10 per device
--	----------------

Consultation fee

	€32/hour
--	----------

¹ Charged by the client's mobile operator.