

PRICE LIST

| NO | SERVICES | PRICE IN EEK | | PRICE IN EUR | | | | | |
|-----------|--|---|--------------|----------------------|--------------|---|--------------|----------------------|--------------|
| 1. | CURRENT ACCOUNT | | | | | | | | |
| 1.1. | Account opening | free of charge | | free of charge | | | | | |
| 1.2. | Account opening for non-resident companies | EEK 1000 | | EUR 63,91 | | | | | |
| 1.3. | In AS "UniCredit Bank" Latvia or AS "UniCredit Bank" Lithuania Branch | EEK 500 | | EUR 31,96 | | | | | |
| 1.4. | In other bank of UniCredit Group | EEK 1000 | | EUR 63,91 | | | | | |
| 1.5. | Maintenance monthly | free of charge | | free of charge | | | | | |
| 1.6. | Account closure | free of charge | | free of charge | | | | | |
| 1.7. | Penalty for unauthorized overdraft | 0.05% per day | | 0.05% per day | | | | | |
| 2. | ACCOUNT DOCUMENTS | | | | | | | | |
| 2.1. | Account statements | | | | | | | | |
| 2.1.1. | Received via Internet banking | free of charge | | free of charge | | | | | |
| 2.1.2. | Monthly statements dispatched at the counter (for the previous month) | free of charge | | free of charge | | | | | |
| 2.1.3. | Dispatched at the counter for other periods | EEK 25 | | EUR 1,60 | | | | | |
| 2.1.4. | Dispatched by post | | | | | | | | |
| | Within Estonia | EEK 25 | | EUR 1,60 | | | | | |
| | To a foreign country | EEK 80 | | EUR 5,11 | | | | | |
| 2.1.5. | Dispatched by fax | | | | | | | | |
| | Within Estonia | EEK 10 | | EUR 0,64 | | | | | |
| | To a foreign country | EEK 25 | | EUR 1,60 | | | | | |
| 2.1.6. | Dispatched via E-mail | EEK 25 | | EUR 1,60 | | | | | |
| 2.2. | Confirmation of the existence and balance of an account | EEK 100 | | EUR 6,39 | | | | | |
| 2.3. | Audit letter | EEK 500 | | EUR 31,96 | | | | | |
| 2.4. | Other certificates and confirmations | EEK 100 | | EUR 6,39 | | | | | |
| 2.5. | Confirmation of the existence and balance of an account to commercial register | EEK 25 | | EUR 1,60 | | | | | |
| 2.6. | Additional copies of documents | EEK 3/page | | EUR 0,19/page | | | | | |
| 3. | INTERNET BANKING | | | | | | | | |
| 3.1. | Implementation and training | EEK 450 | | EUR 28,76 | | | | | |
| 3.2. | Maintenance | free of charge | | free of charge | | | | | |
| 3.3. | Activation of code calculator | | | | | | | | |
| 3.3.1. | For new user | EEK 150 | | EUR 9,59 | | | | | |
| 3.3.2. | For existing user | EEK 150 | | EUR 9,59 | | | | | |
| 3.3.3. | For international user | EEK 100 | | EUR 6,39 | | | | | |
| 3.4. | SMS notification | EEK 3 per SMS | | EUR 0,19 per SMS | | | | | |
| 4. | PAYMENTS | Via Internet bank | | In Paper form | | Via Internet bank | | In Paper form | |
| | | Price | Cut-off time | Price | Cut-off time | Price | Cut-off time | Price | Cut-off time |
| 4.1. | Incoming payments | | | | | | | | |
| 4.1.1. | In EEK from a domestic bank | free of charge | 17:00 | free of charge | 17:00 | free of charge | 17:00 | free of charge | 17:00 |
| 4.1.2. | In EEK from a foreign bank | EEK 30 | 17:00 | EEK 30 | 17:00 | EUR 1,92 | 17:00 | EUR 1,92 | 17:00 |
| 4.1.3. | In EEK from a bank belonging to the UniCredit Group ⁵ | free of charge | 17:00 | free of charge | 17:00 | free of charge | 17:00 | free of charge | 17:00 |
| 4.1.4. | In foreign currency from a foreign bank | EEK 80 | 17:00 | EEK 80 | 17:00 | EUR 5,11 | 17:00 | EUR 5,11 | 17:00 |
| 4.1.5. | In EUR from a bank belonging to the UniCredit Group (except the Baltics) ⁵ | EEK 30 | 17:00 | EEK 30 | 17:00 | EUR 1,92 | 17:00 | EUR 1,92 | 17:00 |
| 4.2. | Outgoing payments | | | | | | | | |
| 4.2.1. | Internal payment | free of charge | 17:00 | EEK 15 | 17:00 | free of charge | 17:00 | EUR 0,96 | 17:00 |
| 4.2.2. | Domestic payments | | | | | | | | |
| | Standard payment | EEK 3 | 17:00 | EEK 15 | 17:00 | EUR 0,19 | 17:00 | EUR 0,96 | 17:00 |
| | Urgent payment | EEK 70 | 17:00 | EEK 100 | 17:00 | EUR 4,47 | 17:00 | EUR 6,39 | 17:00 |
| 4.2.3. | Foreign payments in EEK | | | | | | | | |
| | Charges splitting (SHA) | EEK 40 | 16:00 | EEK 50 | 16:00 | EUR 2,56 | 16:00 | EUR 3,2 | 16:00 |
| | Without any charges to beneficiary (OUR) ¹ | EEK 130 | | EEK 150 | | EUR 8,31 | | EUR 9,59 | |
| 4.2.4. | Foreign payment in foreign currency | | | | | | | | |
| | Standard payment | | 16:00 | | 16:00 | | 16:00 | | 16:00 |
| | charges splitting (SHA) | EEK 70 | | EEK 100 | | EUR 4,47 | | EUR 6,39 | |
| | without any charges to beneficiary(OUR) ¹ | EEK 350 | | EEK 400 | | EUR 22,37 | | EUR 25,56 | |
| | Urgent payment | | 16:00 | | 16:00 | | 16:00 | | 16:00 |
| | charges splitting (SHA) | EEK 160 | | EEK 300 | | EUR 10,23 | | EUR 19,17 | |
| | without any charges to beneficiary (OUR) ¹ | EEK 450 | | EEK 600 | | EUR 28,76 | | EUR 38,35 | |
| | Express payment in EUR and USD | | 14:30 | | 14:30 | | 14:30 | | 14:30 |
| | charges splitting (SHA) | EEK 450 | | EEK 450 | | EUR 28,76 | | EUR 28,76 | |
| | without any charges to beneficiary (OUR) ¹ | EEK 700 | | EEK 750 | | EUR 44,74 | | EUR 47,93 | |
| 4.2.5. | EU payment ² | EEK 30 | 16:00 | EEK 50 | 16:00 | EUR 1,92 | 16:00 | EUR 3,20 | 16:00 |
| 4.2.6. | Baltic Payment ⁸ | EEK 30 | 14:30 | EEK 30 | 14:30 | EUR 1,92 | 14:30 | EUR 1,92 | 14:30 |
| 4.2.7. | Flash payment (Foreign payment in EUR to a bank belonging to the UniCredit Group) ^{3,5} | EEK 30 | 16:00 | EEK 50 | 16:00 | EUR 1,92 | 16:00 | EUR 3,20 | 16:00 |
| 4.3. | Additional services of foreign payments | | | | | | | | |
| 4.3.1. | Investigation, amendment, cancellation ⁴ | | | | | | | | |
| | In EEK | EEK 50 | | | | EUR 3,20 | | | |
| | Other currency | EEK 250 | | | | EUR 15,98 | | | |
| 4.3.2. | Copy of S.W.I.F.T. message | EEK 25 | | | | EUR 1,60 | | | |
| 4.4. | Standing order/Sweeping (via Internetbank) | | | | | | | | |
| 4.4.1. | Drawing | free of charge | | | | free of charge | | | |
| 4.4.2. | Execution | according to internet bank payment price list | | | | according to internet bank payment price list | | | |
| 4.4.3. | Amendment | free of charge | | | | free of charge | | | |
| 4.4.4. | Cancellation | free of charge | | | | free of charge | | | |

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| 5. | TRADE FINANCE PRODUCTS | | |
| 5.1. | Guarantees Issued by Bank | | |
| 5.1.1. | Issuing Fee | EEK 1000 | EUR 63,91 |
| 5.1.2. | Risk Fee | as per agreement, min EEK 1000 | as per agreement, min EUR 63,91 |
| 5.1.3. | Amendment Fee | EEK 1000 | EUR 63,91 |
| 5.1.4. | Communication Fees (S.W.I.F.T., mail, phone) | EEK 200 | EUR 12,78 |
| 5.1.5. | Courier Charges | as per actual cost | as per actual cost |
| 5.1.6. | Cancellation Application Fee | EEK 1000 | EUR 63,91 |
| 5.1.7. | Claim under the Guarantee/Payment Fee | 0,10%, min EEK 1000 | 0,10%, min EUR 63,91 |
| 5.1.8. | Special Wording requested by Customer (on Bank's Consent) | EEK 1000 | EUR 63,91 |
| | Foreign Bank Fees apply upon request to issue | | |
| 5.2. | Guarantees Issued by Foreign Banks for advising to Estonian companies | | |
| 5.2.1. | Advising Fee | EEK 1000 | EUR 63,91 |
| 5.2.2. | Amendment Fee | EEK 1000 | EUR 63,91 |
| 5.2.3. | Communication Fees (S.W.I.F.T., mail, phone) | EEK 200 | EUR 12,78 |
| 5.2.4. | Courier Charges | as per actual cost | as per actual cost |
| 5.2.5. | Cancellation Application Fee | EEK 1000 | EUR 63,91 |
| 5.2.6. | Claim under the Guarantee/Payment Fee | 0,10%, min EEK 1000 | 0,10%, min EUR 63,91 |
| 5.2.7. | Issuing Fee | EEK 1000 | EUR 63,91 |
| 5.2.8. | Risk Fee (upon Issuance of Guarantee under Counter-Guarantee) | as per agreement, min EEK 2000 | as per agreement, min EUR 127,82 |
| 5.3. | Collections | | |
| 5.3.1. | Collection against Payment | 0,15%, min EEK 1000 | 0,15%, min EUR 63,91 |
| 5.3.2. | Collection against Acceptance | 0,20%, min EEK 1500 | 0,20%, min EUR 95,87 |
| 5.3.3. | Amendment | EEK 800 | EUR 51,13 |
| 5.3.4. | Deferred Payment Fee (No obligations for Bank) | EEK 800 | EUR 51,13 |
| 5.3.5. | Deferred Payment Fee (Bank Guarantees payment) | as per agreement, min EEK 800 | as per agreement, min EUR 51,13 |
| 5.3.6. | Communication Fees (S.W.I.F.T., mail, phone) | EEK 200 | EUR 12,78 |
| 5.3.7. | Courier Charges | as per actual cost | as per actual cost |
| 5.4 | Import Letters of Credit (incl Stand-By LC-s) | | |
| 5.4.1. | Preadvice | EEK 700 | EUR 44,74 |
| 5.5. | Issuing fee | | |
| 5.5.1. | 100% Cash Collateral LC | 0,25% per quarter, min EEK 1500 | 0,25% per quarter, min EUR 95,87 |
| | As per Limit Agreement ⁷ | as per agreement, min EEK 1500 per month | as per agreement, min EUR 95,87 per month |
| | Documents Handling and Payment Fee (per set) | 0,15%, min EEK 1500 | 0,15%, min EUR 95,87 |
| 5.6. | Deferred Payment Obligation Fee | | |
| 5.6.1. | 100% Cash Collateral LC | 0,10%, min EEK 1000 | 0,10%, min EUR 63,91 |
| | As per Limit Agreement ⁸ | as per agreement, min EEK 1500 | as per agreement, min EUR 95,87 |
| 5.6.2. | Amendment Fee | EEK 1000 | EUR 63,91 |
| 5.6.3. | Increasing Amount / Extension fee | as per agreement | as per agreement |
| 5.6.4. | Discrepancy Fee (to be deducted from the payment) | EEK 1000 | EUR 63,91 |
| 5.6.5. | Fee for release of the Goods | 0,15%, min EEK 1000 | 0,15%, min EUR 63,91 |
| 5.6.6. | Communication Fees (S.W.I.F.T., mail, phone) | EEK 200 | EUR 12,78 |
| 5.6.7. | Courier Charges | as per actual cost | as per actual cost |
| 5.6.8. | Deferred Payment Fee | EEK 1000 | EUR 6391, |
| 5.6.9. | LC Drafting fee (will be returned upon Issuing of LC) | EEK 1500 | EUR 95,87 |
| 5.6.10. | Letter of Credit Cancellation Fee | EEK 1500 | EUR 95,87 |
| 5.7. | Export Letters of Credit (incl Stand-By LC-s) | | |
| 5.7.1. | Preadvice | EEK 700 | EUR 44,74 |
| 5.7.2. | Advising Fee | EEK 1000 | EUR 63,91 |
| 5.7.3. | Confirmation Fee ⁹ | As per agreement, min EEK 1500 | As per agreement, min EUR 95,87 |
| 5.7.4. | Amendment Fee | EEK 1000 | EUR 63,91 |
| 5.7.5. | Documents Handling and Payment Fee (per set) | 0,15%, min EEK 1500 | 0,15%, min EUR 95,87 |
| 5.7.6. | Deferred Payment Fee | EEK 1000 | EUR 6391, |
| 5.7.7. | Letter of Credit Transfer Fee | 0,25%, min EEK 2500 | 0,25%, min EUR 159,78 |
| 5.7.8. | Assignment of Proceeds | EEK 1500 | EUR 95,87 |
| 5.7.9. | Fee for preparing the Draft of the Letter of Credit | EEK 1500 | EUR 95,87 |
| 5.7.10. | Discounting/Negotiating Fee | 0,10%, min EEK 1500 | 0,10%, min EUR 95,87 |
| 5.7.11. | Discounting/Negotiating Interest Rate | as per Agreement | as per Agreement |
| 5.7.12. | Letter of Credit Cancellation Fee | EEK 1500 | EUR 95,87 |
| 5.7.13. | Communication Fees (S.W.I.F.T., mail, phone) | EEK 200 | EUR 12,78 |
| 5.7.14. | Courier Charges | as per actual cost | as per actual cost |

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|-----------|--|---|---|
| 6. | MASTER CARD GOLD CREDIT CARD | | |
| 6.1. | <i>With full repayment, monthly repayable amount for used limit</i> | 100% | 100% |
| 6.3. | <i>Card issuing</i> | free of charge | free of charge |
| 6.4. | <i>Annual fee per card with travel insurance</i> | EUR 96 (EEK 1500) | EUR 96 |
| 6.6. | <i>Annual fee for credit limit administration</i> | free of charge | free of charge |
| 6.7. | <i>Cash withdrawals (EEK, EUR)</i> | EUR 1,9 + 2,5% (EEK 30 + 2,5%) | EUR 1,9 + 2,5% |
| 6.8. | <i>Retail transaction fee</i> | | |
| 6.8.1. | Retail transactions in Estonia | free of charge | free of charge |
| 6.8.2. | Retail transactions outside Estonia | free of charge | free of charge |
| 6.8.4. | Lost, stolen or damaged card replacement | EUR 70 (EEK 1095) | EUR 70 |
| 6.8.5. | Fee for unjustified protest | EUR 15 (EEK 235) | EUR 15 |
| 6.8.6. | Fee for additional card statement | EUR 2 (EEK 31) | EUR 2 |
| 6.9. | <i>Interest rate</i> | | |
| 6.9.1. | Interest rate for allowed credit | 0% | 0% |
| 6.9.3. | Interest rate for used limit for cards with 100% monthly repayable amount for used limit | 0% | 0% |
| 6.9.4. | Interest rate for exceeded limit | 30% | 30% |
| 7. | SWIFT SERVICES | | |
| 7.1. | <i>Sending MT940 statement via SWIFT (monthly fee per account)</i> | | |
| 7.1.1. | to UniCredit Group bank | EEK 150 | EUR 9,59 |
| 7.1.2. | to other banks | EEK 250 | EUR 15,98 |
| 7.2. | <i>Receiving MT940 statement via SWIFT (monthly fee per account)</i> | | |
| 7.2.1. | from UniCredit Group bank | EEK 150 | EUR 9,59 |
| 7.2.2. | from other banks | EEK 250 | EUR 15,98 |
| 7.3. | <i>Initiating payments via MT101 from abroad (monthly fee per account)</i> | | |
| 7.3.1. | from UniCredit Group bank | EEK 150 | EUR 9,59 |
| 7.3.2. | from other banks | EEK 250 | EUR 15,98 |
| 7.4. | <i>Implementation fee</i> | EEK 300 | EUR 19,17 |
| 7.5. | <i>Payment order execution</i> | according to internet bank payment price list | according to internet bank payment price list |
| 8. | Cash Pooling | | |
| 8.1. | <i>Local Effective Pooling</i> | | |
| 8.1.1. | Implementation fee | EEK 3000 | EUR 191,73 |
| 8.1.2. | Monthly fee per group member | EEK 200 | EUR 12,78 |
| 8.1.3. | Automatic balancing transfer | free of charge | free of charge |
| 8.2. | <i>Cross Border Zero Balancing</i> | subject to arrangement | subject to arrangement |
| 9. | Express delivery | | |
| 9.1. | <i>Courier Charges</i> | as per actual cost | as per actual cost |
| 9.2. | <i>Registered post</i> | as per actual cost | as per actual cost |

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| 1 | The remitter pays the service fees of UniCredit Bank Estonian Branch and foreign banks. If the beneficiary's bank's service fee exceeds the charges paid by the remitter, the current account of the remitter shall be automatically debited with the corresponding difference of service fees. |
| 2 | The payment has to correspond to the following conditions: currency EUR, the amount of the payment may not exceed 50 000 EUR, the correct IBAN and BIC code are indicated on the payment. Type of charges – shared (SHA). Regular payment. |
| 3 | Is handled like an urgent payment. Type of charges – shared (SHA). |
| 4 | The charges that are taken by the foreign banks as well as the charges for foreign currency exchange are added to these charges. |
| 5 | UniCredit Group banks |
| 6 | The payment has to correspond to the following conditions: Currency EUR, EEK, LVL or LTL. Same value date. |
| 7 | Risk fee will be fixed in the Limit Agreement. |
| 8 | This Fee is Based on the Risk Fee as per Limit Agreement. |
| 9 | Depends on Foreign Bank's Risk. |