

## PRICE LIST

NO	SERVICES	PRICE IN EUR
<b>1.</b>	<b>CURRENT ACCOUNT</b>	
1.1.	<i>Account opening</i>	free of charge
1.2.	<i>Account opening for non-resident companies</i>	65,00 €
1.3.	<i>In AS "UniCredit Bank" Latvia or AS "UniCredit Bank" Lithuania Branch</i>	32,00 €
1.4.	<i>In other bank of UniCredit Group</i>	65,00 €
1.5.	<i>International Banking - One Solution (IBOS)</i>	65,00 €
1.6.	<i>Maintenance monthly for residents of EU countries</i>	free of charge
1.7.	<i>Maintenance monthly for nonresidents of EU countries</i>	25,00 €
1.8.	<i>Account closure</i>	free of charge
1.9.	<i>Penalty for unauthorized overdraft</i>	0,2% per day
<b>2.</b>	<b>ACCOUNT DOCUMENTS</b>	
2.1.	<i>Account statements</i>	
2.1.1.	Received via Internet banking	free of charge
2.1.2.	Dispatched by post (monthly fee)	
	Within Estonia	3,00 €
	To a foreign country	6,00 €
2.1.3.	Additional statement by customer request	2,00 €
2.2.	<i>Confirmation of the existence and balance of an account</i>	6,40 €
2.3.	<i>Audit letter</i>	30,00 €
2.4.	<i>Other certificates and confirmations</i>	6,40 €
2.5.	<i>Confirmation of the existence and balance of an account to commercial register</i>	2,00 €
2.6.	<i>Additional copies of documents</i>	2,00 €
<b>3.</b>	<b>INTERNET BANKING</b>	
3.1.	<i>Maintenance</i>	free of charge
3.2.	<i>Code calculator fee</i>	10,00 €
3.3.	<i>SMS notification</i>	0,20€ per SMS
<b>4.</b>	<b>EUROPEAN GATE</b>	
4.1.	<i>Monthly fee</i>	50,00 €

5.	PAYMENTS	Price		Cut-off time	
<b>5.1.</b>	<b>Incoming payments</b>				
5.1.1.	In EUR from a domestic bank	free of charge			17:00
5.1.2.	EU payment <sup>2</sup>	free of charge			17:00
5.1.3.	In EUR from a bank belonging to the UniCredit Group <sup>5</sup>	free of charge			17:00
5.1.4.	In foreign currency from a foreign bank and in EUR from outside of EMU	5,50 €			17:00
5.1.5.	SEPA credit transfer with amount over 50 000€	2,00 €			17:00
<b>5.2.</b>	<b>Outgoing payments</b>				
5.2.1.	Internal payment	free of charge	17:00	0,96 €	17:00
5.2.2.	Domestic payments				
	Standard payment (D+0)	0,38 €	17:00	2,00 €	17:00
	Urgent payment (D+0)	4,50 €	17:00	6,50 €	17:00
5.2.3.	EU payment <sup>2</sup>	0,38 €	16:00	2,00 €	16:00
5.2.4.	Foreign payment in foreign currency (including EUR payments outside EMU)				
	Standard payment (D+2)		16:00		16:00
	charges splitting (SHA)	4,50 €		6,50 €	
	without any charges to beneficiary(OUR) <sup>1</sup>	23,00 €		26,00 €	
	Urgent payment (D+1)		16:00		16:00
	charges splitting (SHA)	10,00 €		20,00 €	
	without any charges to beneficiary (OUR) <sup>1</sup>	29,00 €		39,00 €	
	Express payment in EUR and USD (D+0)		14:30		14:30
	charges splitting (SHA)	30,00 €		40,00 €	
	without any charges to beneficiary (OUR) <sup>1</sup>	45,00 €		50,00 €	
5.2.5.	Baltic Payment <sup>6</sup>	1,50 €	14:30	3,00 €	14:30
5.2.6.	Flash payment (Foreign payment in EUR to a bank belonging to the UniCredit Group) <sup>3/5</sup>	1,50 €	16:00	3,00 €	16:00
<b>5.3.</b>	<b>SEPA credit transfer execution (D+2)</b>				
	Standard SEPA payment with amount over 50 000€	1,92 €	16:00	N/A	N/A
<b>5.4.</b>	<b>SEPA direct debit</b>				
5.4.1.	Execution of authorized SEPA Collection	1,92 €			
5.4.2.	SEPA debit authorisation - establishing, changing	1,92 €			
5.4.3.	Blocking of mandate	1,92 €			
5.4.4.	Refund of collection (in 8 weeks after execution)	free of charge			
<b>5.5.</b>	<b>Additional services of payments</b>				
5.5.1.	Investigation of domestic payments	3,50 €			
5.5.2.	Investigation, amendment, cancellation <sup>4</sup> of foreign payments	16,00 €			
5.5.2.	Copy of S.W.I.F.T. message	1,60 €			
<b>5.6.</b>	<b>Standing order/Sweeping (via Internetbank)</b>				
5.6.1.	Drawing	free of charge			
5.6.2.	Execution	according to internet bank payment price list			
5.6.3.	Amendment	free of charge			
5.6.4.	Cancellation	free of charge			

<b>6</b>	<b>TRADE FINANCE PRODUCTS</b>	
<b>6.1.</b>	<b>Guarantees Issued by Bank</b>	
6.1.1.	Issuing Fee	63,91 €
6.1.2.	Risk Fee	as per agreement, min EUR 63,91
6.1.3.	Amendment Fee	63,91 €
6.1.4.	Communication Fees (S.W.I.F.T., mail, phone)	12,78 €
6.1.5.	Courier Charges	as per actual cost
6.1.6.	Cancellation Application Fee	63,91 €
6.1.7.	Claim under the Guarantee/Payment Fee	0,10%, min 63,91€
6.1.8.	Special Wording requested by Customer (on Bank's Consent) Foreign Bank Fees apply upon request to issue Counter-Guarantee in favour of Foreign Bank (Indirect Guarantee)	63,91 €
<b>6.2.</b>	<b>Guarantees Issued by Foreign Banks for advising to Estonian companies</b>	
6.2.1.	Advising Fee	63,91 €
6.2.2.	Amendment Fee	63,91 €
6.2.3.	Communication Fees (S.W.I.F.T., mail, phone)	12,78 €
6.2.4.	Courier Charges	as per actual cost
6.2.5.	Cancellation Application Fee	63,91 €
6.2.6.	Claim under the Guarantee/Payment Fee	0,10%, min 63,91€
6.2.7.	Issuing Fee	63,91 €
6.2.8.	Risk Fee (upon Issuance of Guarantee under Counter-Guarantee)	as per agreement, min EUR 127,82
<b>6.3.</b>	<b>Collections</b>	
6.3.1.	Collection against Payment	0,15%, min 63,91€
6.3.2.	Collection against Acceptance	0,20%, min 95,87€
6.3.3.	Amendment	51,13 €
6.3.4.	Deferred Payment Fee (No obligations for Bank)	51,13 €
6.3.5.	Deferred Payment Fee (Bank Guarantees payment)	as per agreement, min 51,13€
6.3.6.	Communication Fees (S.W.I.F.T., mail, phone)	12,78 €
6.3.7.	Courier Charges	as per actual cost
<b>6.4</b>	<b>Import Letters of Credit (incl Stand-By LC-s)</b>	
6.4.1.	Preadvice	44,74 €
<b>6.5.</b>	<b>Issuing fee</b>	
6.5.1.	100% Cash Collateral LC	0,25% per quarter, min 95,87€
	As per Limit Agreement <sup>7</sup>	as per agreement, min 95,87€ per month
	Documents Handling and Payment Fee (per set)	0,15%, min 95,87€
<b>6.6.</b>	<b>Deferred Payment Obligation Fee</b>	
6.6.1.	100% Cash Collateral LC	0,10%, min 63,91€
	As per Limit Agreement <sup>8</sup>	as per agreement, min 95,87€ per month
6.6.2.	Amendment Fee	63,91 €
6.6.3.	Increasing Amount / Extension fee	as per agreement
6.6.4.	Discrepancy Fee (to be deducted from the payment)	63,91 €
6.6.5.	Fee for release of the Goods	0,15%, min 63,91€
6.6.6.	Communication Fees (S.W.I.F.T., mail, phone)	12,78 €
6.6.7.	Courier Charges	as per actual cost
6.6.8.	Deferred Payment Fee	63,91 €
6.6.9.	LC Drafting fee (will be returned upon Issuing of LC)	95,87 €
6.6.10.	Letter of Credit Cancellation Fee	95,87 €

<b>6</b>	<b>TRADE FINANCE PRODUCTS</b>	
<b>6.7.</b>	<b>Export Letters of Credit (incl Stand-By LC-s)</b>	
6.7.1.	Preadvice	44,74 €
6.7.2.	Advising Fee	63,91 €
6.7.3.	Confirmation Fee <sup>9</sup>	as per agreement, min 95,87€
6.7.4.	Amendment Fee	63,91 €
6.7.5.	Documents Handling and Payment Fee (per set)	0,15%, min 95,87€
6.7.6.	Deferred Payment Fee	63,91 €
6.7.7.	Letter of Credit Transfer Fee	0,25%, min 159,78€
6.7.8.	Assignment of Proceeds	95,87 €
6.7.9.	Fee for preparing the Draft of the Letter of Credit	95,87 €
6.7.10.	Discounting/Negotiating Fee	0,10%, min 95,87€
6.7.11.	Discounting/Negotiating Interest Rate	as per Agreement
6.7.12.	Letter of Credit Cancellation Fee	95,87 €
6.7.13.	Communication Fees (S.W.I.F.T., mail, phone)	12,78 €
6.7.14.	Courier Charges	as per actual cost

<b>7.</b>	<b>MASTER CARD BUSINESS CREDIT CARD (FOR CORPORATE CUSTOMERS)</b>	
<b>7.1.</b>	<b>Monthly repayable amount for used limit</b>	100%
<b>7.2.</b>	<b>Card issuing</b>	free of charge
7.2.1.	Annual fee per card with travel insurance	55,00 €
7.2.2.	Annual fee per card without travel insurance	20,00 €
<b>7.3.</b>	<b>Cash withdrawals (EUR)</b>	
7.3.1.	UniCredit Group ATM's	2,00 €
7.3.2.	Other ATM's	2,5%, min 2,00 €
<b>7.4.</b>	<b>Retail transaction fee</b>	free of charge
<b>7.5.</b>	<b>Lost, stolen or damaged card replacement</b>	15,00 €
<b>7.6.</b>	<b>Fee for unjustified protest</b>	15,00 €
<b>7.7.</b>	<b>Fee for additional card statement</b>	2,00 €
<b>7.8.</b>	<b>Interest rate</b>	
7.8.1.	Interest rate for allowed credit	0%
7.8.2.	Interest rate for exceeded limit	30%
<b>7.9.</b>	<b>Fee for Increasing of Credit Limit</b>	1,5% from increased limit amount (min 15,00€)
<b>7.10.</b>	<b>Fee for delayed card repayment</b>	5,00 €
<b>7.11.</b>	<b>Fee for Limit change for cash withdrawals/purchases</b>	5,00 €
<b>7.12.</b>	<b>Fee for copy of receipt from merchant</b>	8,00 €

<b>8.</b>	<b>MASTER CARD GOLD CREDIT CARD (FOR PRIVATE CUSTOMERS)</b>	
<b>8.1.</b>	<b>Monthly repayable amount for used limit</b>	100%
<b>8.2.</b>	<b>Card issuing (for corporate customers will not be issued after 03.01.2011)</b>	free of charge
<b>8.3.</b>	<b>Annual fee per card with travel insurance</b>	96,00 €
<b>8.4.</b>	<b>Cash withdrawals (EUR)</b>	
8.4.1.	UniCredit Group ATM's	2,00 €
8.4.2.	Other ATM's	1,9€ + 2,5%
<b>8.5.</b>	<b>Retail transaction fee</b>	free of charge
<b>8.6.</b>	<b>Lost, stolen or damaged card replacement</b>	70,00 €
<b>8.7.</b>	<b>Fee for unjustified protest</b>	15,00 €
<b>8.8.</b>	<b>Fee for additional card statement</b>	2,00 €
<b>8.</b>	<b>MASTER CARD GOLD CREDIT CARD (FOR PRIVATE CUSTOMERS)</b>	
<b>8.9.</b>	<b>Interest rate</b>	
8.9.1.	Interest rate for allowed credit	0%
8.9.2.	Interest rate for exceeded limit	30%
<b>8.10.</b>	<b>Fee for delayed card repayment</b>	5,00 €
<b>8.11.</b>	<b>Fee for Limit change for cash withdrawals/purchases</b>	5,00 €
<b>8.12.</b>	<b>Fee for copy of receipt from merchant</b>	8,00 €

<b>9.</b>	<b>SWIFT SERVICES</b>	
<b>9.1.</b>	<b>Sending MT940 statement via SWIFT (monthly fee per account)</b>	
9.1.1.	To UniCredit Group bank	10,00 €
9.1.2.	To other banks	20,00 €
<b>9.2.</b>	<b>Sending MT942 statement via SWIFT (monthly fee per account)</b>	
9.2.1.	To UniCredit Group bank	10,00 €
9.2.2.	To other banks	20,00 €
<b>9.3.</b>	<b>Receiving MT940 statement via SWIFT (monthly fee per account)</b>	
9.3.1.	From UniCredit Group bank	10,00 €
9.3.2.	From other banks	20,00 €
<b>9.4.</b>	<b>Initiating payments via MT101 from abroad (monthly fee per account)</b>	
9.4.1.	From UniCredit Group bank	10,00 €
9.4.2.	From other banks	20,00 €
<b>9.4.</b>	<b>Implementation fee</b>	25,00 €
<b>9.5.</b>	<b>Payment order execution</b>	according to internet bank payment price list

<b>10.</b>	<b>TREASURY</b>	
<b>10.1.</b>	<b>Currency Exchange</b>	
10.1.1.	Up to EUR 12 500 (or equivalent in other currency)	At Bank's rate defined
10.1.2.	Over EUR 12 500 (or equivalent in other currency)	Subject to agreement
<b>10.2.</b>	<b>Deposits</b>	At Bank's interest defined
<b>10.3.</b>	<b>Opening of the financial instruments accounts</b>	free of charge
<b>10.4.</b>	<b>Servicing of the financial instruments accounts</b>	free of charge
<b>10.5.</b>	<b>Statement of the financial instruments accounts</b>	free of charge
<b>10.6.</b>	<b>Deal confirmation</b>	free of charge
<b>10.7.</b>	<b>Payments for servicing deals within Bank's</b>	free of charge
<b>10.8.</b>	<b>Activation of code generator</b>	10,00 €

<b>11.</b>	<b>Cash Pooling</b>	
<b>11.1.</b>	<b>Local Effective Pooling</b>	
11.1.1.	Implementation fee	200,00 €
11.1.2.	Monthly fee per group member	15,00 €
11.1.3.	Automatic balancing transfer	free of charge
<b>11.2.</b>	<b>Cross Border Zero Balancing</b>	subject to arrangement

<b>12.</b>	<b>Express delivery</b>	
<b>12.1.</b>	<b>Courier Charges</b>	as per actual cost
<b>12.2.</b>	<b>Registered post</b>	as per actual cost

1	The remitter pays the service fees of UniCredit Bank Estonian Branch and foreign banks. If the beneficiary's
2	The payment has to correspond to the following conditions: currency EUR, the amount of the 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, 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.