

CONTENT

ACCOUNTS	2
Opening a current account.....	2
Account statements.....	2
PAYMENTS.....	2
Domestic payments	2
Cross-border payments.....	3
Cash payments.....	4
DAILY BANKING PACKAGE	4
BANK CARDS.....	5
Picture card.....	6
E-BANKING	6
Nordea Netbank.....	6
Telephone Bank.....	7
DEPOSITS.....	7
INVESTMENTS AND SECURITIES	8
PENSION FUNDS	9
LOANS	10
Housing loan.....	10
Idea Loan.....	10
Consumer loan.....	10
Renovation loan	11
Overdraft.....	11
Student loan	11
Other service fees.....	11
LEASES.....	12
OTHER FEES	13

* 30% discount for Gold customers. 15% discount for Silver customers.

ACCOUNTS

Opening a current account

Opening a current account in Nordea Estonia	Free
Opening account for EU or Norwegian resident Nordea Estonia**	25 €
Opening account for other countries resident Nordea Estonia **	250 €

** including persons who do not have Estonian ID card or residence card

Account statements

Statements at customer's request

From a branch office	0.30 € / page, min 3 €
From Nordea Netbank	Free
By email (digitally signed, encrypted)	5 €

By post**

Within Estonia	0.20 € / page, min 3 €
Abroad	0.20 € / page, min 7 €

Regular statements**

Monthly statement by post within Estonia	3 €
Monthly statement by post abroad	7 €

** Includes postage fees.

PAYMENTS

Domestic payments

Outgoing payments	In the branch office	Through Nordea Netbank
Euro payment	1.50 €	Free / 0.38* € ¹
Urgent payment to another bank	15 €	10 €
Intra-bank payment within Nordea Estonia (in any currency)	1.50 €	Free
Payment under a standing order to another bank	0.38* €	0.38* €
Intra-bank payment under a standing order	Free	Free

E-invoice standing order

Signing, amending and terminating a contract	Free	Free
Intra-bank payment	Free	Free
Domestic payment	Free	Free
E-invoice one time payment	-	Free

¹ The price depends on the Netbank package chosen by the customer.

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Cross-border payments	Branch office	Netbank
Payments in euros to EEA countries****		
Euro payment	1.50 €	Free / 0.38 € ¹
Payment in full to the beneficiary ²	30.50 €	24 €
Urgent payment in full to the beneficiary ²	36.50 €	30 €

Payments in euros outside the EEA countries****, payments in foreign currency to EEA countries and outside the EEA countries

Foreign payment	11.50 €	5 €
Urgent payment	17.50 €	10 €
Payment in full to the beneficiary ²	30.50 €	24 €
Urgent payment in full to the beneficiary ²	36.50 €	30 €
Nordea intra-group payment ³	5.75 €	2 €
Nordea intra-group payment in full to the beneficiary ³	7.75 €	4 €
Nordea Intercompany payment ⁴	10 €	5.75 €
Payment with same day value ⁵	35 €	-
Payment with same day value in full to the beneficiary ⁵	45 €	-

Amending a payment order confirmed by a customer, enquiries about transactions executed ⁶

Cancelling europayment order confirmed by a customer	10 €
Amending or cancelling a cross-border payment	Actual costs (incurred by Nordea and the foreign bank), min 25 €
Enquiry about payment up to 6 months old	20 €
Enquiry about payment that is more than 6 months old	65 €

Incoming payments

Payment received from a bank of the Nordea Group	Free
Incoming payment in euros from EEA countries****	Free
Incoming payment in a foreign currency or in euros from outside the EEA countries****	5.75 €*

¹ The price depends on the Netbank package chosen by the customer.

² If the costs related to the transfer of a payment in full to the beneficiary (the service fees of the payment intermediaries and the bank of the beneficiary) exceed the service fee shown in this price list for this type of payment, the bank will later debit the difference between these costs and the service fee from the current account of the payer, in addition to the service fee. If you make a payment to an EEA country in an EEA currency, you can use the instruction 'payment in full to the beneficiary' ('OUR') only if the payment will require currency exchange because the currency of your bank account and the payment currency are different.

³ Always as an urgent payment (T+1) and to Nordea Latvia and Lithuania in full to the beneficiary.

⁴ A Nordea intra-group payment between the accounts of the same customer with the same value date (T+0).

⁵ Payment type available only in following currencies: EUR, USD – until 15:00, NOK, SEK, GBP – until 14:00, DKK – until 12:00

⁶ The bank will not return the service charges paid by the remitter, if the payment could not be cancelled/amended.

**** The EEA countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, and the United Kingdom.

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Cash payments

Banknotes (euro)

Cash depositing into payee's own account up to 1,000 € in one day in branch ¹	Free
Cash depositing into payee's own account more than 1,000 € in one day** in branch ¹	0.25% of the amount, min 5 €
Cash depositing to another customer's current account or Savings Deposit in branch	0.25% of the amount, min 5 €
Cash payment into a Child's Deposit or own Savings Deposit in branch ³	Free
Cash payment into payee's own Savings Deposit account in branch	Free
Cash withdrawal in branch	0.25% of the amount, min 5 €

Coins²

Depositing and withdrawal of coins in branch	2% of the amount, min 5 €
Exchange of coins to banknotes or opposite in branch	5% of the amount, min 5 €
Depositing coins to an account of a customer under 20 years of age in branch	Free ¹

Foreign currencies²

Cash payment for opening a deposit in branch ³	Free
Cash payment into an account in the same currency in branch	1.5% of the amount
Withdrawal of cash from an account in the same currency in branch	1.5% of the amount

Euro and foreign currencies

Checking banknotes in branch	0.20 € per note
Exchange of banknotes in the same currency in branch	0.5% of the amount, min 5 €
Cash withdrawal exceeding 10,000 € or the equivalent in another currency provided that the bank has been notified of it at least two banking days in advance	Free
Surcharge for a same day cash withdrawal exceeding the above limit if the bank has not been notified in advance	40 €
Penalty for failure to withdraw the ordered cash	40 €

** The service fee will be calculated if the total amount of cash deposited in one day period exceeds 1000 euros.

¹ Up to 1,000 € in euro coins can be withdrawn at Nordea branch offices once a day. Amounts over 100 € are subject to the fee for "Depositing, withdrawal and exchange of coins".

² The bank does not accept foreign banknotes that are damaged or invalid for payment. The bank does not handle foreign coins.

³ If a deposit is terminated early the service fee for depositing cash will be calculated retroactively from the current price list.

DAILY BANKING PACKAGE

Monthly fee	1.80 €
Monthly fee for senior customers (aged 60 or older)	Free
Debit card	Free
Netbank	Free
Intra-bank payments and euro payments (through Nordea Netbank)	Free
Cash withdrawal - From Nordea ATMs in Estonia; - From Nordea ATMs in Latvia and Lithuania; - From Nordea ATMs in Scandinavia and Russia; - From cross-bank ATMs in Estonia once a month**.	Free

** Cash can be withdrawn for free from cross-bank ATMs in Estonia once in one calendar month.

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BANK CARDS		Maestro Debit Card	MasterCard Standard ³	MasterCard Gold ³	Nordea Gold	MasterCard Topeltneto ³	Nordea Credit	MasterCard Stockmann	MasterCard PINS	MasterCard Platinum
Annual fee		---	30 € * ⁽⁵⁾	96 € * ⁽⁵⁾	---	---	---	---	---	135 € ⁽⁵⁾
Monthly fee	Customers aged under 20 or over 60	Main card free	---		6 € *	3 €	1.40 €* ⁽⁴⁾	---	2 € (starting from the 7th month after signing the contract)	---
	Other customers	1 € **								
Cash withdrawal from Nordea ATMs in Estonia, Latvia, Lithuania, Finland, Sweden, Norway, Denmark and Russia		Free				1.95 € + 2.5% of the transaction value				Free
Cash withdrawal from ATMs of other banks in Estonia		1.30 €			1.95 € + 2.5% of the transaction value					
Cash withdrawal from ATMs of other banks in EMU countries ²		1.30 €	1.95 € + 2.5% of the transaction value							
Cash withdrawal from ATMs of other banks abroad		1.95 € + 2.5% of the transaction value								
Cash withdrawal at a branch office (except at Nordea branches in Estonia) Nordea branch offices in Estonia)		1.95 € + 2.5% of the transaction value								
Cash deposit in Nordea ATM's in Estonia ¹		Free	---		Free					
Fast issuing of a bank card, PIN code		35 €								

** 15% discount for Silver and check-in customers, 30% discount for Gold customers.

¹ Cash deposit daily limit 6000.-€

² (EMU-Economic and Monetary Union of the Europa Union): Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Spain, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia and Slovenia.

³ From 11 February 2013 MasterCard Gold credit cards are no longer issued. From 1 April 2014 MasterCard Standard and MasterCard Topeltneto cards are no longer issued.

⁴ Credit card holders who have paid the previously valid annual fee before 01.04.2015 will start paying the monthly maintenance fee after a year has passed from the last annual fee payment. Monthly maintenance fee will not be required if credit card is used to pay for a minimum of 400 euros worth of purchase transactions a month. If purchases are made in sufficient sums, then the discount will be made the first month the monthly fee is applied to the credit card.

⁵ MasterCard Standard additional card price 30 €; MasterCard Gold additional card price 48 €; MasterCard Platinum additional card price 135 €

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Picture card

Issuing a card for the first time	3.20 €
Picture card replacement	1.20 € + card replacement fee
Renewal of picture card	3.20 €

Other service fees related to bank cards (applicable to all types of card)

Card replacement fee	2 €
Card renewal	Free
Closing a card	Free
PIN code replacement	1 €
Fee for changing card 24h usage limit in branch offices and Telephone Bank (excl Platinum)	1.50 €
Changing the credit limit	6 €
Conversion fee for card transactions made in foreign currency	2 % of the amount
A copy of the receipt for a disputed transaction in Estonia or abroad**	6 €
Unjustified reclaim from transaction in Estonia or abroad**	6 €

Additional charges from foreign banks may apply if card transactions made abroad are disputed.

Blocking a card because of overdue payments: MC Standard, MC Gold, Nordea Gold, Nordea Credit, MC Topeltneto, MC Stockmann, MC PINS	13 €
MasterCard Platinum	Free
Penalty for using a closed or blocked card	65 €
Priority Pass lounge visit (starting from the 5th visit in a calendar year)	27 €
Sending paper invoices by post	5 €
Using MasterCard support service abroad (issuing a temporary replacement card)	Actual costs, max 129 €
Balance enquiry from other bank ATM	0.35 €

** Postage costs may apply.

E-BANKING

Nordea Netbank**

	Package without a monthly fee	Package with a monthly fee ¹
Package fee – monthly fee	Free	1.80 €

Outgoing payments

Domestic payment to another bank	0.38 €	Free
Urgent domestic payment to another bank	10 €	10 €
Intra-bank payment within Nordea Estonia (in any currency)	Free	Free
Incoming payments	Free	Free

¹ For the package with a monthly fee, all domestic payments made through Nordea Netbank are free with no limits on their number. Customer needs to pay only the monthly fee. Service will be discontinued starting 1.02.2016

** For customer under 20 years old Nordea Netbank is free of charge.

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Telephone Bank

Monthly fee	Free
Payments in euros to EEA countries****	1.50 €
Payments in euros outside the EEA countries**** and payments in foreign currency to EEA countries and outside the EEA countries****	Applies the price list of foreign payments executed in branch office
Urgent payment to another bank	15 €
Payment within Nordea Estonia (in any currency)	1.50 €
Payment from the Savings Deposit to current account	
- First withdrawal of the month from any of payee's Savings Deposits	Free
- All subsequent withdrawals	0.30% of the amount, min 1.60 €

**** The EEA countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland, and the United Kingdom.

DEPOSITS

Opening a deposit	Free
Cash payment for opening a deposit	Free
Cash payment into a Child's Deposit or own Savings Deposit in branch	Free
Payment to child's deposit or payee's own savings deposit in Netbank or branch	Free
Payment from the Savings Deposit transfer to current account	
- First withdrawal of the month from any of payee's Savings Deposits	Free ¹
- All subsequent withdrawals	0.30% of the amount, min 1.60 €

¹ If a depositor has more than one Savings deposit in the same currency, only one payment per month for all the Savings deposits is free.

INVESTMENTS

Securities account

Opening an internal Nordea securities account	Free
Opening an EVK securities account	4 €
Opening an EVK securities account for buying Nordea pension funds	Free
Closing a securities account	Free

Securities account monthly maintenance fee ¹

An EVK securities account with no securities	0.60 €
An EVK securities account with no securities or where the total value ² of securities held is	
- up to 10,000 euros	0.60 €
- from 10,000 to 100,000 euros	1.50 €
- more than 100,000 euros	3.50 €
An internal Nordea securities account that holds:	
- Fund units or Nordea index-linked bonds	Free
- Global securities (Australia, Austria, Canada, Denmark, Euroclear (fixed income), Finland, France, Germany, Hong Kong, Italy, Japan, Netherlands, Norway, Poland, Singapore, Spain, Sweden, Switzerland, UK.	0.01% of the value of securities ² , min 1.60 €
- Global securities of other markets	By agreement

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Fundtransactions

Funds managed by Nordea Investment Funds S.A.

Equity funds, mixed funds and funds of funds	
- Subscription (subscription fee + settlement fee)	1% + 3.20 €
- Redemption (redemption fee + settlement fee)	1% + 3.20 €
- Regular investment by standing order	1%
Bond funds	
- Subscription (subscription fee + settlement fee)	0.50% + 3.20 €
- Redemption (redemption fee + settlement fee)	0.50% + 3.20 €
- Regular investment by standing order	0.50%
Reserve or money market funds	
- Subscription (subscription fee + settlement fee)	0.30% + 3.20 €
- Redemption (redemption fee + settlement fee)	0.30% + 3.20 €
- Regular investment by standing order	0.30%
Switch transaction	3.20 €

Funds managed by Nordea Funds Ltd.

Equity funds	
- Subscription ⁵	1%
- Redemption	1%
Bond funds	
- Subscription ⁵	0.50%
- Redemption	0.50%
Switch transaction ⁵	Free

Funds managed by East Capital⁵

Subscription or switch transaction (subscription fee + settlement fee)	1% + 3.20 €
Redemption	3.20 €

Securities trading

Equities trading⁵

Estonia	0.20% min 3.20 €
Austria, Canada, Denmark, Finland, France, Germany, Italy, Latvia, Lithuania, Netherlands, Norway, Spain, Sweden, Switzerland, UK	0.20% min 20 €
EVK equities subscription	3.20 €
Other markets	By agreement

Bond trading

Nordea index-linked bonds	Free
Subscription to bonds ⁵	0.10% min 20 €
Subscription to EVK bonds ⁵	3.20 €
Secondary market bond trades ⁵	20 €

Other securities transactions

Securities transaction within Nordea Estonia	6 €
EVK securities	
- FOP	4,50 €
- FOP between EVK and other depository	18 €
- DVP	3.20 €

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Transactions with non-EVK securities of below countries with counterparty outside Nordea Estonia	
- EU countries, Norway, Switzerland and Canada	40 €
- Australia, Hong Kong, Singapore and Japan	70 €
- Other countries	By agreement
Transfer of the whole balance of an EVK securities account	
- To another custodian	15 €
- From another custodian	Free
Cancellation/Correction ⁴	Service fee for a cancelled transaction

Reports

Confirmation of a stock exchange transaction	3.20 €
A copy of a transaction order	1.50 €
EVK securities account periodic statement ³	
- for calendar year	Free
- Per day, per 10 days, per month or per quarter by post (local)	3 €
- Per day, per 10 days, per month or per quarter by post (international)	6.50 €
- Per day, per 10 days, per month or per quarter by e-mail	0.30 €
EVK securities account statement from branch or by fax ³	3 € + VAT

Other securities related services

Other securities related services	By agreement
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Pension funds ⁶

III pillar pension funds

Purchase of units	Intra-bank payment fee
Purchase of units by standing order	Standing order fee
Sale of units	3.20 €
Exchange of units	Free
Transfer of units from another bank	Free

II pillar pension funds, i.e. mandatory funded pension

Contributions	
- Choice application	Free
- Application for changing the units of a pension fund	Free
- Fee for enquiry in a branch office	1 € / per page
Pension account statement	
- by e-mail	Free
- by post	3 €
Succession	
- An application to sell inherited pension fund units	22 €
- An application to transfer inherited pension fund units into the pension account of the inheritor	6 €
Payments	
- An application for a lump sum payment from a pension fund	3 €
- An application for a fund pension	5 €
- An application to change a fund pension	5 €

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- 1 VAT is added to the monthly fee. The bank debits the monthly fee from the current account related to the securities account in the calendar month following the month when the fee is calculated.
- 2 The value of securities is calculated at the end of calendar month. For equities listed on a stock exchange the value is calculated from the closing price on the last trading day of a month, for other securities from their face value and for investment fund units from their net asset value.
- 3 VAT is added to the securities account statement fee.
- 4 If the bank incurs costs from the cancellation of a transaction order due to price changes, penalties payable to other institutions and so forth, the bank will debit the costs from the customer's current account.
- 5 This service is only available to customers of Private Banking.
- 6 Transactions with pension fund units incur subscription and redemption fees stated in the relevant fund's prospectus

LOANS

Housing loan

Contract fee	1%* of the loan amount, min 190 €
Increasing the loan amount	2% of the additional amount, min 100 €
Setting a limit for the base rate after the contract has been signed	100 €
Changing the type of base rate or the type of loan ¹	1% of the loan balance, min 100 €
Granting a grace period following the birth of a child (until the child's first birthday) ²	30 €
Granting a grace period under other circumstances ²	60 €
Changing the monthly payment date ²	Once a year free of charge
Changing other terms and conditions of the loan contract (incl. changing margin) / Changing collateral	1% of the loan balance, min 200 €
Early repayment of the loan either in part or in full	Free of charge if notice is given 3 months in advance; in other cases interest is calculated for up to 3 months on the amount that is repaid early
Changing the current account related to the loan	30 €

Idea Loan

Contract fee	1.5%* of the loan amount, min 130 €
Increasing the loan amount	2% of the additional amount, min 100 €
Changing the monthly payment date ²	Once a year free of charge
Changing other terms and conditions of the loan contract / Changing collateral	1.5% of the loan balance, min 200 €
Early repayment of the loan either in part or in full	Free of charge if notice is given 3 months in advance; in other cases interest is calculated for up to 3 months on the amount that is repaid early
Changing the current account related to the loan	30 €

Consumer loan

Contract fee	1.5% of the loan amount, min 60 €
Increasing the loan amount	1% of the additional amount, min 30 €
Changing the monthly payment date	Once a year free of charge
Changing other terms and conditions of the loan contract	1% of the loan balance, min 30 €
Early repayment of the loan either in part or in full	Free of charge if notice is given 3 months before; in other cases interest is calculated for up to 3 months on the amount that is repaid early. Early repayment of a loan without real estate collateral is free
Changing the co-borrower	60 €
Changing the collateral	100 €

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Renovation loan

Contract fee	2%* of the loan amount, min 100 €
Increasing the loan amount	2% of the additional amount, min 100 €
Granting a grace period following the birth of a child (until the child's first birthday) ²	30 €
Granting a grace period under other circumstances ²	60 €
Changing the monthly payment date ²	Once a year free of charge
Changing other terms and conditions of the loan contract / Changing collateral	1% of the loan balance, min 200 €
Early repayment of the loan either in part or in full	Free of charge if notice is given 3 months before; in other cases interest is calculated for up to 3 months on the amount that is repaid early
Changing the current account related to the loan	30 €

Overdraft

Contract fee	20 €
Credit limit fee (yearly)	1% of the amount of the limit, min 10 €
Increasing the limit	1% of the additional credit limit, min 10 €
Reducing the limit	Once a year free of charge
Changing other terms and conditions of the loan contract	1% of the limit, min 10 €
Termination of contract	Free

Student loan

Contract fee	Free
Amending a contract	5 €
Interest rate	5% per year
Switching a student loan from another credit institution to Nordea	10 €

Other service fees

Evaluation of collateral	50 €
Penalty for failure to submit the insurance policy of the collateral	100 €

¹ The current loan must be repaid first and after that a new loan can be granted.

² Not applicable to loans with a fixed base rate or loans with a limit on interest rate rises.

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LEASES

Fees for signing lease contracts	VAT added	Rate and fee
Contract fee for a car or a commercial vehicle	NO	1.5% of the purchase cost min 190* €

Fees for amending lease contracts

Amendments to a lease contract: - Changing the type of contract - Changing the lease period - Changing the type of payment schedule - Making an additional down-payment - Transferring the contract to another lessee	NO	150 €
Changing the payment date in the contract's payment schedule	NO	50 €, first change is free of charge
Changing the obligation to insure the leased asset in the terms and conditions of a lease contract	NO	50 €
Changing other terms and conditions of a lease contract (including changing the base rate of a lease contract with a floating interest rate)	NO	50 €

Early termination of a lease contract, selling a leased asset at a higher price

Termination of a lease contract for lease contracts that were signed before 1 July 2011 - Termination of a lease contract within 9 months of entry into contract - Termination of a lease contract after 9 months of entry into contract	NO	- Interest for the first 9 months (inclusive) of the lease contract - Interest for the current month
Termination of a lease contract for lease contracts that were signed after 1 July 2011	NO	As set out in the lease contract
Sale of an asset at a higher price than its residual value	NO	50 €

Other services

Drawing up an unattested authorisation		Free
Drawing up a notarised authorisation (including the notary fee and state fees) - Issuing a permission to use a vehicle or to make transactions in the traffic register in the <u>standard</u> 3 working days - Issuing an <u>urgent</u> permission to use a vehicle or to make transactions in the traffic register in 1 working day	YES	60 € (72 € including VAT) 100 € (120 € including VAT)
Fuel credit card administration fee - Card with a credit limit of 100 - Card with a credit limit of 200 - Card with a credit limit of 300	NO	1 € per calendar month 2 € per calendar month 3 € per calendar month
Issuance of fuel credit card statement	YES	2.50 € (3 € including VAT)
Issuing a written statement that confirms the right to sub-lease a leased asset	YES	25 € (30 € including VAT)

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Issuance of confirmation letter (certificate)	YES	5 € (6 € including VAT)
Release of the additional collateral of a lease contract	YES	50 € (60 € including VAT)
Paying state and local taxes and parking fines	YES	25 € (30 € including VAT) per claim plus actual costs incurred by the lease company (VAT is added only to the administration fee)
Breach of a contractual insurance obligation	NO	The contractual penalty set out in the contract
Payment for vehicle removal costs by the lease company	YES	50 € (60 € including VAT) plus actual costs
Compensation of sending notification to a lessee of overdue payments or other obligation that is overdue	NO	5 €
Signing a debt agreement	NO	150 €
Sale of an asset following early termination of a lease contract	YES	200 € (240 € including VAT) plus actual costs
Repossession of a leased asset by the lease company following a breach of contract	YES	300 € (360 € including VAT) plus actual costs
Issuing an extract of contractual lease settlements and a copy of a bill at the lessee's request	YES	5 € (6 € including VAT)
Issuing a statement to confirm a client's debt or the balance of the unpaid residual value at the lessee's request		Free
Registration of ownership in Road Administration e-service to the new owner who is not contractual party to the Nordea Finance	YES	50 € (60 € including VAT) state fees will be added
Registration of the asset in Road Administration e-service in the name of the Nordea Finance by the employee of the lessor.	YES	50 € (60 € including VAT) state fees will be added

OTHER FEES

Filling in a payment order form	1.15 €
Issuing a confirmation or a certificate	4 €
Urgent confirmation or certificate	10 €
Information request	40 per hour/ min 20 €
Request for audit information	20 €
A SWIFT copy or a copy of an XML message	10 €
Notification to a customer of a debt or other obligation that is overdue	5 € from the second reminder
A copy of an archived bank document	10 €
Sending data by e-post	5 €
Default interest on consumer credit debt **	Default interest rate set by law, which is calculated for a 360-day year
Default interest on other debts **	Default interest rate set by law, which is calculated for a 360-day year
Fee for redemption of a cheque ¹	5 €
Fee for redemption of a cheque ¹ for a non-customer	20 €

¹ Only cheques which indicate Nordea Bank AB Estonia Branch as the redeeming bank can be redeemed.

** ECB rate + 8,05% yearly (0,022% in a day), but not less than the contractual interest rate. The ECB rate is the interest rate of the European Central Bank applied to the main refinancing operations. It is published twice a year (1 January and 1 July) in the Official Journal by Eesti Pank.

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