

Private customer price list

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DAILY BANKING PACKAGES

Daily banking packages

	Luminor Debit	Luminor Black
Monthly fee	€2.20	€5.50
Monthly fee for senior customers (65 years of age or older)	€1.54	€5.50
Monthly fee for young customers (up to 21 years old)	Free	€5.50
Debit Card ¹	1 Visa Debit	1 Visa Debit
Credit Card ¹	Not included	1 Luminor Black
Internet bank	Free	Free
Unlimited number of payments in Internet bank and mobile bank: ²		
- to accounts within Luminor Estonia	Free	Free
- Euro payments	Free	Free
Cash deposit operations at Luminor ATMs in Estonia:		
- Debit Card	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000 (min. €3.50)	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000 (min. €3.50)
- Luminor Black Card	Not included	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)
Cash withdrawal at Luminor ATM's in Baltics without charge:		
- Debit Card	Up to €600 per calendar month	Up to €600 per calendar month
- Luminor Black Card	Not included	Up to €1200 per calendar month
Fee charged in the case of exceeding the fee-free withdrawal limit:		
- Debit card	0.20% of the sum (min. €3.50)	0.20% of the sum (min. €3.50)
- Luminor Black Card	Not included	2% of the sum (min. €3.50)
Cash withdrawal from other ATMs in Baltics and abroad:		
- Debit card	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
- Luminor Black Card	Not included	Free up to €400 per calendar month, 2% of the sum exceeding €400 (min. €3.50)

Black package is issued starting from December 1st 2020.

¹ Card issuing fee and monthly fee for provision of a card are included in package.

² Including E-invoice one-time payment to another bank and standing order payments.

Minimum service charge

	Minimum service charge
Monthly fee	€1.30
Monthly fee for senior customers (65 years of age or older)	€1.30
Monthly fee for young customers (up to 21 years old)	€1.30
Debit Card	Not included
Credit Card	Not included
Internet bank	Free
Unlimited number of payments in Internet bank and mobile bank: ¹	
- to accounts within Luminor Estonia	Free
- Euro payments	Free
Cash deposit operations at Luminor ATMs in Estonia:	
- Debit Card	Not included
- Luminor Black Card	Not included
Cash withdrawal at Luminor ATM's in Baltics without charge:	
- Debit Card	Not included
- Luminor Black Card	Not included
Fee charged in the case of exceeding the fee-free withdrawal limit:	
- Debit card	Not included
- Luminor Black Card	Not included
Cash withdrawal from other ATMs in Baltics and abroad:	
- Debit card	Not included
- Luminor Black Card	Not included

¹Including E-invoice one-time payment to another bank and standing order payments.

No longer issued packages

Daily banking package Gold	
Monthly fee	€6.50
Debit Card ¹	Visa Debit
Credit Card ¹	Visa Gold
Internet bank	Free
Unlimited number of payments in Internet bank and mobile bank: ²	
- to accounts within Luminor Estonia	Free
- Euro payments	Free
Cash depositing operations at Luminor ATMs in Estonia:	
- Debit Card	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000 (min. €3.50)
- Credit Card	Free up to €600 per calendar month, 2% of the sum exceeding €600 (min. €3.50)
Cash withdrawal at Luminor ATM's in Baltics without charge:	
- Debit Card	Up to €600 per calendar month
- Credit Card	Up to €600 per calendar month
Fee charged in the case of exceeding the fee-free withdrawal limit:	
- Debit card	0.20% of the sum (min. €3.50)
- Credit Card	2% of the sum (min. €3.50)
Cash withdrawal from other ATMs in Baltics and abroad:	
- Debit card	2% of the sum (min. €3.50)
- Credit Card	2% of the sum (min. €3.50)

¹ Daily banking package Gold - 1 Visa Debit card and 1 Visa Gold card are included in the package.

² Except E-invoice one-time payment to another bank and standing order payments.

ACCOUNTS

Current account maintenance

Current account opening for European Economic Area residents ¹	Free
Maintaining the accounts ²	Free
Fee for verification of documents for an account opening for customers who are not legal residents ³ of EU, EEA or Swiss Confederation.	€250
Closing bank account and termination of banking relationship at the initiative of the bank ⁴	Up to €100
Additional maintaining the account monthly fee for non-EEA residents	€10
Account balance fee ⁵ if the total balance exceeds: EUR 500 000; SEK 5 000 000; DKK 3 750 000; CHF 500 000; JPY 65 000 000; CZK 12 500 000.	(Central Bank annual interest rate ⁶ minus 0.1% point)/360
Interest rate for EUR current accounts ⁷	0.01%

¹When opening an account, it is mandatory to choose a [daily banking package](#), for which a monthly fee will be applied according to the pricelist.

²If customer have chosen a [daily banking package](#), for which a monthly fee will be applied according to the pricelist.

³A natural person who has the right to reside in a member state of EU, EEA or Swiss Confederation by virtue of EU or national law, including a natural person who has acquired asylum seeker, refugee or alternative status.

⁴The fee is applied if the customer does not respond to notification from the Bank regarding due diligence arising from the Money Laundering and Terrorist Financing Prevention Act within 6 months.

⁵The fee is calculated at the end of each day and is applicable if, at the time of calculation, the total balance of all accounts of one customer in the same currency exceeds the total balance in the respective currency indicated above. The fee is calculated by multiplying the sum above the limit total balance by the absolute value (i.e., module) of the respective fee indicated above. The fee does not apply if the Central Bank annual interest rate becomes positive or zero.

⁶The annual interest rate set by the relevant central bank is:

- for EUR currency – ECB deposit facility rate,
- for SEK currency – Sveriges Riksbank repo rate,
- for DKK currency – Danmarks Nationalbank Certificates of deposit rate,
- for CHF currency – Swiss National Bank negative interest rate,
- for JPY currency – Bank of Japan complementary deposit facility rate,
- for CZK currency – Czech National Bank.

⁷ - The interest rate shown in the pricelist is in percent over the reporting year (360 days).

- The interest is calculated for the actual number of deposit days.

- The interest is calculated from end-of-day account balances of at least 18 000 euros and is transferred to your current account at least once a year.

Account statements

Statements at customer's request:

At the Customer Service Center ¹	€0.30 per page, min. €5
Via Internet bank (not digitally signed)	Free
Via Internet bank (digitally signed)	€5
By email (digitally signed, encrypted)	€5
By post ²	€0.30 per page, min. €5

¹For Private customers once per year free of charge on transactions made up to 12 months ago.

²Postage fees will be added.

DIGITAL CHANNELS

Digital Channels

PIN-calculator issuance or replacement	€18
Unblocking of PIN-calculator in a Customer Service Center or remotely	€5
Unlocking of PIN calculator if the device is locked for use in Online banking	Free
First issuance of Smart-ID at Customer Service Center	Free
Subsequent issuance of Smart-ID at Customer Service Center ¹	€5

¹Except for minors.

PAYMENTS

Outgoing payments in Euros

INTERNAL PAYMENTS

	at Customer Service Center or via Customer Support	via Digital channels
To accounts within Luminor Estonia	€5	Free

Terms for payments in Euros are available [here](#).

PAYMENTS TO EUROPEAN COUNTRIES

	at Customer Service Center or via Customer Support	via Digital channels
Euro payments ¹	€5	€0.38
Urgent Euro payments ²	Not available	€10

¹Credit transfer SEPA. Payments to Single Euro Payments Area member states. Full list of countries can be found on the European Central Banks' [webpage](#).

²Urgent payments to EEA member states. The full list of countries can be found [here](#).

Terms for payments in Euros are available [here](#).

PAYMENTS TO OTHER COUNTRIES¹

	via Digital channels
Ordinary SHA/SHAR payment ²	€7
Urgent SHA/SHAR payment ²	€14
Express SHA/SHAR payment ²	€35
Ordinary OUR/DEBT payment ³	€26
Urgent OUR/DEBT payment ³	€30
Express OUR/DEBT payment ³	€55

¹Credit transfer non SEPA. Payments to countries outside the [Single Euro Payments Area](#) member states.

Payments can only be made via digital channels.

²SHA/SHAR (Shared) - the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

³OUR/DEBT (all fees for payer) - when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount).

OUR/DEBT charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states.

Terms for payments in Euros are available [here](#).

Outgoing payments in other currencies

INTERNAL PAYMENTS

	at Customer Service Center or via Customer Support	via Digital channels
To accounts within Luminor Estonia	€5	Free

Terms for payments in other currency are available [here](#).

PAYMENTS TO OTHER BANKS¹

	via Digital channels
Ordinary SHA/SHAR payment ²	€7
Urgent SHA/SHAR payment ²	€14
Express SHA/SHAR payment ²	€35
Ordinary OUR/DEBT payment ³	€26
Urgent OUR/DEBT payment ³	€30
Express OUR/DEBT payment ³	€55

¹Payments can only be made via digital channels. ²SHA/SHAR (Shared) – the payer and the beneficiary each pay the charges: the Customer pays the Bank fee, the recipient pays beneficiary bank and correspondent/ intermediary banks fees (such fees may be withheld from the transferred amount).

³ OUR/DEBT (all fees for payer) – when a payment is sent with the charge type OUR, all fees by the beneficiary's bank and/or by the correspondent banks will be covered by the payer. However, the Bank shall not be held liable if the beneficiary does not receive the full payment amount due to other reasons beyond the Bank's control (additional charges may be deducted by correspondent/ intermediary banks from the transferred amount). OUR/DEBT charges allowed in case of beneficiary account is held in the bank outside [EEA](#) member states. Terms for payments in other currency are available [here](#).

Incoming payments

Payments received from within the Single Euro Payments Area member states in Euros ¹	Free
Incoming SHA/BEN (SHAR/CRED) payments ²	€5.75
Incoming OUR (DEBT) payments ³	Free

¹Payments from Single Euro Payments Area member states and compliant with SEPA requirements. Full list of countries can be found on the European Central Banks' [webpage](#).

² The fee applies to incoming payments with option SHA/BEN received via SWIFT in all currencies from outside EEA and in any other currency than Euro if a payment is received from within EEA.

SHA (SHAR) – the beneficiary pays fees of a beneficiary bank and intermediary banks.

BEN (CRED) – all fees are applied to the beneficiary.

³OUR (DEBT) – no fees are applied to the beneficiary. However, additional charges may be deducted by intermediary banks from the transferred amount.

Other payment services

STANDING ORDERS

	at Customer Service Center or via Customer Support	via Digital channels
Registration of standing order	€5	Free
Registration of E-invoice standing order	€5	Free
Amendment and cancellation	€5	Free
Standing order payment	According to the payments price list	According to the payments price list
E-invoice standing order payment	Not available	Free

CANCELLATION, AMENDMENT AND INVESTIGATION OF THE PAYMENT

In case of mistake by Luminor	Free
Euro payment to Estonia or the Single Euro Payments Area member states ¹	€20
Payments in any currency to outside Single Euro Payments Area member states and payments in currencies other than euro to Single Euro Payments Area member states	
- up to 6 months after receipt of payment order	€50 + extra costs ²
- over 6 months after receipt of payment order	€100 + extra costs ²

¹Full list of countries can be found on the European Central Banks' [webpage](#).

²Extra costs – commission, determined by correspondent bank and/or beneficiary bank apart from the Bank for payment order investigation or correction.

OTHER PAYMENT SERVICES

Confirmation of SWIFT or SEPA payment statement	€10
Payment transaction printout and confirmation	€5

LOANS AND LEASING

Loans

CONSUMER LOAN, CAR LOAN

Agreement fee	1.50% of loan amount, min. €60
Change of loan monthly payment date or loan repayment account	€20
Early loan repayment	Free
Partial loan repayment prior to agreement maturity date	Free

You need a payment account in Luminor to conclude a loan agreement. Information on charges and commission fees related to the opening and use of the payment account is available [here](#).

HOUSING LOAN, IDEA LOAN

Agreement fee ¹	1% of loan amount or additionally disbursable amount, min. €100
Agreement amendment fee ²³⁴	€200
Changes in credit agreement in case of restructuring	€100
Change of loan monthly repayment date or loan repayment account or extension of loan issuance: ⁵	
– once in a calendar year	Free
– as of the second change in one calendar year	€20
Early full or partial loan repayment if interest rate is floating ⁶	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
Early full or partial loan repayment if interest rate is fixed	The fee is calculated according to the formula ⁷ , unless otherwise specified in the agreement
Other fees	
Preparation of standard documents (E.g. bank's approvals to state institutions and consents related to the property)	€35
Penalty for failure to submit the insurance policy of the collateral	€100

¹Different conditions can be applied if purchase agreement is signed with Luminor partners.

²For example, changes in payment schedule (excluding change of loan monthly repayment date), collateral composition, loan issuance conditions, loan currency etc.

In case the interest rate under the agreement is fixed and its validity is terminated as a result of changing the terms and conditions of the agreement, then an additional fee is applied which is equal to the early repayment fee applied to loans with fixed interest rate (see "Early full or partial loan repayment if interest rate is fixed"). In such cases, the calculation of the fee is based on the outstanding loan amount but not on the pre-paid loan amount. For the purpose of application of this fee the validity of the fixed interest rate is considered to be terminated in the following cases:

- the fixed interest rate is changed into the interest rate changed on a 3, 6 or 12 month basis;
- the fixed interest rate is changed into a lower fixed interest rate;
- the loan currency is changed;
- the effective period of the fixed interest rate is shortened;
- the loan amount provided by the agreement is reduced.

³If the early repayment of the loan takes place at the same time as the reduction of the repayment term, resulting in no increase in the monthly payment, no commission fee is charged.

⁴In case of complex amendment up to 0.2% of loan balance.

⁵Extension of loan issuance up to 90 days at the customer's request.

⁶Not applicable to loan with a limit on interest rate increases.

⁷The fee is calculated as compensation for potential costs of the Bank directly linked to the early repayment. The fee is calculated according to the formula: $I = (\text{ratio } K * P)$, where

I – early repayment fee;

P – loan amount being repaid early;

Ratio K – value calculated by the Bank which depends on the financial market interest rates change, the rest of the period to a fixed rate expiry of the loan agreement and the final repayment date.

OVERDRAFT (NEW OVERDRAFTS ARE NOT ISSUED)

Annual credit limit fee	1% of the limit, min. €30
Reducing the limit	Once a year free of charge
Changing other terms and conditions of the credit contract	1% of the limit, min. €30
Termination of contract	Free

STUDENT LOAN (NEW LOANS ARE NOT ISSUED)

Agreement amendment fee	€5
Interest rate	5% per year

Leasing

FEES FOR SIGNING LEASE CONTRACTS

Contract fee for a car or a commercial vehicle ¹	1% of the purchase cost min. €200
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¹Standard fees are indicative and may vary based on agreement between the parties.

FEES FOR AMENDING LEASE CONTRACTS

Commitment fee for change of the lessee	1% of the purchase cost min. €200
Amendments to a lease contract: (change of contract type, leasing period, type of payment schedule, change of base rate type)	€160
Changing the payment date in the contract's payment schedule	€50, on first 3 months of the contract the change is free of charge
Changing other terms and conditions of a lease contract	€50

EARLY TERMINATION OF A LEASE CONTRACT, EARLY REPAYMENT OF A LEASE CONTRACT IN PART, SELLING A LEASED ASSET AT A HIGHER PRICE

Fixed-rate financial lease contract: the contract expires in less than one year	0.50% of the credit sum that is repaid early
Fixed-rate financial lease contract: the contract expires in more than one year	1% of the credit sum that is repaid early
Financial lease contract with a floating rate	No premature termination fee
Operational lease contract with a fixed rate	The sum of the scheduled rates calculated for the period from the early repayment until the expiry of the contract
Operational lease contract with a floating rate: the term for advance notice is three months	No premature termination fee
Operational lease contract with a floating rate: the term for advance notice is less than three months	The sum of three months' interest payments. The fee will not exceed the sum of the scheduled rates for the period from the early repayment until the expiry of the contract.
Sale of an asset at a higher price than its residual value	€50 plus the fee for early termination of contract

OTHER SERVICES

Issuing a power of attorney, a copy of a contract or invoice, bank statement, certificate or other document related to a contract at the customer's request (except payment schedule)	€10 (€12 including VAT)
Drawing up a notarized authorization (including the notary fee and state fees)	
Issuing a permission to use a vehicle or to make transactions in the traffic register in the standard 3 working days	€100 (€120 including VAT)
Issuing an urgent permission to use a vehicle or to make transactions in the traffic register in 1 working day	€150 (€180 including VAT)
Issuing a written statement that confirms the right to sub-lease a leased asset	€40 (€48 including VAT)
Release of the additional collateral of a lease contract	€100 (€120 including VAT)
Paying state and local taxes and parking fines	€25 (€30 including VAT) per claim plus actual costs incurred by the lease company (VAT is added only to the administration fee)
Compensation for delays in returning a vehicle on time (per day)	€50
Violation of contractual insurance obligations	€50
Compensation for sending a notice regarding arrears or other outstanding obligations	€5
Signing a debt agreement	€150
Restoring a prematurely cancelled contract	€190
Issuing a statement to confirm a client's debt or the balance of the unpaid residual value at the lessee's request	Free
Fee for the return of the leasing asset upon termination of the leasing contract	€260 (€312 including VAT) plus actual costs
Registration of ownership in Road Administration e-service to the new owner who is not contractual party to the Luminor	€50 (€60 including VAT) state fees will be added
Registration of the asset in Road Administration e-service in the name of the Luminor by the employee of the lessor	€50 (€60 including VAT) state fees will be added

BANK CARDS

Visa Debit

ORDERING AND DELIVERING

	Visa Debit
Card opening, renewing, closing	Free
Monthly fee for main card ¹	€2.20
Monthly fee for additional Visa Debit card (adults)	€1.50
Monthly fee for additional card (children starting from age 6)	Free
Delivering the card	
- by post to address in Estonia	Free
- by post to address abroad	€10
- to the Customer Service Center ²	€10
Replacing the card	
- when card is replaced before the expiry date	€5
- additional fee for express issuing ³	€30

¹The fee listed is for Luminor Debit package. If Visa Debit is included in Luminor Black Package then Luminor Black package fee will apply.

²The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

³If the card is ordered on a business day by 12:00, it shall be produced and delivered to Customer Service Center in Tallinn on the next business day and to Customer Service Center outside of Tallinn on second business day after ordering.

PAYMENTS AND CASH

	Visa Debit
Conversion fee for paying in different currency than Euro ³	2%
Cash withdrawal	
- Luminor ATMs ⁴	Free up to €600 per calendar month, 0.2% of the sum exceeding €600 (min. €3.50)
- other ATMs	2% of the sum (min. €3.50)
Cash deposit	
- Luminor ATMs in Estonia ⁴	Free up to €2000 per calendar month, 0.2% of the sum exceeding €2000 (min. €3.50)
Balance enquiry	
- from Luminor ATMs	Free
- from other ATMs	€0.50

³Conversion fee is added to the currency exchange rate in case the transaction currency is not Euros.

⁴The calculation is made on the basis of confirmed transactions within a month. Confirmed transactions are the transactions, which are shown on account statement.

OTHER CARDS' RELATED SERVICES

	Visa Debit
Annual interest on unauthorized debit balance	25%
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center (standard limits are set with card contract)	€10
Issuance of copy of the receipt for a transaction	€25
PIN code reminder:	
- In Internet bank	Free
- at Customer Service Center or via Customer Support	€5
Safety+ service monthly fee	€0.79

Luminor Black and Luminor Visa Infinite

ORDERING AND DELIVERING

	Luminor Black	Luminor Visa Infinite
Card opening, renewing, closing	Free	Free
Monthly fee for main card ¹	€5.50	€20
Monthly fee for additional card	€3.50	€20
Delivering the card		
- by post to address in Estonia	Free	Free
- by post to address abroad	€10	€10
- to the Customer Service Center ²	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5 (without Priority Pass) €10 (with Priority Pass) ³	
- additional fee for express issuing ⁴	€30	€30

¹Luminor Black card is available only with Luminor Black package. The fee listed is for a package.

²The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

³When replacing a Luminor Black card to which a Priority Pass is linked, both cards are replaced.

⁴If the card is ordered on a business day by 12:00, it shall be produced and delivered to Customer Service Center in Tallinn on the next business day and to Customer Service Center outside of Tallinn on second business day after ordering.

PAYMENTS AND CASH

	Luminor Black	Luminor Visa Infinite
Conversion fee for paying in different currency than Euro ⁴	2%	2%
Cash withdrawal		
- Luminor ATMs ⁵	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)	Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
- other ATMs ⁵	Free up to €400 per calendar month, 2% of the sum exceeding €400 (min. €3.50)	Free up to €1000 per calendar month, 2% of the sum exceeding €1000 (min. €3.50)
Cash deposit		
- Luminor ATMs in Estonia ⁵	Free up to €1200 per calendar month, 2% of the sum exceeding €1200 (min. €3.50)	Free up to €2000 per calendar month, 2% of the sum exceeding €2000 (min. €3.50)
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	€0.50	€0.50

⁴Conversion fee is added to the currency exchange rate in case the transaction currency is not Euros.

⁵The calculation is made on the basis of confirmed transactions within a month. Confirmed transactions are the transactions, which are shown on account statement.

CREDIT LIMIT

	Luminor Black	Luminor Visa Infinite
Credit limit annual interest	18%	12%
Changing the credit limit	Free	Free
Interest free period	Up to 45 days	Up to 50 days

OTHER CARDS' RELATED SERVICES

	Luminor Black	Luminor Visa Infinite
Annual interest on unauthorized debit balance	25%	25%
Priority Pass lounge visits ⁶		
- the first three single visits per year	€28 each	Free
- starting from fourth visit	€28	€28
Priority Pass ordering and maintenance		
- Opening	€15	Included in card monthly fee
- Replacement	€10	Included in card monthly fee
- Annual fee (starting from the second year)	€15	Included in card monthly fee
Delivering the Priority Pass		
- by post to address in Estonia	Free	Free
- by post to address abroad	€10	€10
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center (standard limits are set with card contract)	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25
PIN code reminder:		
- In Internet bank	Free	Free
- at Customer Service Center or via Customer Support	€5	€5
Safety+ service monthly fee	€0.79	€0.79

⁶Cardholder can bring additional guests to lounge every time cardholder visits lounge. Companions' visits are counted as separate visits.

No longer issued cards

ORDERING AND DELIVERING

	Visa Classic	Visa Gold
Monthly fee	€1.50	€6.25
Delivering the card		
- by post to address in Estonia	Free	Free
- by post to address abroad	€10	€10
- to the Customer Service Center ¹	€10	€10
Replacing the card		
- when card is replaced before the expiry date	€5	€5
- additional fee for express issuing ²	€30	€30

Visa Classic cards are issued only as replacement card for MC Credit, MC Stockmann, MC PINS, MC Finnair Plus and MC Topeltneto card customers starting from 1st December 2020.

Visa Gold cards are issued only as replacement card for Mastercard Gold card customers starting from 1st December 2020.

¹The fee is not applicable if the Customer pays the fee for an express issuing of the Card.

²If the card is ordered on a business day by 12:00, it shall be produced and delivered to Customer Service Center in Tallinn on the next business day and to Customer Service Center outside of Tallinn on second business day after ordering.

PAYMENTS AND CASH

	Visa Classic	Visa Gold
Conversion fee for paying in different currency than Euro ³	2%	2%
Cash withdrawal		
- Luminor ATMs	2% of the sum (min. €3.50)	Free up to €600 per calendar month, 2% of the sum exceeding €600 (min. €3.50) ⁴
- other ATMs	2% of the sum (min. €3.50)	2% of the sum (min. €3.50)
Cash deposit		
- Luminor ATMs in Estonia ⁴	Free up to €600 per calendar month, 2% of the sum exceeding €600 (min. €3.50)	Free up to €600 per calendar month, 2% of the sum exceeding €600 (min. €3.50)
Balance enquiry		
- from Luminor ATMs	Free	Free
- from other ATMs	€0.50	€0.50

³Conversion fee is added to the currency exchange rate in case the transaction currency is not Euros.

⁴The calculation is made on the basis of confirmed transactions within a month. Confirmed transactions are the transactions, which are shown on account statement.

CREDIT LIMIT

	Visa Classic	Visa Gold
Credit limit annual interest	20%	18%
Changing the credit limit	Free	Free
Interest free period	Up to 50 days	Up to 50 days

OTHER CARDS' RELATED SERVICES

	Visa Classic	Visa Gold
Annual interest on unauthorized debit balance	25%	25%
Changing card standard cash withdrawal or purchase limits via Customer Support or at the Customer Service Center (standard limits are set with card contract)	€10	€10
Issuance of copy of the receipt for a transaction	€25	€25
PIN code reminder:		
- In Internet bank	Free	Free
- at Customer Service Center or via Customer Support	€5	€5

SAVINGS AND PENSION

Deposits

Payment to Child's Deposit or payee's own Savings Account:	
- via Internet Bank	Free
- at the Customer Service Center	€5
First payment from Savings Account to own current account within a calendar month ¹	Free
Payment from any Savings Account to own current account	0.30% of the amount, min. €1.60

¹If a depositor has more than one Savings Account, only one payment per month for all the Savings Accounts is free.

Pension funds

III PILLAR PENSION FUND

Sale of units	€3.20
Exchange of units	€3.20
Operations in relation with inheriting pension fund units (fee per application)	€6
An application for a fund pension	€6
An application to change a fund pension	€4

Transactions with pension fund units incur subscription and redemption fees stated in the relevant fund's prospectus

II PILLAR PENSION FUNDS, I.E. MANDATORY FUNDED PENSION

Contributions:

Application for changing the units of a pension fund	Free
Fee for enquiry at the Customer Service Center	€1 / per page

Pension account statement:

by e-mail	Free
by post	€3

Succession:

Application to accept and transfer inherited pension fund units to the inheritor (one application per inheritor)	€22
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Payments:

An application for a lump sum payment from a pension fund	€4
An application for a fund pension	€6
An application to change a fund pension	€4

Suspension of contributions into 2nd pillar pension

Application fee for suspension of 2nd pillar pension contributions in a Customer service center	€5
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Withdrawing 2nd pillar pensions savings and exiting the system

Application fee for withdrawing 2nd pillar pension assets in a Customer service center for Luminor bank's customers	€5
Application fee for withdrawing 2nd pillar pension assets in a Customer service center for non-Luminor bank's customers	€15

INVESTMENTS

Luminor Banks internal securities account

SECURITIES TRADING

Share and ETF trading commissions:

Purchasing and selling stocks / ETFs ¹	0.50% of the trade value, min. €50
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Debt securities trading commissions:

Purchase/sale of bonds in the secondary market ¹	Up to 2% of Trade amount, min. €50
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Sale of index linked bond in secondary market ²	0.2%
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Mutual funds trading commissions:

Purchase and sell transactions with Nordea mutual funds	1% of the trade value, min. €1
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Sell transactions with mutual funds other than Nordeas	1% of the trade value, min. €20
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Cancellation/Correction ³	Service fee for a cancelled transaction
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¹This service is only available to customers of Private Banking. The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

²Sell order may be subject to the third-party commissions, which will be included in the price of securities.

³ 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.

Ex-ante Information on Costs and Charges of Investment Products can be found [here](#).

More information about Investment services can be found [here](#).

SECURITIES TRANSFERS

Securities transaction within Luminor Bank Estonia

- Transaction with defined counterparty	€6
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Transactions with non-Nasdaq CSD securities of below countries with counterparty outside Luminor Bank Estonia:

- Euroclear (fixed income), Austria, Belgium, Canada, France, Germany, Ireland, Italy, Netherlands, Poland, Spain, Switzerland, UK	€40
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- USA, Australia, Hong Kong, Singapore and Japan	€70
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- Other countries	By agreement
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MONTHLY MAINTENANCE FEE

Securities account monthly maintenance fee:¹

- Nordea index-linked bonds	Free
- Nordea Funds	0.01% of the value of securities, min. €1.60
- Funds that are not managed by Nordea Investment Funds S.A. nor Nordea Funds Ltd	0.15% of the value of securities, min. €1.60
Global securities (Australia, Austria, Belgium, Canada, Czech Republic, Denmark, Euroclear (debt securities), Finland, France, Germany, Greece, Hong Kong, Ireland, Italy, Japan, Netherlands, Norway, Poland, Singapore, Spain, Sweden, Switzerland, UK, USA)	0.01% of the value of securities, min. €1.60
- Global securities of other markets	By agreement

¹Securities account monthly maintenance fee is calculated and debited from current account by the 15th calendar day of the following month. Securities account monthly maintenance fee is calculated based on the portfolio value on the last business day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities and exchange traded funds, net asset value (NAV) of the investment fund units. Where the market value of the securities is not available, most recent available price shall be used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities shall be calculated based on the nominal value of the securities. Safekeeping fee is calculated in Euro, for securities issued in foreign currencies safekeeping fee is calculated in accordance with the official exchange rate announced by the European Central Bank. VAT will be added to the fee.

OTHER SECURITIES ACCOUNT RELATED SERVICES

Closing Luminor Banks internal securities account	Free
Other securities related services	As individually agreed
Participation in the general meetings of shareholders	As individually agreed
Processing of securities related optional events	€20 + external costs
Other services related to corporate actions	As individually agreed
Securities account reports and related documents at customer's request:	
- via the Internet Bank	Free
- at a Customer Service Center	Free
- by email (digitally signed, encrypted) ¹	€5

¹VAT is added to the fee.

If the Bank is obliged to pay any taxes, fees, interest, penalties or incur other costs that are not covered in the Bank's Price List and are related to the provision of securities safekeeping, execution and any other relevant service to the Client, and which are not caused by the Bank's gross negligence or wilful misconduct, the Bank shall have the right to debit such amounts from the Client's Current Account without the Client's prior consent.

Nasdaq CSD securities account

SECURITIES TRADING

Share trading commissions:

Purchasing and selling equities at stock exchanges of the Baltic states ¹	0.20% of the trade value, min. €3.20
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Debt securities trading commissions:

Subscription of Estonian bonds registered in Nasdaq CSD	Fee stated in the prospectus, min. €3.20
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Purchase/sale of bonds in the secondary market ¹	Up to 2% of the trade value, min. €50
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Cancellation/Correction ²	Service fee for a cancelled transaction
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¹This service is only available to customers of Private Banking. The fee is charged for executed or partially executed transaction only. It is debited in transaction trade currency or its equivalent in another currency pursuant to the currency exchange rate imposed by the Bank as of the settlement date. Some stock exchanges may charge additional duties or levies.

²If 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.

Ex-ante Information on Costs and Charges of Investment Products can be found [here](#).

More information about Investment services can be found [here](#).

SECURITIES TRANSFERS

Nasdaq CSD securities - FOP	€4.50
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Nasdaq CSD securities - FOP between Nasdaq CSD and another depository	€18
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Nasdaq CSD securities - DVP	€3.20
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Transfer of the whole balance of Nasdaq CSD securities account:

To another custodian	€15
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From another custodian to Luminor Bank	Free
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MONTHLY MAINTENANCE FEE

Securities account monthly maintenance fee: ¹

Nasdaq CSD securities account with no securities	€0.80
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Nasdaq CSD securities account with securities positions	0.008% of the value of securities, min. € 0.80 and max. €8
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¹Securities account monthly maintenance fee is calculated and debited from current account by the 15th calendar day of the following month. Securities account monthly maintenance fee is calculated based on the portfolio value on the last business day of the month. Portfolio value is calculated based on nominal value for bonds and non-listed securities, market value for equities. Where the market value of the securities is not available, most recent available price shall be used for portfolio value calculation. Where such market value is not available either, the portfolio value of the securities shall be calculated based on the nominal value of the securities. Safekeeping fee is not calculated for Estonian securities of an issuer in bankruptcy or liquidation based on information received from Nasdaq CSD SE. Safekeeping fee is calculated in Euro, for securities issued in foreign currencies safekeeping fee is calculated in accordance with the official exchange rate announced by the European Central Bank. VAT will be added to the fee.

OTHER SECURITIES ACCOUNT RELATED SERVICES

Opening Nasdaq CSD securities account	€4
Closing Nasdaq CSD securities account	Free
Nasdaq CSD securities: Registering a pledge	€15
Nasdaq CSD securities: Transaction with pledged securities	€30
Other securities related services	By agreement
Participation in the general meetings of shareholders	As individually agreed
Processing of securities related optional events	€20 + external costs
Other services related to corporate actions	As individually agreed
Nasdaq CSD securities account periodic statement:	
For calendar year	Free
Nasdaq CSD statements at customer's request ¹	€5

¹VAT is added to the fee.

Luminor Investor platform

SECURITIES TRADING

Share and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is below or equal to USD 10	USD 0.015 per share, min. USD 14
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above USD 10	USD 0.018 per share, min. USD 14
Deutsche BORSE (XETRA), NASDAQ OMX Helsinki, Euronext Lisbon, Borsa Italiana/Milan Stock Exchange, Euronext Amsterdam, Euronext Brussels, Euronext Paris, BME Spanish Exchanges, Vienna Stock Exchange	0.1% of Trade amount, min. €10
Deutsche Borse Frankfurt Floor	0.35% of Trade amount, min. €60
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below or equal to USD 50 000	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above USD 50 000	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
Purchase/sale of bonds in Luminor Investor	0.2% of Trade amount, min. €15
Investing in mutual funds in Luminor Investor	1% of Trade amount
BlackRock ESG multiasset ETFs: 1) BlackRock ESG Multi-Asset Conservative Portfolio UCITS ETF (ISIN: IE00BLP53M98) 2) BlackRock ESG Multi-Asset Moderate Portfolio UCITS ETF (ISIN: IE00BLLZQS08) 3) BlackRock ESG Multi-Asset Growth Portfolio UCITS ETF (ISIN: IE00BLLZQ805)	0.1% of Trade amount

More information about Luminor Investor can be found [here](#).

Ex-ante Information on Costs and Charges of Investment Products in Luminor Investor available in each instrument Trading Conditions - Costs section.

SECURITIES TRANSFERS

Security transfer from other bank/ broker to Luminor Investor platform	Free
Security transfer from Luminor Investor platform to other bank/ broker	€30 per ISIN
Inheritance and Endowment transfer fee in Luminor Investor platform	10 USD per ISIN

MONTHLY MAINTENANCE FEE

Monthly custody fee for securities in Luminor Investor:

Stocks & ETFs	0.01% from total value per month
Mutual Funds	0.01% from total value per month, min. €0.50
Bonds	0.01% from total value per month

OTHER LUMINOR INVESTOR RELATED SERVICES

W-8BEN form processing and certification for US market access in Luminor Investor platform	35 USD or €30
Fee for U.S. source income reporting to IRS ¹	USD 90
Subscription for real time data in Luminor Investor	Prices available in the platform
Acquisition price correction	10 USD per ISIN
Corporate actions processing	Free+ external costs
Luminor Investor related reports:	
- via Luminor Investor platform	Free
- at a Customer Service Center	Free
- by mail	€10

¹Fee applied if customer has USA related instruments without valid W8-BEN form. The detailed information on the Annual withholding tax on income earned in USA, can be found [here](#).

Discretionary portfolio management

SECURITIES TRADING

Share and ETF trading commissions:

American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share equals or is below 10 USD	USD 0.015 per share, min. USD 14
American Stock Exchange, NASDAQ, NASDAQ (Small Cap), New York Stock Exchange, New York Stock Exchange (ARCA), when value of one share is above 10 USD	USD 0.018 per share, min. USD 14
BME Spanish Exchanges, Borsa Italiana/Milan Stock Exchange, Deutsche BORSE (XETRA), Euronext Amsterdam, Euronext Brussels, Euronext Lisbon, Euronext Paris, NASDAQ OMX Helsinki, Vienna Stock Exchange	0.1% of Trade amount, but not less than min. € 10
Deutsche Borse Frankfurt Floor	0.35% of Trade amount, min. €60
NASDAQ OMX Copenhagen, NASDAQ OMX Copenhagen (First North)	0.1% of Trade amount, min. DKK 29
London Stock Exchange (IOB)	0.1% of Trade amount, min. USD 14
London Stock Exchange	0.1% of Trade amount, min. GBP 7
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is below 50'000 USD	USD 25
OTC Markets group (Pink Sheets), OTC Bulletin Board, when Trade amount is above 50'000 USD	0.15% of Trade amount, min. USD 25
Oslo Stock Exchange	0.1% of Trade amount, min. NOK 62
NASDAQ OMX Stockholm, NASDAQ OMX Stockholm (First North)	0.1% of Trade amount, min. SEK 62
SIX Swiss Exchange, SIX Swiss Exchange (Bluechip)	0.1% of Trade amount, min. CHF 15
Hong Kong Exchange	0.15% of Trade amount, min. HKD 140
Investing in debt securities	0.2% of Trade amount, min. € 15
Investing in mutual funds	0.25% of Trade amount

SECURITIES TRANSFERS

Security transfer from other bank/broker to Discretionary portfolio management account	Free
Security transfer from Discretionary portfolio management account to other bank/ broker	€ 30 per ISIN

MONTHLY MAINTENANCE FEE

Management fee	As agreed with the client (plus Value Added Tax (VAT))
Custody fee ¹	0.01% of the amount, min. € 0.50 per month

¹The custody fee will be calculated daily using the end of day portfolio values and charged on a monthly basis (excluding VAT where applicable). For any currency conversions to EUR, our partner SAXO bank uses market spot exchange rate adding 0.5% margin on top. A spot exchange rate is the current price level in the market to directly exchange one currency for another, for delivery on the earliest possible value date which is provided by most Electronic Communication Network (ECN) brokers (e.g. Reuters). VAT will be added to the fee.

OTHER DISCRETIONARY PORTFOLIO MANAGEMENT RELATED SERVICES

Performance fee	As agreed with the client (plus Value Added Tax (VAT))
Cash transfer from Discretionary portfolio management account	Free
Fee for U.S. source income reporting to IRS ¹	USD 90

¹The detailed information on the Annual withholding tax on income earned in USA, can be found [here](#).

OTHER FEES

Other fees

Drafting of a reference upon the Customer's request:	
- Standard reference, certificate, confirmation	€15
- Non-Standard reference ¹	€40 per hour, min. €20
A copy of an archived bank document	€10
Sending data by e-mail (encrypted)	€5
Request for audit information	€25
Notification to a customer of a debt or other obligation that is overdue	€5 from the second reminder
Service monthly fee for Private Banking customers ²	€50 per month
Additional services for Private Banking customer	By agreement
Default interest on consumer credit debt ³	Default interest rate set by law, which is calculated for a 360-day year
Default interest on other debts ³	Default interest rate set by law, which is calculated for a 360-day year
Default interest	0.20% in a day
Euro cash withdrawal in Tallinn Liivalaia or Tartu Customer Service Center in min. amount €20 000 ⁴	0.50%, min. €100
Postal delivery:	
- in Estonia	€5
- abroad	€10
- courier delivery	€10 + actual costs

¹Urgent reference or an information request for which the preparation of a response requires searching and analysing detailed data.

²The Commission applies if the customer and the Bank have entered into a contract on individual customer service and the average balance of the Customer's assets in the Bank during the previous three month period is less than the minimum specified by the Bank criteria.

³ECB rate + 8% annually (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.

⁴Service is available only in Tallinn Liivalaia and Tartu Customer Service Center for customers with Private Banking Service Agreement.