



OP Corporate Bank plc Latvia Branch

# Service fees for corporate customers

In force from 01.07.2021

## Accounts

<b>Account opening</b>	<b>Price, EUR</b>
Account opening for legal person registered in Latvia	20.00
Account opening for OP Financial Group customers	Free of charge
Account opening for legal person registered outside Latvia*	200.00
Replacement of signature and stamp sample card	15.00
<b>Account opening in foreign bank</b>	
Account opening in OP Financial Group other branches	50.00
Account opening outside OP Financial Group	200.00
Additional services in foreign banks	Individually agreed
<b>Account closing</b>	
Account closing	Free of charge
<b>Account maintenance</b>	
Monthly account maintenance and NetBank fee for legal persons registered in Latvia	10.00
Monthly account maintenance and NetBank fee for legal persons registered in European Union or Norway	15.00
Monthly account maintenance and NetBank fee for legal persons registered outside European Union and Norway	50.00
Inactive account maintenance (if there has not been transaction within 12 months)	15.00
<b>Current account balance fee</b>	
Fee for credit balance exceeding 1 000 000 EUR <sup>7</sup>	<a href="#">ECB</a> deposit facility rate
<b>Account statement</b>	
From bank office (monthly statement)	5.00
Account statement by post***	5.00 + postal costs
Account statement from NetBank	Free of charge
Authentication of a copy of an outgoing payment	1.00
Authentication of a copy of a bank operation (except for an outgoing payment)	10.00
<b>Delivery/receipt of account statements to/from another bank (MT940)</b>	
Establishment fee (in case of both MT940 and MT101 agreements only one fee is applied)	30.00
Monthly maintenance fee (in case of both MT940 and MT101 agreements only one fee is applied)	32.00
Forwarding account statement to other bank	1.50 per statement
<b>Incoming payment request from other banks (MT101)</b>	
Establishment fee (in case of both MT940 and MT101 agreements only one fee is applied)	30.00
Monthly maintenance fee (in case of both MT940 and MT101 agreements only one fee is applied)	32.00
Processing payment orders	See fees for relevant payments in bank office



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<b>Group account</b>	
Opening of Group Account service	200.00
Annual fee for Group Account service	min. 250.00
Opening of Sub Pool	100.00
Annual fee for Sub Pool	150.00
Monthly fee for subaccount	15.00
Fee for credit balance on Master account above the amount that is calculated by multiplying the number of members of the Group account with EUR 1 000 000 <sup>7</sup>	<a href="#">ECB</a> deposit facility rate
Amendment of Group Account agreement	45.00
Modification of internal limits and interest rates (per application)	25.00
Modification of internal limits and interest rates in Netbank	Free of charge
Adding/removing a pool member	20.00
Closing of Group Account service	Free of charge
Sweeping	see section "SWEEPING"
Other fees	Individually agreed
Pan-Baltic Group Account service	Individually agreed
<b>Escrow account</b>	
Standard Escrow account	150.00
Non-standard Escrow account	Individually agreed
Changes to standard Escrow account	50.00
Changes to non-standard Escrow account	Individually agreed

## Payments

<b>Outgoing payments</b>	<b>Bank office</b>	<b>NetBank</b>
Intra-bank payment	2.00	Free of charge
SEPA payment <sup>t***, 5</sup>	3.00	0.30
Salary payment (SEPA)	3.00	0.30
OP payment <sup>1</sup> in EUR	2.20	0.25
Express payment within SEPA payment area	20.00	15.00
Standing payment order – Intra-bank	Free of charge	
Standing payment order SEPA <sup>5</sup>	0.30	
Standing payment order in foreign currency	See fees for outgoing cross-border payments submitted through NetBank	
Payments within a group account	Free of charge	
<b>Incoming payments</b>		
Intra-bank payment	Free of charge	
SEPA payment <sup>5</sup>	Free of charge	
<b>Outgoing cross-border payments</b>	<b>Bank office</b>	<b>NetBank</b>
OP payment <sup>1</sup> (SHA <sup>3</sup> )	7.00	2.00
Standard payment (SHA <sup>3</sup> )	15.65	10.00
Standard payment (OUR <sup>4</sup> )	28.45	26.00
Urgent payment (SHA <sup>3</sup> )	20.00	15.00
Urgent payment (OUR <sup>4</sup> )	45.00	38.50
Express payment (SHA <sup>3</sup> ) (same day value)	35.00	30.00



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Express payment (OUR <sup>4</sup> ) (same day value)	55.00	45.00
<b>Incoming cross-border payments</b>		
OP payment <sup>1</sup>	Free of charge	
Other cross-border payments (BEN <sup>2</sup> /SHA <sup>3</sup> )	3.00	

## NetBank

Registration	Free of charge
New NetBank user registration	3.00
Monthly maintenance fee	Included in the account maintenance fee
Limits change for one user in the bank's premises	5.00
New Code calculator	25.00
Unblocking of Code calculator	15.00
Replacement of lost Code calculator	25.00

## Sweeping

<b>Domestic sweeping</b>	
Establishment fee	65.00
Sweeping on each banking day (monthly fee)	100.00
Sweeping once per week (monthly fee)	36.00
Sweeping once per month (monthly fee)	22.00
Amendment of the agreement	45.00
<b>Sweeping within OP Financial Group</b>	
Establishment fee	45.00
Sweeping on each banking day (monthly fee)	95.00
Sweeping once per week (monthly fee)	30.00
Sweeping once per month (monthly fee)	15.00
Amendment of the agreement	45.00

## Additional services

Sending customer documents by regular post/courier **	3.55 + postal/courier costs
<b>Queries and corrections</b>	
Query about payments to Latvia or OP Group payment made less than 6 months ago	25.00 + extra costs
Query about payments to Latvia or OP Group payment made more than 6 months ago	25.00 + extra costs
Query about international payment made less than 6 months ago	57.00 + fees of foreign banks involved
Query about international payment made more than 6 months ago	57.00 + fees of foreign banks involved
Query about a payment if caused by bank's fault	Free of charge
Correction of a payment - an order not sent out of the bank	20.00
Cancellation of an international payment - an order not sent out of the bank	35.00
Correction of a payment - an order which has been sent out of the bank	35.00 + the actual costs of other banks
Cancellation of an international payment - an order which has been sent out of the bank	45.00 + the actual costs of foreign banks
Inquiry or notification to correspondent bank	36.00
Special query on customer's request	Individually agreed
Correction of an incoming payment	20.00
Receiving bailiff's or State Revenue Service order for execution	30.00



<b>Certificates</b>	
Certificate regarding bank account(s) **	10.00
Certificate for auditor (in case of a group of companies, per each group member) **	50.00 – 70.00****
Other certificates and account related documents**	Individually agreed, min. 50.00

## Overdrafts

<b>Overdraft EUR, USD</b>	<b>Price, EUR</b>
Arrangement fee <sup>6</sup>	1.5% min. 200.00
Amendment fee <sup>6</sup>	0.5% min. 150.00
Preparation, issuance of other documents related to the overdraft agreement*	Individually agreed, min. 50.00 + actual costs***

<b>Intraday overdraft EUR</b>	
Arrangement fee <sup>6</sup>	1.5% min. 200.00
Annual fee	Individually agreed
Amendment of the agreement	0.5% min. 150.00

<b>Loans</b>	
Arrangement fee <sup>6</sup>	1 % of the loan amount, min. 700.00
Amendment fee <sup>6</sup>	0.5% of the loan amount, min. 150.00
Utilisation fee, payable for 2 <sup>nd</sup> and each following loan utilisation	Individually agreed, min. 50.00
Notification of unpaid loan invoice <sup>6</sup>	20.00
Preparation, issuance of other documents related to the loan agreement*	Individually agreed, min. 150.00 + actual costs***

<b>Certificates, Consents, Confirmations</b>	
Certificate for tender, upon customer's request*	Individually agreed, min. 50.00
Statement on a loan amount, issued at the Bank's office*	Individually agreed, min. 50.00
Confirmation of loan issuance*	Individually agreed, min. 50.00
Consent on collateral of a financing agreement, upon customer's request*	Individually agreed, min. 100.00 + actual costs***
Other certificate, consent or confirmation prepared upon customer's request*	Individually agreed, min. 50.00 + actual costs***

## Notes

<sup>1</sup> OP payment conditions:

- Payment within OP Financial Group (between OP Financial Group member banks in Finland, Estonia, Latvia and Lithuania)
- Payment is in following currencies: EUR, SEK, USD, NOK, DKK, GBP, CHF, RUB, PLN, JPY
- Charging option is SHA

<sup>2</sup> BEN - beneficiary pays all the service fees, all the fees are deducted from transferred amount.

<sup>3</sup> SHA - shared costs, the payer and the beneficiary shall pay service fees of their own bank.

<sup>4</sup> OUR - payer's costs, the payer shall pay all service fees, incl. fees of their own bank.

<sup>5</sup> SEPA payment conditions:

- Payment currency is EUR
- The beneficiary's bank is located in the European Union or Iceland, Liechtenstein, Norway, Monaco and Switzerland
- Beneficiary's account number is used in IBAN format
- BIC code of the beneficiary's bank is used
- Payment type is standard(T+1)
- Charging option is SHA

<sup>6</sup> Fee is charged in the same currency as the respective loan.

The rate applied is the OP Corporate Bank's rate for the respective currency at the moment of charging the fee.



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<sup>7</sup>The Commission Fee may be applied to the balances in the Account/ Master account in other currencies as well. In this case, the Bank will calculate the Commission Fee based on the deposit interest rates (in absolute value) set by the respective national central banks, dividing the said deposit rate by 360 and multiplying the cash balance in the Account/ Master account. The Commission Fee will not be applied to the currency and for the period of time until the central bank has set a deposit rate of zero or positive for the currency in question. Information on interest rates on deposits in other currencies is available on the websites of the respective national central banks.

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\* VAT will be added to the service cost and fee.

\*\* SEPA payments in Latvia will be executed with the same day value.

\*\*\* Actual costs from third party (notary service, postal expenses, etc.).



## Bank guarantees (Pledge)\*\*\*\*

<b>Issuance of guarantees</b>	
With the scope of Guarantee facility agreement	As agreed, min. 150.00
Secured otherwise	As agreed, min. 150.00
Arrangement fee for guarantee/guarantee facility agreement	As agreed, min. 250.00
<b>Additional commissions</b>	
Urgent issuance of a guarantee (within one working day)	20.00
Issue of a guarantee through SWIFT	35.00
Processing of a non-standard guarantee template	As agreed, min. 20.00
Preparation of the guarantee's draft (applicable if guarantee is not issued)	30.00
<b>Fee for guarantee utilisation</b>	
With the scope of Guarantee line	As agreed,
Secured otherwise	As agreed, min. 20.00/per month
<b>Additional services:</b>	
Amendment to guarantee	80.00
Guarantee cancellation before expiry date	80.00
Handling of payment demand	1 % from amount claimed, min. 250.00
Verification of the authenticity of the guarantee issued by the other bank	100.00
Advice of guarantee issued by another bank / Advice of amendment or cancellation of the guarantee issued by other bank	min. 250.00
Handling of demand for payment under the guarantee, issued by another bank, as per request of the customer	200.00
Handling of a counterguarantee issued by another bank	100.00
Costs of courier services/mail	Actual costs
Commissions charged by correspondent and cooperation banks	Actual costs
SWIFT message	50.00
Confirmation of issuance of guarantee*	min. 100.00

\* Current VAT will be added to service cost and fee.

\*\*\*\* The service is offered in cooperation with credit institution OP Corporate Bank plc registered in Finland