



OP Corporate Bank plc Latvia Branch

Service fees for corporate customers

In force from 28.04.2020

Accounts

| Account opening | Price, EUR |
|--|--|
| 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 |
| Account opening in foreign bank | |
| 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 |
| Account closing | |
| Account closing | Free of charge |
| Account maintenance | |
| 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 |
| Account statement | |
| 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 |
| Delivery/receipt of account statements to/from another bank (MT940) | |
| 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 |
| Incoming payment request from other banks (MT101) | |
| 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 |

* This service is available only for OP Group customers.

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



| Group account | |
|--|------------------------|
| 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 |
| 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 |

Payments

| Outgoing payments | Bank office | NetBank |
|---|---|----------------|
| Intra-bank payment | 2.00 | Free of charge |
| SEPA payment ^{***, 5} | 3.00 | 0.30 |
| Salary payment (SEPA) | 3.00 | 0.30 |
| OP payment ¹ 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 ⁵ | 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 | |
| Incoming payments | | |
| Intra-bank payment | Free of charge | |
| SEPA payment ⁵ | Free of charge | |
| Outgoing cross-border payments | Bank office | NetBank |
| OP payment ¹ (SHA ³) | 7.00 | 2.00 |
| Standard payment (SHA ³) | 15.65 | 10.00 |
| Standard payment (OUR ⁴) | 28.45 | 26.00 |
| Urgent payment (SHA ³) | 20.00 | 15.00 |
| Urgent payment (OUR ⁴) | 45.00 | 38.50 |
| Express payment (SHA ³) (same day value) | 35.00 | 30.00 |
| Express payment (OUR ⁴) (same day value) | 55.00 | 45.00 |
| Incoming cross-border payments | | |
| OP payment ¹ | Free of charge | |
| Other cross-border payments (BEN ² /SHA ³) | 3.00 | |

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*** SEPA payments in Latvia will be executed with the same day value.
 **** Urgent Auditor's report in 2 weeks, if service is available – 70.00 EUR.



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

| Domestic sweeping | |
|--|--------|
| 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 |
| Sweeping within OP Financial Group | |
| 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 |
|---|---|
| Queries and corrections | |
| 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 |
| Certificates | |
| 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 |

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Overdrafts

| Overdraft EUR, USD | Price, EUR |
|--|---|
| Arrangement fee ⁶ | 1.5% min. 200.00 |
| Amendment fee ⁶ | 0.5% min. 150.00 |
| Preparation, issuance of other documents related to the overdraft agreement* | Individually agreed, min. 50.00 + actual costs*** |
| Intraday overdraft EUR | |
| Arrangement fee ⁶ | 1.5% min. 200.00 |
| Annual fee | Individually agreed |
| Amendment of the agreement | 0.5% min. 150.00 |
| Loans | |
| Arrangement fee ⁶ | 1% of the loan amount, min. 700.00 |
| Amendment fee ⁶ | 0.5% of the loan amount, min. 150.00 |
| Utilisation fee, payable for 2 nd and each following loan utilisation | Individually agreed, min. 50.00 |
| Notification of unpaid loan invoice ⁶ | 20.00 |
| Preparation, issuance of other documents related to the loan agreement* | Individually agreed, min. 150.00 + actual costs*** |
| Certificates, Consents, Confirmations | |
| 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

¹ 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

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

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

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

⁵ 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

⁶ 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.

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

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



Bank guarantees (Pledge)*

| Issuance of guarantees | |
|---|-------------------------------------|
| 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 |
| Additional commissions | |
| 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 |
| Fee for guarantee utilisation | |
| With the scope of Guarantee line | As agreed, |
| Secured otherwise | As agreed, min. 20.00/per month |
| Additional services: | |
| 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 |

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

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