



# Pricelist for Financial Institutions

OP Corporate Bank plc

Valid from September 2025.

This schedule is subject to alteration without prior notice

Supersedes all previous editions

## Payment Services and Charges

OP Corporate Bank plc, Helsinki, the central bank of OP Financial Group is a direct clearing member of EBA, including EBA EUR01, STEP2 SCT and STEP2 SDD Core (as a payer's bank). Therefore, OP requests that all commercial payments intended for OP Financial Group's customers be routed through EBA.

OP Corporate Bank plc also receives all payments compliant with the SCT Inst scheme for OP Financial Group's customers via the EBA RT1 service.

If you are not a clearing member of EBA, you may use TARGET or OP's correspondent banks.

Please note that OP does not currently provide cash clearing services in any currency to other Financial Institutions, nor does OP act as an intermediary for third party payments. Additionally, OP Corporate Bank plc does not provide any cheques-related services for Financial Institutions.

## Commercial Payments to OP Beneficiaries

### Cut-off time

Cut-off time for commercial payments in all currencies when Straight Through Processing (STP) is achieved is 16.00 CET on the value date stated in the payment instructions.

#### Value dating

The amount will be credited to the Beneficiary's account one banking day after the value date stated in payment instructions <sup>1)</sup>.

If the sender of the payment is a GPI participating bank and the payment currency is registered in the GPI directory by OP, the payment is credited with same day value, if received before cut-off time.

## Commercial payments, charges for the sending bank

### BEN/SHA payments to OP Beneficiaries

Payment Type	Charge
Beneficiary's account with the OP Financial Group (STP)	No charge
Non-STP payments <sup>2)</sup>	Additional charge of EUR 10.00 for the sending bank

OUR payments to OP Beneficiaries	
Payment Type	Charge
STP payments in EUR or in any currency	EUR 15.00
Non-STP surcharge <sup>2)</sup>	EUR 10.00 (in addition to the STP charge)

OUR and non-STP fees will generally be charged on realtime basis (MT191 or equivalent). In addition to the above commissions and charges, postage and teletransmission costs will be charged separately.

## EU Payments (PSD & Regulation 2560/2001 Compliant)

Charges to the Customer	
Payment Type	Charge
EU payments (STP) in favour of customers of OP Financial Group <sup>3)</sup>	EUR 0.00

## General charges

Amendments and investigations	
Service	Charge
Amendment of value date	EUR 100.00 +interest
Other amendments/confirmations of instructions	EUR 50.00
Investigations (per hour, min 1 hour)	EUR 100.00

Cancellations/Returns	
Service	Charge
Cancellations/refunds <sup>4)</sup>	EUR 50.00
Cancellation	EUR 100.00

Routine inquiries (no Bank Error)	
Item age	Charge
Less than 3 months old	EUR 50.00
3-6 months	EUR 100.00
More than 6 months old	EUR 200.00

## Contact information

Payment Services (for invoices)  
payment.services@op.fi

Financial Institutions (for general inquiries)  
financialinstitutions@op.fi

- 1) Provided that the message is received no later than the above-mentioned cut-off time.
- 2) Please refer to STP Guidelines.
- 3) EU payments will be handled STP only. Non STP payments will be handled according to standard traffic.
- 4) Where applicable European Interbank Compensation Guidelines will be complied with.