



LIST OF CHARGES AND FEES: TRADING IN EQUITIES AS OF 1 SEPTEMBER 2019

Op.fi and OP-mobile

OWNER-CUSTOMERS:

| Fee level in the case of trading fees for the previous calendar quarter (3 months) | 1 Less than €150 | 2 over €150 Owner-customers always at least at the fee level 2 | 3 over €500 | 4 over €1,000 | 5 over €2,500 |
|--|---------------------|--|---|---|---|
| Trading fee Finland and Sweden | - | 0.17% min. €7 Less than €700 in transactions 1% | 0.15% min. €5 Less than €500 in transactions 1% | 0.10% min. €5 Less than €500 in transactions 1% | 0.05% min. €3 Less than €300 in transactions 1% |
| ETF | - | 0.17% min. €8 Less than €800 in transactions 1% | 0.15% min. €8 Less than €800 in transactions 1% | 0.10% min. €8 Less than €800 in transactions 1% | 0.05% min. €8 Less than €800 in transactions 1% |
| Other markets ¹ | - | 0.17% min. €8 | 0.15% min. €8 | 0.10% min. €8 | 0.05% min. €8 |

PRIVATE CUSTOMERS:

| Fee level in the case of trading fees for the previous calendar quarter (3 months) | less than €150 | over €150 | over €500 | over €1,000 | over €2,500 |
|--|----------------|---------------|---------------|---------------|---------------|
| Trading fee Finland and Sweden | 0.20% min. €9 | 0.17% min. €7 | 0.15% min. €5 | 0.10% min. €5 | 0.05% min. €3 |
| Other markets ¹ | 0.20% min. €9 | 0.17% min. €8 | 0.15% min. €8 | 0.10% min. €8 | 0.05% min. €8 |

| Service level | Saver | Investor |
|--|---|---|
| | €2.80/month | €5.2–15.2/month |
| Trading fees paid during a calendar quarter (3 months) | Free of charge if total amount of fees over 500 | Free of charge if total amount of fees over 500 |
| Tiered trading fee structure | YES | YES |
| Custody of domestic securities | YES | YES |
| Investor's mobile services | YES | YES |
| International trading | YES | YES |
| Reporting | YES | YES |
| Equity Research | YES | YES |
| Alternative trading facilities | YES | YES |
| Smart Order Routing | YES | YES |
| Market monitoring tool | | YES |
| Real-time prices (1 level) | | YES |
| Real-time prices (5 levels) | | OPTIONAL (€+5) |
| Real-time news | | OPTIONAL (€+5) |

- ❖ All service packages contain one custody for domestic equities. Several custodies and international equities are subject to a separate charge based on the list of service charges and fees. Monthly custody fees are 1.60–2.80 euros. The custody fee for international equities accounts for 0.10% per year of the average market value of holdings; the custody fee is charged on a monthly basis. The currency exchange charge accounts for 0.30% of the transaction price.
- ❖ OP bonuses will be used to pay charges for service packages (custody, equity research, real-time price data and news). OP bonuses earned will be used to pay the charges either in full or in part.
- ❖ The charges and fees are inclusive of VAT insofar as the service is subject to VAT.
- ❖ More information is available at op.fi, the nearest OP cooperative bank or you can call our telephone service at 0100 0500.

¹Norway, Denmark, Germany, France², Netherlands, USA, Belgium, Portugal, Italy, Spain, Switzerland, Canada. The custody fee for foreign equities accounts for 0.10% per year of the average market value of holdings; the custody fee is charged on a monthly basis.

²Financial transaction tax of 0.30% will be charged on the largest purchase transactions of equities issued by a French issuer. The list of equities and more information can be found at op.fi.