



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

Op.fi and OP-mobile

CORPORATE 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

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.

Service level	Saver €2.80/month	Investor €40.2–80.2/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
Real-time prices (1 level)		YES
Real-time prices (5 levels)		OPTIONAL (€+35)
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.

- ❖ 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 (Mon–Fri 8–18). Call rate: standard local network charge or mobile call charge as specified in your telephone service provider's price list.