

## List of service charges and fees at OP

### Personal customers

The list of charges and fees includes service fees, charges and commissions for banking services. These charges and fees are effective until further notice. Most service fees can also be automatically paid by earned OP bonuses. If a personal customer uses corporate banking services, the valid list of service charges and fees for corporate customers will apply. Please note that not all OP Financial Group cooperative banks provide all services mentioned in the list.

OP's service charges and fees are the same for all customers. As an OP cooperative bank owner-customer, you receive discounts and benefits on daily banking, insurance, and savings and investment services. The more you use OP's banking and insurance services, the more you benefit. Any OP bonuses you earn are used to pay service fees.

Learn more about the list of charges and fees for personal customers, which includes service fees, charges, and commissions for banking services. These charges and fees are effective until further notice. Always make sure that the service in question is available from your OP cooperative bank.

If a personal customer uses corporate banking services, the valid list of service charges and fees for corporate customers will apply.

## Accounts and payment

### Accounts

|   |            |
|---|------------|
| Current account, monthly charge   | €2.50      |
| Current account, monthly charge, owner-customer   | No charge* |
| *Free of charge for owner-customers in that OP cooperative bank in which all holders of the account have an owner-customer membership |            |
| Basic payment account, monthly charge   | €2.50      |

### Bank statements

|   |                |
|---|----------------|
| Online bank statement   | No charge      |
| Printed bank statement of the payment account once a month for a customer with access to OP's digital services        | €2.50          |
| Printed bank statement of the payment account once a month for a customer without OP's digital services               | No charge      |
| Printed bank statement of the savings and investment account once a year for a customer without OP's digital services | No charge      |
| Bank statement or receipt ordered separately  | €5.00          |
| Bank statement or receipt ordered separately and requiring additional information, hourly charge                      | Minimum €25.00 |

### Account queries

|   |   |
|---|---|
| Account transaction query at ATM  | €1.20   |
| Account transaction query through a bank employee   | €3.40   |
| Account balance query through a bank employee   | €2.50   |
| Account balance query at Otto ATM   | €0.60   |
| Account balance query at other than Otto ATM  | €0.65   |
| OP Account SMS  | €2.90/month. If the number of payment transactions exceeds 70/month, the extra charge is €2.00/mth. |
| Balance and interest certificate for one account  | €3.50   |
| Balance and interest certificate for all the customer's accounts, delivered to the customer or to branch                                | €10.00  |
| Interest statement order  | €5.00   |
| The service charge for drawing up another certificate for accounts separately at branch, is based on the hourly rate of a bank employee |   |

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Deposits

|  |   |
|--|---|
| Deposit at branch into the customer's own OP Financial Group account using cash, or into an account to which the depositor has right of access | No charge   |
| Deposit at a TalletusOtto ATM. Upper limit €1,000/month.   | No charge   |
| Counting of cash in a piggy bank, customer leaves the money to be counted later  | No charge for €300 per month, thereafter €5 per transaction + 0.30% of the value of banknotes and 2.0% of the value of coins. |
| Deposit in euros into a currency account   | €5.00   |

Withdrawals

|  |  |
|--|--|
| See also ATM withdrawal parts in the Cards section.                              |  |
| Withdrawals at branch  | No charge  |
| Withdrawals at branch, specific wishes regarding banknotes and coins             | charge based on withdrawal value, for every €300 |
|  | withdrawal below €300, charge €12.00             |
|  | withdrawal below €600, charge €24.00             |
|  | withdrawal below €900, charge €36.00, etc.       |
| Withdrawals, if withdrawals subject to a charge have been agreed for the account | €10.00   |
| Withdrawal in euros from a currency account                                      | €5.00  |

Account withdrawal limits

|  |   |
|--|---|
| Account withdrawal limits, if the bank has announced in accordance with the terms and conditions that it applies withdrawal limits   |   |
| Withdrawal of funds from a payment account without notice  | No charge for less than €10,000.00 per calendar month |
| Withdrawal of funds from a savings or investment account without notice  | No charge for less than €10,000.00 per calendar month |
| Withdrawal of funds from an account without notice: the amount withdrawn exceeding the free-of-charge withdrawal limit is subject to a charge  | 1.00% of the amount withdrawn                         |
| Early withdrawal: the amount withdrawn exceeding the free-of-charge withdrawal limit is subject to a charge for each month or part of month remaining until the notice period end date | 1/6% of the amount withdrawn                          |

Overdraft

|  |        |
|--|--------|
| The bank will charge penalty interest, under the Interest Act, due to an overdraft owed to the bank, calculated on the amount overdrawn, minimum | €1.00  |
| Every reminder due to an overdraft is subject to a charge of   | €12.00 |

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## Closing an account

|   |           |
|---|-----------|
| Closing an account at the account-holding branch  | No charge |
| Closing an account at an OP Financial Group bank branch other than the account-holding branch | €3.00     |

## Other services

|   |           |
|---|-----------|
| Transferring an account to another branch or bank within OP Financial Group   | No charge |
| Non-set-off commitment e.g. for a rent deposit account  | €40.00    |
| Monthly service charge separately agreed with the customer  | €5.00     |
| Sending documents at the customer's request is subject to actual postal charges, minimum  | €5.00     |
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00   |

If a personal customer uses corporate banking services, the valid list of charges and fees for corporate customers will apply.

## Payment

If a personal customer uses corporate banking services, the valid list of charges and fees for corporate customers will apply.

### Payments: bills, e-invoices, credit transfers, express transfers (SEPA)

| Payment made on OP's digital services (SEPA)  | Included in monthly charge for OP's digital services |
|---|--|
| Making direct payments  | No charge  |
| Payment from account and credit transfer between the customer's own accounts at a bank branch (SEPA)                                      | €5.00  |
| Payment with a bank giro envelope (SEPA), € each  | €2.80  |
| Payment from account, credit transfer between the customer's own accounts, or a credit payment through personnel at the telephone service | €10.00   |
| Request for cancellation of payment via Customer Service (SEPA)   | €15.00   |
| Credit transfer at branch from a currency account within OP Financial Group in Finland  | €5.00  |
| SEPA direct debit payment   | €1.00  |

### Express transfer at branch (POPS)

|                                |        |
|--------------------------------|--------|
| - less than €2,000,000.00      | €15.00 |
| - €2,000,000.00–€10,000,000.00 | €30.00 |
| - €10,000,000.00 or more       | €50.00 |

### Investigation services

|  |        |
|--|--------|
| Charge for investigation of domestic and SEPA credit transfers, including cheques, enquiries and notifications abroad, other additional services | €70.00 |
|--|--------|

For more extensive investigations, the charge is based on the hourly rate of a bank employee. Plus any additional expenses that a foreign bank may charge.

The charge paid will remain with the bank which submitted the request. However, if the request is due to a bank's error or fault, no fee will be charged.

### E-invoice Service

|   |                 |
|---|-----------------|
| Receiving an e-invoice on OP's digital services | No charge       |
| Email message of an incoming e-invoice          | No charge       |
| SMS of an incoming e-invoice                    | €0,40 incl. VAT |

## International payments

Non-euro payments are classified as international payments. All euro payments to/from outside the SEPA are also classified as international payments.

In payments to the EEA, the charge bearer code is always SHA (the payer and the payee each pay their respective charges).

|  |           |
|--|-----------|
| Outgoing international payment and urgent payment instruction using OP's digital services  | €6.00     |
| Additional charge if payer pays the foreign bank's charges (OUR) and the outgoing international payment is in any of the following currencies: EUR, SEK, NOK, USD, DKK, GBP                | €15.00    |
| Additional charge if payer pays the foreign bank's charges (OUR) and the outgoing international payment is in any other currency.  | €20.00    |
| Outgoing international payment as branch service   | €25.00    |
| Outgoing international payment as branch service, the payer pays the foreign bank's charges (OUR)  | €45.00    |
| Completion of missing information on an outgoing or incoming international payment   | €15.00    |
| Deletion of an outgoing international payment or return of payment from a foreign bank   | €20.00    |
| Incoming international payment, automatic processing   | €6.00     |
| Incoming international payment when the payment or its equivalent value is below €50   | No charge |
| Fee for clearing of payments – international payments, incl. clearing, incl. cheques, enquiries and notifications abroad, other additional services on payments older than 3 months        | €100.00   |
| Fee for clearing of payments – international payments incl. clearing; incl. cheques, enquiries and notifications abroad, other additional services on payments made less than 3 months ago | €50.00    |
| For more extensive investigations, the charge is based on the hourly rate of a bank employee. Plus any additional expenses that a foreign bank may charge.                                 |           |

## Notification of non-processable payment

Notification by the bank to the customer that a payment cannot be processed due to insufficient funds, closure of the account, or that the customer's payment cannot be debited from the account for some other reason.

|   |       |
|---|-------|
| Notification of refusal or insufficient funds | €6.50 |
|---|-------|

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## Foreign cheques

|   |   |
|---|---|
| Collection of a cheque  | 0.25% of the value,<br>minimum €60.00,<br>maximum €500.00 |
| Dispatch of documents, plus a foreign bank's charges  | Minimum €20.00  |
| Stopped payment of a cheque. Plus any expenses that a foreign bank may charge.  | €50.00  |
| In addition to a foreign bank's charges for an unpaid cheque returned to the buyer's bank, interest expense will be charged from the purchase day until the chargeback day. | 11.00% of the value,<br>minimum €30.00                    |

## Other services

|   |           |
|---|-----------|
| Cashing a money transfer, bank employee service   | €7.00     |
| Depositing a money transfer into the customer's OP Financial Group account on OP's digital services   | No charge |
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00   |
| Fee for manual processing by a bank employee  | €10.00    |

The charges and fees quoted on the list include VAT. The VAT valid at each given time will be charged.

If a personal customer uses corporate banking services, the valid list of charges and fees for corporate customers will apply.

## Services for young people (under 26 years of age)

### Basic services

|   |                        |
|---|------------------------|
| Current account, monthly charge                       | No charge              |
| Basic payment account, monthly charge                 | No charge              |
| OP's user ID and digital services monthly charge      | No charge              |
| OP Debit, OP Basic tai OP Electron under 18 year olds | No charge for one card |
| OP Classic, OP Debit tai OP Basic for 18-25 year olds | No charge for one card |

### Other services

|   |           |
|---|-----------|
| Opening and pledging a rent deposit account for customers aged under 26 | No charge |
|---|-----------|



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## Basic payment account package

Statutory basic payment account package, including:

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Basic payment account

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OP Basic or OP Electron payment card

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OP's user ID and limited digital services

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Basic payment account package, monthly charge

€8.25

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## Cards

### OP Debit and OP Basic

Payment cards linked to an account: OP Debit and OP Basic

#### Monthly charge

|  |                        |
|--|------------------------|
| OP Debit   | €2.75                  |
| OP Basic   | €2.75                  |
| For children under 18 years, OP Debit or OP Basic    | No charge for one card |
| OP Classic, OP Debit or OP Basic for 18–25 year olds | No charge for one card |

#### Cash withdrawals

|   |   |
|---|---|
| 4 free withdrawals/month, subsequent withdrawals €0.70/withdrawal | 4 free withdrawals/month, subsequent withdrawals €0.70/withdrawal |
| Non-euro ATM withdrawal from a bank account                       | €2.00 and 2.75% of the amount withdrawn                           |
| Cash withdrawal from a bank account at the time of purchase       | No charge (the merchant may charge a fee from the customer)       |

#### Card renewal and PIN change

|                       |        |
|-----------------------|--------|
| Card renewal          | €10.00 |
| Changing a card's PIN | €5.00  |

#### Ordering and delivering a card

|   |        |
|---|--------|
| Abroad by letter (only EEA countries and Switzerland) | €10.00 |
| Delivering a card abroad by courier                   | €60.00 |
| Abroad by registered letter                           | €15.00 |

#### Other services

|   |                                      |
|---|--------------------------------------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00                              |
| The charges and fees quoted on the list include VAT. The VAT valid at each given time will be charged.  |                                      |
| Foreign exchange rate in purchases and withdrawals with card  | Visa wholesale currency rate + 2.50% |

## OP Classic, OP Gold and OP Platinum

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit card agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

### Monthly charge

|   |                        |
|---|------------------------|
| OP Classic  | €2.95                  |
| OP Classic supplementary card   | €2,95                  |
| OP Gold package (incl. card and supplementary services)                             | €7.75                  |
| OP Gold package, extra charge for supplementary card (incl. supplementary services) | €7.75                  |
| OP Platinum package (incl. card, supplementary services and billing method chosen)  | €50.00                 |
| OP Classic, OP Debit or OP Basic for 18–25 year olds                                | No charge for one card |
| OP Gold for 18–25 year olds   | €4.00                  |

### Cash withdrawals and queries

|   |   |
|---|---|
| Euro ATM withdrawal from a bank account                                   | 4 free withdrawals/month, subsequent withdrawals €0.70/withdrawal |
| Euro ATM withdrawal from a card-based credit facility                     | €2.00 and 2.75% of the amount withdrawn                           |
| Non-euro ATM withdrawal from a bank account                               | €2.00 and 2.75% of the amount withdrawn                           |
| Non-euro ATM withdrawal from a card-based credit facility                 | €2.00 and 2.75% of the amount withdrawn                           |
| Withdrawal from a card-based credit facility at a bank branch abroad      | €2.00 and 2.75% of the amount withdrawn                           |
| Cash withdrawal from a bank account at the time of purchase               | No charge (the merchant may charge a fee from the customer)       |
| Cash withdrawal from a card-based credit facility at the time of purchase | €2.00 and 2.75% of the amount withdrawn                           |
| Credit balance query at ATM   | €0.65 per query   |

### Card renewal and PIN change

|                       |        |
|-----------------------|--------|
| Card renewal          | €10.00 |
| Changing a card's PIN | €5.00  |

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## Ordering and delivering a card

|   |        |
|---|--------|
| Abroad by letter (only EEA countries and Switzerland) | €10.00 |
| Abroad by courier                                     | €60.00 |
| Abroad by registered letter                           | €15.00 |

## Charges related to a card-based credit facility

|   |   |
|---|---|
| Monthly account service charge in case the bill includes interest-bearing credit  | €3.50                                   |
| Credit transfer from card-based credit facility on the op.fi service or OP-mobile                                       | €2.00 and 2.75% of the amount withdrawn |
| Agreement on a grace period or repayment holiday, making a payment agreement  | €5.00                                   |
| Reimbursement of an overpayment   | €45.00                                  |
| Paper bill surcharge/bill in case of outstanding balance on the credit card   | €3.00                                   |
| Billing method: e-invoice or direct payment   | No charge                               |
| Copy of a bill or bank statement  | €5.00                                   |
| Copy of a domestic voucher (copy of receipt)  | €5.00                                   |
| Copy of a foreign voucher   | €10.00                                  |
| Reminder letter   | €5.00                                   |
| Report on an amount drawn in excess of the credit limit   | €12.00                                  |
| Certificate of the amount of debt and/or interest paid or other certificate related to credit requested by the customer | €10.00                                  |
| Termination of credit or card by the credit card issuer   | €5.00                                   |
| Payment plan for terminated credit, based on the outstanding amount   | €20.00–50.00                            |

## Other services

|   |                                      |
|---|--------------------------------------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00                              |
| The charges and fees quoted on the list include VAT. The VAT valid at each given time will be charged.  |                                      |
| Foreign exchange rate in purchases and withdrawals with card  | Visa wholesale currency rate + 2.50% |

## OP Duo

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit card agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

### OP Duo credit card

|                            |       |
|----------------------------|-------|
| Monthly charge             | €4.00 |
| OP Duo for 18–25 year olds | €2.00 |

### Cash withdrawals and queries

|   |   |
|---|---|
| Euro ATM withdrawal from a card-based credit facility                     | €2.00 and 2.75% of the amount withdrawn |
| Non-euro ATM withdrawal from a card-based credit facility                 | €2.00 and 2.75% of the amount withdrawn |
| Credit balance query at ATM   | €0.65 per query                         |
| Cash withdrawal from a card-based credit facility at the time of purchase | €2.00 and 2.75% of the amount withdrawn |

### Card renewal and PIN change

|                       |        |
|-----------------------|--------|
| Card renewal          | €10.00 |
| Changing a card's PIN | €5.00  |

### Ordering and delivering a card

|   |        |
|---|--------|
| Abroad by letter (only EEA countries and Switzerland) | €10.00 |
| Delivering a card abroad by courier                   | €60.00 |
| Abroad by registered letter                           | €15.00 |

### Charges related to credit facility

|   |   |
|---|---|
| Monthly account service charge in case the bill includes interest-bearing credit  | €3.50                                   |
| Credit transfer from card-based credit facility on the op.fi service or OP-mobile | €2.00 and 2.75% of the amount withdrawn |
| Agreement on a grace period or repayment holiday, making a payment agreement      | €5.00                                   |
| Reimbursement of an overpayment   | €45.00                                  |
| Paper bill surcharge/bill in case of outstanding balance on the credit card       | €3.00                                   |
| Billing method: e-invoice or direct payment                                       | No charge                               |
| Copy of a bill or bank statement  | €5.00                                   |
| Copy of a domestic voucher (copy of receipt)                                      | €5.00                                   |
| Copy of a foreign voucher   | €10.00                                  |
| Report on an amount drawn in excess of the credit limit                           | €12.00                                  |

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|   |  |
|---|--|
| Reminder letter   | €5.00                                      |
| Certificate of the amount of debt and/or interest paid or other certificate related to credit requested by the customer   | €10.00                                     |
| Termination of credit or card by the credit card issuer   | €5.00                                      |
| Payment plan for terminated credit, based on the outstanding amount   | €20.00–50.00                               |
| Other services  |  |
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00                                    |
| The charges and fees quoted on the list include VAT. The VAT valid at each given time will be charged.  |  |
| Foreign exchange rate in purchases and withdrawals with card  | Mastercard wholesale currency rate + 2.50% |

## K-Plussa Maksuaika

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit card agreement comply with, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

### K-Plussa Maksuaika card

|                |           |
|----------------|-----------|
| Monthly charge | No charge |
|----------------|-----------|

### Cash withdrawals and queries

|   |   |
|---|---|
| Euro ATM withdrawal from a card-based credit facility                     | €2.00 and 2.75% of the amount withdrawn |
| Non-euro ATM withdrawal from a card-based credit facility                 | €2.00 and 2.75% of the amount withdrawn |
| Credit balance query at ATM   | No charge                               |
| Cash withdrawal from a card-based credit facility at the time of purchase | €2.00 and 2.75% of the amount withdrawn |

### Card renewal and PIN change

|                       |        |
|-----------------------|--------|
| Card renewal          | €10.00 |
| Changing a card's PIN | €5.00  |

### Ordering and delivering a card

|   |        |
|---|--------|
| Abroad by letter (only EEA countries and Switzerland) | €10.00 |
| Abroad by courier                                     | €60.00 |
| Abroad by registered letter                           | €15.00 |

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## Charges related to K-Plusa Maksuaika credit facility

|  |   |
|--|---|
| Monthly account service charge   | €5.00                                   |
| Credit transfer from card-based credit facility on the op.fi service or OP-mobile                                | €2.00 and 2.75% of the amount withdrawn |
| Agreement on a grace period or repayment holiday, making a payment agreement                                     | €5.00                                   |
| Return of an overpayment   | €45.00                                  |
| Copy of a bill or bank statement   | €5.00                                   |
| Copy of a domestic voucher (copy of receipt)   | €5.00                                   |
| Copy of a foreign voucher  | €10.00                                  |
| Notification of excess of credit limit   | €12.00                                  |
| Reminder letter  | €5.00                                   |
| Certificate of the amount of debt and/or interest paid or other credit-related certificate requested by customer | €10.00                                  |
| Termination of credit or card by the credit card issuer  | €5.00                                   |
| Repayment plan for terminated credit, based on the outstanding amount  | €20.00–50.00                            |

## Other

|   |  |
|---|--|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00                                    |
| The charges and fees quoted on the list include VAT. The VAT valid at each given time will be charged.  |  |
| Foreign exchange rate in purchases and withdrawals with cards   | Mastercard wholesale currency rate + 2.50% |



## Loans

### Home loans

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

|   |         |
|---|---------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00 |
|---|---------|

#### Granting and drawing down loan

|   |                                       |
|---|---------------------------------------|
| Service charge for a new loan, renewing a term loan and combining loans   | 0.40% of loan amount, minimum €300.00 |
| Increased service charge when a loan is secured by a third-party pledge or a guarantee. Not applicable to interest-subsidised ASP loans | €100.00                               |
| For a gradual loan drawdown, charge for each drawdown following the first drawdown  | €30.00                                |

#### Debiting payments and notifications regarding payments

|  |       |
|--|-------|
| Automatic debit of loan repayment  | €2.50 |
| Letter related to the loan's maturity, interest payment, repayment or another letter related to the loan or its collateral                                   | €5.00 |
| Reminder, request for payment or notification under the Act on Guaranties and Third-Party Pledges sent to the parties to the loan, charged from the borrower | €5.00 |

#### Certificates and provision of information

|   |           |
|---|-----------|
| Annual certificate of the amount of debt and paid interest  | No charge |
| Extra certificate of the amount of debt and interest  | €10.00    |
| Reply to inquiry of guarantor or third-party pledgor regarding matters affecting the borrower's commitments and repayment capacity, charge based on hours worked, minimum | €20.00    |
| Repayment schedule for home loan or consumer credit, under the Consumer Protection Act  | No charge |

#### Sending documents

|  |        |
|--|--------|
| Sending documents at the customer's request is subject to actual postal charges, minimum   | €5.00  |
| Sending a loan document and its appendices to another OP cooperative bank for signing, fee charged from the borrower per each dispatch (includes returning the document) | €40.00 |

#### Changing the loan terms and conditions

|  |         |
|--|---------|
| Change to loan repayment plan (such as repayment holiday) or another major change related to loan. The change requires separate agreement. | €150.00 |
|--|---------|

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|  |         |
|--|---------|
| Changing the loan's reference interest rate or margin. The change requires separate agreement.   | €200.00 |
| <hr/>  |         |
| If changing the loan reference interest rate does not take place on the interest rate review date, the bank may also charge any costs of reinvesting the remaining loan amount or liquidating the refinancing. |         |
| <hr/>  |         |
| Change to due date for recurring loan repayment, debit account or another minor change   | €50.00  |
| <hr/>  |         |
| Obtaining permission from the guarantor or pledgor for changes to the loan terms and conditions, such as to the repayment plan or interest rate, fee charged from the borrower                                 | €35.00  |

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## Early repayment and early partial repayment

If the loan has a fixed interest rate or the period of determination of the reference rate applicable to the loan is at least 3 years, the bank has the right, under the Consumer Protection Act, to charge a fee for an early repayment of the loan or part of the loan

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## Secured consumer credit

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, €100.00 for example, hourly rates. Hourly rate of a bank employee

### Granting and drawing down loan

|   |   |
|---|---|
| Service charge for a new renovation loan, secured consumer credit, renewing a term loan and combining loans | €120.00                                     |
| Secured consumer credit or renovation loan, charge for each partial drawdown following the first drawdown   | No charge                                   |
| Service charge for a new overdraft facility   | No charge                                   |
| For a new overdraft facility, a limit commission based on the agreed limit amount                           | Maximum 2%, but no more than €150 per year. |

### Debiting payments and notifications regarding payments

|  |       |
|--|-------|
| Automatic debit of loan repayment  | €2.50 |
| Letter related to the loan's maturity, interest payment, repayment or another letter related to the loan or its collateral                                   | €5.00 |
| Reminder, request for payment or notification under the Act on Guaranties and Third-Party Pledges sent to the parties to the loan, charged from the borrower | €5.00 |
| If an overdraft facility granted is exceeded, annual interest will be charged for the period overdrawn, calculated on the amount overdrawn, minimum          | €1.00 |

### Certificates and provision of information

|   |           |
|---|-----------|
| Annual certificate of the amount of debt and paid interest  | No charge |
| Extra certificate of the amount of debt and interest  | €10.00    |
| Reply to inquiry of guarantor or third-party pledgor regarding matters affecting the borrower's commitments and repayment capacity, charge based on hours worked, minimum | €20.00    |
| Repayment schedule for home loan or consumer credit, under the Consumer Protection Act  | No charge |

### Sending documents

|   |           |
|---|-----------|
| Sending documents at the customer's request is subject to actual postal charges, minimum                                | €5.00     |
| Sending a loan document and its appendices to another OP cooperative bank for signing (includes returning the document) | No charge |

---

 Changing the loan terms and conditions

|  |         |
|--|---------|
| Change to loan repayment plan (such as repayment holiday) or another major change related to loan. The change requires separate agreement.   | €150.00 |
| Changing the loan's reference interest rate or margin. The change requires separate agreement.   | €200.00 |
| If changing the loan reference interest rate does not take place on the interest rate review date, the bank may also charge any costs of reinvesting the remaining loan amount or liquidating the refinancing. |         |
| Change to due date for recurring loan repayment, debit account or another minor change   | €50.00  |
| Obtaining permission from the guarantor or pledgor for changes to the loan terms and conditions, such as to the repayment plan or interest rate, fee charged from the borrower                                 | €35.00  |

## Early repayment and early partial repayment

If the loan has a fixed interest rate or the period of determination of the reference rate applicable to the loan is at least 3 years, the bank has the right, under the Consumer Protection Act, to charge a fee for an early repayment of the loan or part of the loan

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## Processing collateral securities

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

|   |         |
|---|---------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00 |
|---|---------|

### Collateral

|  |        |
|--|--------|
| Obtaining an insurance certificate or other documentation required for loan documents. | €10.00 |
|--|--------|

Any fees charged by the author of the certificate or documentation will also be charged.

|   |         |
|---|---------|
| Change in loan collateral; change or release of guarantor at customer's request | €200.00 |
|---|---------|

|  |                 |
|--|-----------------|
| Transferring collateral security from OP Financial Group to another bank group, actual postal, registration and handling charges | minimum €100.00 |
|--|-----------------|

|                                   |                |
|-----------------------------------|----------------|
| Raising the loan guarantee amount | minimum €20.00 |
|-----------------------------------|----------------|

|  |                |
|--|----------------|
| Transferring the loan guarantee from an OP cooperative bank to another | minimum €20.00 |
|--|----------------|

|                            |         |
|----------------------------|---------|
| Secondary pledge agreement | €150.00 |
|----------------------------|---------|

|  |        |
|--|--------|
| Commitment to store collateral, given upon home purchase | €75.00 |
|--|--------|

A fee will be charged for storing and managing equities, bonds or other securities or book entries serving as collateral (see Saving and investing/Custody services).

If a pledge for a fully repaid loan remains with the bank and the customer does not retrieve it although requested to do so, the pledge is deemed to have been entrusted into securities custody for which a fee is charged (see Saving and investing/Custody services).

### Real property

In addition to fees, the bank will charge certain direct expenses (such as those for authorities, copying, travelling etc.).

|   |                   |
|---|-------------------|
| Application for registration of title, paper-based property transaction | €304.00 incl. VAT |
|---|-------------------|

|  |                   |
|--|-------------------|
| Supplementing an application for registration of title, paper-based property transaction | €203.00 incl. VAT |
|--|-------------------|

|  |                   |
|--|-------------------|
| Supplementing of an application for registration of title, electronic property transaction | €102.00 incl. VAT |
|--|-------------------|

|   |                   |
|---|-------------------|
| Application to register a specific property right | €304.00 incl. VAT |
|---|-------------------|

|                      |                   |
|----------------------|-------------------|
| Mortgage application | €264.00 incl. VAT |
|----------------------|-------------------|

|   |                   |
|---|-------------------|
| Registration of title (or its supplement) and mortgage simultaneously | €426.00 incl. VAT |
|---|-------------------|

|  |                  |
|--|------------------|
| Application to transfer an electronic letter of pledge | €51.00 incl. VAT |
|--|------------------|

|   |                   |
|---|-------------------|
| Change, cancellation/termination or annulment of a mortgage | €274.00 incl. VAT |
|---|-------------------|

|  |                   |
|--|-------------------|
| Handling fee for property transaction carried out at bank branch | €152.00 incl. VAT |
|--|-------------------|

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|  |                  |
|--|------------------|
| Printouts from the Land Information System of Finland (only relating to a customer order), certificate of registration of title, abstract of title, extract from real estate register or the other printouts | €18.30 incl. VAT |
|--|------------------|

Owner apartments

|  |                   |
|--|-------------------|
| Registration of ownership  | €152.00 incl. VAT |
| Registration of ownership rights in digital housing transactions   | €80,00 incl. VAT  |
| Registration or change of a right of lien  | €102.00 incl. VAT |
| Registration or change of a right of lien in digital housing transaction   | €50,00 incl. VAT  |
| Removal of a right of lien   | €51.00 incl. VAT  |
| Converting a share certificate into electronic one without home sale   | €152.00 incl. VAT |
| Printouts from the Residential and Commercial Property Information System, residential and commercial property extract, Housing company share register extract or the other printouts (price per printout) | €18.30 incl. VAT  |
| RS 5 certificate that can be issued before registration of ownership   | €102.00 incl. VAT |

Handling fees for housing transactions

|  |                   |
|--|-------------------|
| Handling fee for a digital housing transaction   | €71.00 incl. VAT  |
| Handling fee for a housing transaction carried out at buyer's bank (to be charged from the buyer)      | €152.00 incl. VAT |
| Handling fee for a housing transaction carried out at the seller's bank (to be charged from the buyer) | €304.00 incl. VAT |

Appraisal of collateral

|   |                                 |
|---|---------------------------------|
| Appraisal of collateral (assets that are challenging to appraise, such as farm, forest estate, farm/forest property entity) | €51.00 + actual costs incl. VAT |
| Appraisal of collateral (housing company shares)  | €152.00 incl. VAT               |
| Appraisal of collateral (residential properties)  | €203.00 incl. VAT               |

Other fees related to the processing of collateral

|                     |  |
|---------------------|--|
| OP Forest Appraisal | €125.50 for the first forest estate + €31.38 for the following forest estates based on the same order, incl. VAT |
|---------------------|--|

Charges and fees  
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## Non-euro loans

The list of charges and fees for corporate customers is applied to personal customers' non-euro loans, with the additions and exceptions mentioned below.

---

|  |                     |
|--|---------------------|
| Loan repayment or interest payment         | €16.00 per currency |
| Early repayment or early partial repayment | No charge           |

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## Bank guarantees

The list of charges and fees for corporate customers is applied to personal customers' bank guarantees, with the additions and exceptions mentioned below.

---

|  |       |
|--|-------|
| If the customer fails to pay the bank guarantee fee by the due date, charge for each reminder (by telephone or in writing) or notification under the Act on Guaranties and Third-Party Pledges | €5.00 |
|--|-------|

---

## Unsecured consumer credit

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

|   |         |
|---|---------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00 |
|---|---------|

### Debiting payments and notifications regarding payments

|  |       |
|--|-------|
| Flexible Consumer Credit, loan servicing fee (new agreements concluded after 1 September 2019) | €6.00 |
| Special Consumer Credit, loan servicing fee (new agreements concluded after 1 September 2019)  | €6.00 |
| Reminder or request for payment sent to the parties to the debt, charged from the borrower     | €5.00 |

### Certificates and provision of information

|  |        |
|--|--------|
| Certificate requested by customer and related to Flexible Consumer Credit or Special Consumer Credit | €10.00 |
| Flexible Consumer Credit or Special Consumer Credit, copy of bill or bank statement afterwards       | €5.00  |

### Changing the loan terms and conditions

|   |              |
|---|--------------|
| Flexible Consumer Credit or Special Consumer Credit, agreement on a grace period or repayment holiday, making a payment agreement | €5.00        |
| Repayment plan related to terminated Flexible Consumer Credit or Special Consumers Credit, based on the outstanding amount        | €20.00–50.00 |



## Student loan

The maximum costs and expenses to be charged from the customer relating to credit and changes of their credit agreement observe, as applicable, the provisions of chapter 7, sections 17a and 17b of the Consumer Protection Act which limits the credit-related costs charged for consumer credit agreements.

|   |         |
|---|---------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00 |
|---|---------|

### Granting and drawing down loan

|   |               |
|---|---------------|
| Student loan origination fee  | €30.00        |
| Student loan origination fee, owner-customer  | No charge     |
| Student loan drawdown in instalments based on the guarantee decision performed automatically. | No charge     |
| Student loan drawdown, as separate drawdowns in OP's online service                           | Maximum €5.00 |

### Debiting payments and notifications regarding payments

|   |       |
|---|-------|
| Automatic debit of loan repayment   | €2.50 |
| Letter related to the loan's maturity, interest payment, repayment or another letter related to the loan or its collateral  | €5.00 |
| Payment reminder letter, reminder invoice or notification to the debtor under the Act on Guaranties and Third-Party Pledges | €5.00 |

### Certificates and provision of information

|   |           |
|---|-----------|
| Certificate of the amount of debt and paid interest (annually)    | No charge |
| Extra certificate of the amount of debt and interest              | €10.00    |
| Repayment schedule in accordance with the Consumer Protection Act | No charge |

### Sending documents

|  |   |
|--|---|
| For documents sent on the customer's request, actual postal costs are charged. | Actual postal charges, a minimum of €5.00 |
|--|---|

### Changing the loan terms and conditions

|  |           |
|--|-----------|
| Change in the loan's repayment plan (instalment amount change or repayment holiday). The change requires a separate agreement. | No charge |
| Change in the loan's reference interest rate or margin. The change requires a separate agreement.                              | €100.00   |

### Transfer of loan

|   |         |
|---|---------|
| Transfer of student loan from an OP cooperative bank to another financial institution | €150.00 |
|---|---------|

## Asset and sales finance solutions

The charges and fees for OP Corporate Bank plc's asset and sales finance solutions are available on OP's website, under finance product-specific additional information pages.

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## Saving and investment

### Equity brokerage

(incl. warrants, certificates, ETFs and other exchange-traded securities)

#### Equity brokerage orders at branch / Helsinki

|  |   |
|--|---|
| A brokerage fee is charged for every security type and order | brokerage fee 1.0%,<br>minimum €40.00 plus<br>service fee €8.00 |
| Change in order or cancellation of corporate action          | €8 each, to be charged<br>from the client, if<br>necessary      |

#### Equity brokerage orders in a digital channel (as self-service) / Helsinki

|  |  |
|--|--|
| If the realised equity transaction is smaller than 700 euros   | Maximum brokerage fee 1%               |
| For brokerage of equities, buyers and sellers are charged a commission on the purchase price for every security type and order     | brokerage fee 0.17%,<br>minimum €7.00. |
| If a client's brokerage fees on OP's digital services are over €500 per calendar quarter, the following quarter's trading fee      | brokerage fee 0.15%,<br>minimum €5.00. |
| If a client's brokerage fees on OP's digital services are over €1,000.00 per calendar quarter, the following quarter's trading fee | brokerage fee 0.10%,<br>minimum €5.00. |
| If a client's brokerage fees on OP's digital services are over €2,500.00 per calendar quarter, the following quarter's trading fee | brokerage fee 0.05%,<br>minimum €3.00. |

Charges and fees  
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## Equity brokerage orders at branch / Other countries

|   |   |
|---|---|
| OP Corporate Bank brokers foreign securities.   |   |
| For brokerage of equities listed abroad, buyers and sellers are charged a commission on the purchase price for every security type and order. |   |
| Sweden, Norway, Denmark, Germany/Xetra, France, Netherlands   | 1.0%, minimum €24.00 plus service fee €12.00                            |
| Belgium, Canada, Italy, Portugal, Spain, Switzerland, UK, USA (NYSE, Nasdaq, AMEX)  | 1.0%, minimum €24.00 plus service fee €18.00                            |
| Estonia, Latvia, Lithuania  | 1.0%, minimum €24.00 plus service fee €18.00 and foreign broker charge  |
| Other equity markets  | 1.0%, minimum €170.00 plus service fee €18.00 and foreign broker charge |
| Transaction fees may be charged for special services rendered   | €30.00–€255.00  |
| OP Corporate Bank's quoted exchange rates are used in currency exchange.  |   |

## Equity brokerage orders in a digital channel (as self-service) / Other countries

|  |                                     |
|--|-------------------------------------|
| Belgium, Canada, Denmark, France, Germany, Italy, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland, USA                   |                                     |
| For brokerage of equities, buyers and sellers are charged a commission on the purchase price for every security type and order     | brokerage fee 0.17%, minimum €8.00. |
| If a client's brokerage fees on OP's digital services are over €500.00 per calendar quarter, the following quarter's trading fee   | brokerage fee 0.15%, minimum €8.00. |
| If a client's brokerage fees on OP's digital services are over €1,000.00 per calendar quarter, the following quarter's trading fee | brokerage fee 0.10%, minimum €8.00. |
| If a client's brokerage fees on OP's digital services are over €2,500.00 per calendar quarter, the following quarter's trading fee | brokerage fee 0.05%, minimum €8.00. |

## Subscription rights brokerage

|   |                      |
|---|----------------------|
| For brokerage of subscription rights, buyers and sellers are charged a commission on the purchase price for every security type and order, rights issue | 1.0%, minimum €16.00 |
|---|----------------------|

## Other security brokerage fees

|   |         |
|---|---------|
| Penalty fee for late payment by client                      | €100.00 |
| Increased commission for cover purchase on behalf of client | €250.00 |

## Investment service packages

OP offers investors with real-time information and useful professional analyses and reports to support their investment decisions.

### Saving and investment service packages

|                            |           |
|----------------------------|-----------|
| Saver's service package    | No charge |
| Investor's service package | No charge |

### Optional additional services in service package for investors

|   |                            |
|---|----------------------------|
| Real-time price information – five bid/offer levels | €5.00 per month incl. VAT* |
| Real-time news                                      | €5.00 per month incl. VAT* |

\*No charge if equity brokerage fees for the previous calendar quarter were over €500

### Market information in digital services

|   |  |
|---|--|
| Real-time price information – one bid/offer level   | €2.40 per month incl. VAT*                                     |
| Real-time price information – five bid/offer levels | €5.00 per month incl. VAT*                                     |
| Real-time news                                      | €5.00 per month incl. VAT*                                     |
| Online investment research                          | €0.40 per month incl. VAT*, free of charge for owner-customers |

\*No charge if equity brokerage fees for the previous calendar quarter were over €500

## Service packages and other charges for equity savings account

|   |  |
|---|--|
| Domestic orders under Saver's service package   | brokerage fee 0.15%,<br>minimum €5.00  |
| Domestic orders under Investor's service package  | brokerage fee 0.08%,<br>minimum €3.00  |
| Saver's service package   | €0.00/month (incl. custody fee<br>€0.00 incl. VAT, fixed brokerage<br>fee €0.00, investment research<br>€0.00 incl. VAT) |
| Investor's service package  | €9.99/month (incl. custody fee<br>€0.00 incl. VAT, fixed brokerage<br>fee €9.99, investment research<br>€0.00 incl. VAT) |
| Transfer of the equity savings account from OP to another service provider<br>(includes transfer of balance information, domestic stocks and money flows) | €81.00 incl. VAT plus a type-<br>specific fee based on the list of<br>charges and fees                                   |
| Closing an equity savings account   | €51.00 incl. VAT   |

## Custody services

### Custody fees for domestic securities

|   |           |
|---|-----------|
| Custody fees for book-entry securities and securities | No charge |
|---|-----------|

### Registration and settlement fees for domestic securities

|  |           |
|--|-----------|
| Trades brokered by OP Corporate Bank, debit/credit | No charge |
|--|-----------|

|   |           |
|---|-----------|
| OP Fund Management Company's fund units, debit/credit | No charge |
|---|-----------|

|   |                 |
|---|-----------------|
| Clearing fee for bonds and money market instruments | €5.10 incl. VAT |
|---|-----------------|

|   |                 |
|---|-----------------|
| Credit transfer of bonds and money market instruments | €6.20 incl. VAT |
|---|-----------------|

### Deposit/withdrawal of securities in custody of OP/account operator

|   |           |
|---|-----------|
| Deposit of shares, bonds or fund units other than OP Fund Management Company fund units | No charge |
|---|-----------|

|  |                 |
|--|-----------------|
| Withdrawal of shares, bonds or fund units other than OP Fund Management Company fund units | €5.00 incl. VAT |
|--|-----------------|

|   |                  |
|---|------------------|
| Registration of trades or subscriptions not brokered by OP Corporate Bank | €25.00 incl. VAT |
|---|------------------|

## Transfers of Finnish book-entry securities

|  |                           |
|--|---------------------------|
| Transfer between client's own book-entry accounts within OP Financial Group  | No charge                 |
| Transfer of individual book-entry account to other than own account (e.g. inheritance, gift)   | €5.10 incl. VAT           |
| The fee for transfer of individual book entries to own account with another account operator is charged by type of asset   | €25.50 incl. VAT          |
| Transfer of entire book-entry account from other account operator to OP Custody Ltd's account operator (charged from client if necessary)                                      | €35.00 incl. VAT          |
| Transfer of entire book-entry account from OP Custody Ltd's account operator to other account operator   | No charge                 |
| Transfer of unlisted securities to the account of the account operator of OP Custody Ltd (to be charged from the client, if necessary)   | €100 €/hr, minimum<br>€50 |
| Transfer of unlisted securities to another account operator's account from the account of the account operator of OP Custody Ltd (to be charged from the client, if necessary) | €100 €/hr, minimum<br>€50 |

Custody service fees for foreign securities are divided into price groups by country.

Price group 1: Denmark, Norway, Sweden

Price group 2: Switzerland, + EU countries: Austria, Belgium, Italy, Luxembourg, Spain

Price group 3: Australia, Hong Kong, Iceland, Japan, Mexico\*, New Zealand, Portugal, Singapore, South Africa

Price group 4: Foreign bond issues through Euroclear

Price group 5: Brazil\*, China\*, Czech Republic\*, Greece\*, Hungary\*, Indonesia\*, India\*, Malaysia, Philippines, Poland\*, South Korea\*, Taiwan\*, Thailand, Turkey\*

Price group 6: Other countries

Price group 7: Argentina\*, Chile\*, Egypt\*, Israel\*, Morocco\*, Romania\*, Russia\*

Price group 8: France, Germany, Netherlands

Price group 9: Canada, Ireland, United Kingdom, USA

Price group 10: Estonia, Latvia, Lithuania

\* To invest in the market, the client needs to open a book-entry account.



## Trade settlement fees for foreign securities

## Purchases, sales, additions and deductions

|                |         |
|----------------|---------|
| Price group 1* | €9.00   |
| Price group 2* | €25.00  |
| Price group 3* | €35.00  |
| Price group 4  | €12.00  |
| Price group 5  | €100.00 |
| Price group 6  | €100.00 |
| Price group 7  | €100.00 |
| Price group 8* | €15.00  |
| Price group 9* | €15.00  |
| Price group 10 | €25.00  |

\*Settlement of trades brokered by OP Corporate Bank are free of charge

## Conversion of securities

|   |                   |
|---|-------------------|
| The conversion of a domestic or foreign security subject to public trading to be traded publicly in another market.                       | €125.00 incl. VAT |
| The conversion may include expenses from an external party, which are added to the charged amount.  |                   |
| Conversion/switch of another security. The conversion may include expenses from an external party, which are added to the charged amount. | €250 incl. VAT    |
| Fee for clawback of overpaid tax deductions abroad  | €203.00 incl. VAT |

## Transfer of foreign security

Transfer between the customer's own custodies or between customers' custodies within OP Financial Group. Transfer to another custodian bank or receipt from another custodian bank.

|                |                   |
|----------------|-------------------|
| Price group 1  | €9.30 incl. VAT   |
| Price group 2  | €25.50 incl. VAT  |
| Price group 3  | €36.00 incl. VAT  |
| Price group 4  | €12.30 incl. VAT  |
| Price group 5  | €103.00 incl. VAT |
| Price group 6  | €103.00 incl. VAT |
| Price group 7  | €103.00 incl. VAT |
| Price group 8  | €15.30 incl. VAT  |
| Price group 9  | €15.30 incl. VAT  |
| Price group 10 | €25.50 incl. VAT  |

When receiving a physical security, postal and insurance expenses and the foreign custodial bank's expenses will be charged.

## Registration of right or restriction

|   |                  |
|---|------------------|
| Registration of distress, precautionary measure, bankruptcy or guardianship in book-entry account | No charge        |
| Registration, change or deletion of right to income etc. related to book-entry                    | €10.20 incl. VAT |

## Lists, certificates, calculations and client reports

|  |                  |
|--|------------------|
| Printed reports of securities custody if the user has a valid Digital Services Agreement, fee per report/calculation | €2.50 incl. VAT  |
| Extra or abnormal statement of holdings and book-entry account notification from OP Custody Ltd's account operator   | €10.20 incl. VAT |
| Extra client report not included in service  | €20.30 incl. VAT |
| Separate certificate, calculation or tax at source report, based on actual labour costs incurred, minimum            | €10.20 incl. VAT |

## Pledged book-entry account and custody

|   |                 |
|---|-----------------|
| OP cooperative bank pledges, monthly charge | €2.80           |
| Third-party pledges, monthly charge         | €3.60 incl. VAT |

## Document custody

|  |                 |
|--|-----------------|
| Documents, such as other certificates of deposit, contracts of sale, deeds of estate inventory, deeds of estate distribution and housing company share certificates, and last will and testament drawn up after 1 April 2017, charge per document, per month | €2.30 incl. VAT |
| Document hand over, charge per transaction   | €5.10 incl. VAT |

## Safe-deposit boxes

|   |                                |
|---|--------------------------------|
| OP cooperative bank rents safe-deposit boxes to clients for storage of securities and objects of value. Safe-deposit box rent is based on internal box height, monthly charge |                                |
| Internal box height 0–100 mm  | €6.50 incl. VAT                |
| Internal box height 101–350 mm  | €13.00 incl. VAT               |
| Internal box height 351–600 mm  | €19.50 incl. VAT               |
| For storage of an object that does not fit in a safe-deposit box, a fee based on the object's reported value will be charged  | 0,05%, minimum €8.00 incl. VAT |
| Change of safe-deposit box lock, based on actual costs of change (such as cost of new lock and necessary parts and labour costs) and surcharge                                | €25.50 incl. VAT               |

## Issue and redemption services

### Share subscriptions in share issues arranged by others

|  |                  |
|--|------------------|
| Management of subscription by type of share on behalf of the client when OP Financial Group is not serving as the place for subscription (incl. VAT) (the service fee will be charged manually at the time of subscription). | €25.50 incl. VAT |
|--|------------------|

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### General meeting services

|  |               |
|--|---------------|
| Registration in the temporary shareholder register and registrations for general meeting | €55 incl. VAT |
|--|---------------|

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If registration requires special measures, the actual costs of work performed and other actual expenses will be charged

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## OP Saving-for-retirement

Trading, settlement and custody fees of securities as specified in the valid list of charges and fees

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Costs arising from termination of agreement and from transfer of saved funds

Actual direct costs  
of termination and  
transfer

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Service fee for pension payment during retirement:

- according to payment scheme or as self-service

€2.00 per  
payment

- payment at branch or over telephone service

€4.00 per  
payment

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## Mutual funds

Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee €100.00

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The charges and fees quoted on the list include VAT. The VAT valid at each given time will be charged.

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## OP mutual funds

Subscription, switch and redemption fees of OP mutual funds will be charged in accordance with the list of charges available in OP Fund Management Company Ltd's official fund prospectus.

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## Statutory pension

Subscription, switch and redemption fees of other mutual funds distributed by OP Fund Management Company (J.P. Morgan and Fidelity) will be charged in accordance with OP Fund Management Company Ltd's list of charges and fees.

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## OP's digital services

### OP's user ID and digital services

|   |           |
|---|-----------|
| OP User ID and Digital Agreement monthly charge                         | €3.00     |
| OP User ID and Digital Agreement monthly charge for those aged under 26 | No charge |
| Changing an OP user ID or part of it at the customer's request          | €8.00     |
| Activation of Mobile key  | No charge |
| OP's digital services (with another bank's identifiers)                 | No charge |

### Sending a message to the bank

|   |                           |
|---|---------------------------|
| Message to the bank via OP's online services or OP-mobile | No charge                 |
| Message to the bank as a text message                     | normal text message price |

### Other services

|   |         |
|---|---------|
| Banking services not mentioned on this list of charges and fees may still be subject to a fee based on, for example, hourly rates. Hourly rate of a bank employee | €100.00 |
| Customer status declaration   | €30.00  |