



Private customers

The list of service charges and fees includes service fees, charges and commissions for banking services. These service charges and fees are effective until further notice. Most service fees can also be automatically paid by earned OP bonuses. If a private customer uses corporate banking services, the valid list of service charges and fees for corporate customers will apply.



Accounts and payment

Accounts

Bank statements

Online bank statement or printed bank statement once a month for a customer without OP eServices	No charge
Printed bank statement for a customer with OP eServices	€2.50
Bank statement or receipt ordered separately	€4.00
Printed monthly statement for a Special Purpose Account	€2.50
Bank statement or receipt ordered separately and requiring additional information, hourly charge	Minimum €25.00
New bankbook	€5.00
Monthly charge for a bankbook	€2.50

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 ATM	€0.40
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	

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
Counting of cash in a money box when the 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 using a TalletusOtto or OttoPlus ATM	No charge for €1,000 per month, thereafter €2.50 per deposit + 0.30% of the value of banknotes and 2.0% of the value of coins.
Deposit in euros into a currency account	€5.00



Charges and fees as of 1 April 2020

Withdrawals

If a maximum monthly withdrawal limit from current accounts has been agreed, the customer may withdraw a higher amount for a fee, without notice, if the bank agrees to it.

In addition to the monthly maximum withdrawal, the customer may withdraw free of charge a recurring payment entered in the account, regular savings amount, amounts to pay charges due to illness, death etc., repayments of loan from the customer's account-holding bank and charges for e.g. investment orders made with the account-holding bank, and interest accrued on the account.

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

Raising, changing or removing withdrawal limits, carried out by the customer	No charge
Withdrawal of funds from a payment account without notice (for deposits of over €10,000.00, notice must be given 1 month before the withdrawal)	No charge for less than €10,000.00 per calendar month
Withdrawal of funds from a savings or investment account without notice (for deposits of over €10,000.00, notice must be given 6 months before the withdrawal)	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 accounting for 1/6% of the amount of withdrawal for each month or part of month remaining until expiry	1/6% of the amount withdrawn
Non-set-off commitment e.g. for a rent deposit account	€30.00

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

Charges and fees as of 1 April 2020

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
Sending a bankbook for completion at the account-holding branch, postal charges included	€4.00
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
In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00

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



Payment

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

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

Payment made on OP eServices (SEPA)	Included in monthly charge for OP eServices
Making direct payments	No charge
Payment from account at bank branch from the account with OP Financial Group (SEPA)	€5.00
Payment with a bank giro envelope (SEPA), price/each	€2.50
Payment, credit transfer between the customer's own accounts, or loan repayment 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

Bank bills and cheques

Drawing or cashing banker's cheque from or to OP's account	€10.00
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Investigation services

Charge for investigation of domestic and SEPA credit transfers, including cheques, enquiries and notifications abroad, other additional services	€70.00
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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 eServices	No charge
Email message of an incoming e-invoice	No charge
SMS of an incoming e-invoice (incl. VAT)	€0.40



Charges and fees as of 1 April 2020

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).

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 using a self-service channel	€6.00
Outgoing international payment, payer pays the foreign bank's charges (OUR)	€30.00
Outgoing international urgent payment order using a self-service channel	€30.00
Outgoing international urgent payment order using a self-service channel, payer pays the foreign bank's charges (OUR)	€55.00
Outgoing international payment as branch service	€15.00
Completion of missing information on an outgoing international payment order	€10.00
Cancellation of an outgoing international payment order	€15.00
International payment returned from a foreign bank to the customer	€20.00
Incoming international payment, automatic processing	€6.00
Incoming international payment, manual processing	€8.50
Incoming international payment when the payment or its equivalent value is below €50	No charge
If a foreign bank's charges exceed the OUR surcharge, the amount in excess will be charged later.	
OP guarantees the arrival of payment in full only at the correspondent bank.	
If payment is forwarded from there, the intermediary bank(s) may deduct their charges from the amount to be paid to the payee.	
If, due to incorrect information or for another reason, a foreign bank's charges are higher than those debited, the amount in excess will be charged later.	
Charge for investigation of international payments, including cheques, enquiries and notifications abroad, other additional services.	€100.00
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, minimum €60.00, maximum €500.00
Dispatch of documents, plus a foreign bank's charges	Minimum €20.00

Charges and fees as of 1 April 2020

Stopped payment of a cheque. Plus any expenses that a foreign bank may charge.	€50.00
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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, minimum €30.00
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Other services

Cashing a money transfer, bank employee service	€7.00
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Depositing a money transfer into the customer's OP Financial Group account on OP eServices	No charge
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In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Fee for manual processing by a bank employee	€10.00
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The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.

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



Owner-customer benefits

Daily banking benefits

These charges are valid for owner-customers aged over 26 who use all the following daily banking services:

- Current account, with recurring payments into the account
- Online bank statement for a current account
- OP eServices
- One or two cards based on combinations specified below

Monthly charge for daily banking services with one card

OP-Visa Credit/Debit, OP-Visa Debit or OP-Visa Electron	€3.95
OP-Visa Gold	€8.00

Monthly charge for daily banking services with two cards

OP-Visa Credit/Debit, OP-Visa Debit or OP-Visa Electron and OP-Mastercard	€5.95
OP-Visa Gold and OP-Mastercard	€10.00

Other benefits

Euro ATM withdrawal from an account	8 free withdrawals/month, subsequent withdrawals €0.55/withdrawal
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Services for young people (under 26 years of age)

Basic services

OP eServices monthly charge	No charge
OP-Visa Debit or OP-Visa Electron for 18 year olds	No charge for one card
OP-Visa Credit/Debit or OP-Visa Debit 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:

- Basic payment account
- OP-Visa Electron payment card
- OP online banking services

Basic Payment Account Package, monthly charge	€5.45
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Cards

OP-Visa, OP-Visa Gold and OP-Visa 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-Visa	€2.95
OP-Visa joint card	€2.50
OP-Visa Gold service package (incl. card and supplementary services)	€7.75
OP-Visa Gold service package, extra charge for supplementary card (incl. supplementary services)	€7.75
OP-Visa Platinum service package (incl. card and supplementary services)	€50.00
OP Visa Credit/Debit for 18–25 year olds	No charge for one card

Cash withdrawals and queries

Euro ATM withdrawal from a bank account	4 free withdrawals/month, subsequent withdrawals €0.55/withdrawal
Euro ATM withdrawal from OP-Visa credit facility	€2.00 and 2.75% of the amount withdrawn
Non-euro ATM withdrawal	€2.00 and 2.75% of the amount withdrawn
Withdrawal from OP-Visa 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 OP-Visa credit facility at the time of purchase	€2.00 and 2.75% of the amount withdrawn
Credit balance query at ATM	€0.40 per query

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
Registered letter abroad	€15.00



Charges and fees as of 1 April 2020

Finder's reward for lost card or card confiscation fee

Reward to the finder of a lost card	€10.00
Card confiscation fee charged from the customer if he/she uses his/her card contrary to the card terms and conditions	€120.00

Charges related to OP-Visa credit facility

Monthly account service charge	€3.50
Credit transfer or bill payment from OP-Visa credit facility, on OP eServices or OP-mobile	€2.00 and 2.75% of the amount withdrawn
Agreement on a repayment holiday or deferral period, making a payment agreement	€5.00
Reimbursement 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
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	€5.00
Payment plan for terminated credit, based on the outstanding amount	€20.00–50.00

Other services

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.	
Foreign exchange rate in purchases and withdrawals with card	Visa wholesale currency rate + 1.95%



OP-Mastercard

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-Mastercard

Monthly charge	€4.00
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Cash withdrawals and queries

Euro ATM withdrawal	€2.00 and 2.75% of the amount withdrawn
Non-euro ATM withdrawal	€2.00 and 2.75% of the amount withdrawn
Credit balance query at ATM	€0.40 per query
Cash withdrawal from OP-Mastercard 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

Finder's reward for lost card or card confiscation fee

Reward to the finder of a lost card	€10.00
Card confiscation fee charged from the customer if he/she uses his/her card contrary to the card terms and conditions	€150.00

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 OP-Mastercard credit facility

Monthly account service charge	€3.50
Credit transfer or bill payment on OP eServices or OP-mobile	€2.00 and 2.75% of the amount withdrawn
Agreement on a repayment holiday or deferral period, making a payment agreement	€5.00
Reimbursement 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
Report on an amount drawn in excess of the credit limit	€12.00



Charges and fees as of 1 April 2020

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	€5.00
Payment plan for terminated credit, based on the outstanding amount	€20.00–50.00

Other services

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.	
Foreign exchange rate in purchases and withdrawals with card	Mastercard wholesale currency rate + 1.95%



OP-Visa Debit and OP-Visa Electron

Payment cards linked to account: OP-Visa Debit and OP-Visa Electron

Monthly charge

OP-Visa Debit	€2.50
OP-Visa Electron	€2.75
OP-Visa Debit or OP-Visa Electron for 18 year olds	No charge for one card
OP-Visa Credit/Debit or OP-Visa Debit for 18–25 year olds	No charge for one card

Cash withdrawals

Euro ATM withdrawal from an account	4 free withdrawals/month, subsequent withdrawals €0.55/withdrawal
Non-euro ATM withdrawal	€2.00 and 2.75% of the amount withdrawn
Cash withdrawal from an 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

Finder's reward for lost card or card confiscation fee

Reward to the finder of a lost card	€10.00
Card confiscation fee charged from the customer if he/she uses his/her card contrary to the card terms and conditions	€150.00

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

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.

Foreign exchange rate in purchases and withdrawals with card	Visa wholesale currency rate + 1.95%
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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.

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Granting and drawing down loan

Service charge for a new loan, credit facility, renewing a term loan and combining loans	0.40% of loan amount, minimum €300.00
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	€10.00
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, loan margin or another major change related to loan. The change requires separate agreement.	€120.00
Changing the loan's reference interest rate. The change requires separate agreement.	€150.00



Charges and fees as of 1 April 2020

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
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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



Secured consumer credits

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.

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Granting and drawing down loan

Service charge for a new renovation loan, secured consumer credit, renewing a term loan and combining loans.	€120.00
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Secured consumer credit or renovation loan, charge for each partial drawdown following the first drawdown	No charge
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Debiting payments and notifications regarding payments

Automatic debit of loan repayment	€2.50
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Letter related to the loan's maturity, interest payment, repayment or another letter related to the loan or its collateral	€5.00
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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
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If an overdraft limit granted for an account is exceeded, annual interest will be charged for the period overdrawn, calculated on the amount overdrawn, minimum	€1.00
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Certificates and provision of information

Annual certificate of the amount of debt and paid interest	No charge
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Extra certificate of the amount of debt and interest	€10.00
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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
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Repayment schedule for home loan or consumer credit, under the Consumer Protection Act	No charge
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Sending documents

Sending documents at the customer's request is subject to actual postal charges, minimum	€10.00
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Sending a loan document and its appendices to another OP cooperative bank for signing (includes returning the document)	No charge
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Changing the loan terms and conditions

Change to loan repayment plan, loan margin or another major change related to loan. The change requires separate agreement.	€100.00
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Changing the loan's reference interest rate. The change requires separate agreement.	€150.00
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Charges and fees as of 1 April 2020

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
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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



Secured 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.

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Collateral

Obtaining an insurance certificate or other documentation required for loan documents.	€10.00
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Any fees charged by the author of the certificate or documentation will also be charged.

Changing loan collateral or guarantor at the customer's request	€200.00
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Transferring collateral security from OP Financial Group to another bank group, actual postal, registration and handling charges	minimum €100.00
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Home loan guarantee, annual commission	0.9%, minimum €20.00
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Raising the loan guarantee amount	minimum €20.00
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Transferring the loan guarantee from an OP cooperative bank to another	minimum €20.00
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Secondary pledge agreement	€100.00
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Commitment to store collateral, given upon home purchase	€75.00
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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.).

Confirmation of an application for registration of title, paper-based property transaction	€300.00
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Supplementing of an application for registration of title, electronic property transaction	€30.00
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Application to register a specific property right	€300.00
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Mortgage application	€260.00
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Registration of title and mortgage simultaneously	€420.00
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Application to transfer an electronic letter of pledge	€50.00
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Change, cancellation/termination or annulment of a mortgage	€270.00
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Charges and fees as of 1 April 2020

Printouts from the Land Information System of Finland (only relating to a customer order)

Certificate of registration of title	€18.00
Abstract of title	€18.00
Extract from real estate register	€18.00

Owner apartments

Registration of ownership	€50.00
Registration or change of a right of lien	€50.00
Removal of a right of lien	€50.00
Converting a share certificate into electronic one without home sale	€150.00

Printouts from the Residential and Commercial Property Information System (only relating to a customer order)

Residential and commercial property extract	€18.00
Housing company share register extract	€18.00

Appraisal of collateral

Appraisal of collateral	€50 + actual costs (incl. VAT of 24%)
Handling fee for the electronic sale of housing company shares	€55 Owner-customer €0
Handling fee for a housing transaction carried out at a bank branch	€100.00
Handling fee for a housing transaction carried out at the seller's bank (to be charged from the buyer)	€150.00

Non-euro loans

The list of service charges and fees for corporate customers is applied to private 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

Bank guarantees

The list of service charges and fees for corporate customers is applied to private 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 credits

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.

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Debiting payments and notifications regarding payments

OP Card Company's Flexible Consumer Credit, loan servicing fee (new agreements concluded after 1 September 2019)	€6.00
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OP Card Company's Special Consumer Credit, loan servicing fee (new agreements concluded after 1 September 2019)	€6.00
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Reminder or request for payment sent to the parties to the debt, charged from the borrower	€5.00
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Certificates and provision of information

Certificate requested by customer and related to OP Card Company's Flexible Consumer Credit or Special Consumer Credit	€10.00
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OP Card Company's Flexible Consumer Credit or Special Consumer Credit, copy of bill or bank statement afterwards	€5.00
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Changing the loan terms and conditions

OP Card Company's Flexible Consumer Credit or Special Consumer Credit, agreement on repayment holiday or deferral period, making a payment agreement	€5.00
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Repayment plan related to terminated OP Card Company's Flexible Consumer Credit or Special Consumers Credit, based on the outstanding amount	€20.00–50.00
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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.

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Granting and drawing down loan

Service charge for a student loan, applied for at a bank branch	€40.00
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Service charge for a student loan, applied for from the op.fi service	€30.00
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Service charge for a student loan, applied for from the op.fi service, for an owner-customer	No charge
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The student loan service charge includes a gradual drawdown, based on the guarantee decision, performed automatically.

For loan drawdown based on a separate request, charge for each drawdown following the first drawdown	Maximum €5.00
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Debiting payments and notifications regarding payments

Automatic debit of loan repayment	€2.50
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Letter related to the loan's maturity, interest payment, repayment or another letter related to the loan or its collateral	€5.00
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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
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Certificates and provision of information

Annual certificate of the amount of debt and paid interest	No charge
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Extra certificate of the amount of debt and interest	€10.00
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Repayment schedule for home loan or consumer credit, under the Consumer Protection Act	No charge
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Sending documents

Sending documents at the customer's request is subject to actual postal charges, minimum	€10.00
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Changing the loan terms and conditions

Change to student loan terms and conditions, such as change to repayment plan	Maximum €50.00
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Transfer of loan

Transfer of student loan from an OP cooperative bank to another financial institution	€150.00
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Saving and investment

Mutual funds

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee €100.00

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

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.

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.



Charges and fees as of 1 April 2020

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

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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Equity brokerage / Helsinki and Stockholm

For equity and warrant brokerage, buyers and sellers are charged a commission on the purchase price for every security type and order	brokerage fee 1.0%, minimum €24.00 plus service fee €8.00
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Change in order	€8.00
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eServices orders / Helsinki and Stockholm

For equity and warrant brokerage, buyers and sellers are charged a commission on the purchase price for every security type and order	brokerage fee 0.20%, minimum €9.00. Owner- customers: brokerage fee 0.17%, minimum €7.00
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If a client's brokerage commissions on eServices are more than €150.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.17%, minimum €7.00.
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If a client's brokerage commissions on eServices are more than €500.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.15%, minimum €5.00.
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If a client's brokerage commissions on eServices are more than €1,000.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.10%, minimum €5.00.
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If a client's brokerage commissions on eServices are more than €2,500.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.05%, minimum €3.00.
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Equity brokerage / 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.

Denmark, France, Germany/Xetra, Netherland, Norway	1.0%, minimum €24.00 plus service fee €12.00
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Belgium, Canada, Italy, Portugal, Spain, Switzerland, UK, USA (NYSE, Nasdaq, AMEX)	1.0%, minimum €24.00 plus service fee €18.00
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Estonia, Latvia, Lithuania	1.0%, minimum €24.00 plus service fee €18.00 and foreign broker charge
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Other equity markets	1.0%, minimum €170.00 plus service fee €18.00 and foreign broker charge
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Transaction fees may be charged for special services rendered	€30.00–€255.00
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OP Corporate Bank's quoted exchange rates are used in currency exchange.



Charges and fees as of 1 April 2020

eServices orders / Foreign countries

Belgium, Canada, Denmark, France, Germany, Italy, Netherlands, Norway,
Portugal, Spain, Switzerland, UK, USA

For equity and warrant brokerage, buyers and sellers are charged a commission on the purchase price for every security type and order	brokerage fee 0.20%, minimum €9.00. Owner- customers: brokerage fee 0.17%, minimum €8.00.
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If a client's brokerage commissions on eServices are more than €150.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.17%, minimum €8.00.
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If a client's brokerage commissions on eServices are more than €500.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.15%, minimum €8.00.
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If a client's brokerage commissions on eServices are more than €1,000.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.10%, minimum €8.00.
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If a client's brokerage commissions on eServices are more than €2,500.00 in a calendar quarter, the following quarter's commissions	brokerage fee 0.05%, minimum €8.00.
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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
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Bond brokerage and direct sales

For brokerage of bonds, buyers and sellers are charged a commission on the purchase price for every security type and order	1.0%, minimum €24.00 plus €8.00 service fee for every type and order
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Other security brokerage fees

Penalty fee for late payment by client	€100.00
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Increased commission for cover purchase on behalf of client	€250.00
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Printed transaction statement for a client with an eServices agreement	€2.50
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Custody services

Custody service is based on the management agreement between the bank and the customer. The service provider agrees to keep in custody and maintain the assets placed in its securities custody and book-entry account in accordance with the general terms and conditions of OP Custody Services. The calculation period for custody service fees is one calendar month. The fees are charged once a month. In calculating custody service fees, the fund units of OP Fund Management Company Ltd, Fidelity and JPMorgan, and the bonds issued by OP Corporate Bank and OP Helsinki are free of charge.

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

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

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

* To invest in the market, the client needs to open a book-entry account. Please contact OP/Securities Custody, tel. +358 10 252 7040

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*

* To invest in the market, the client needs to open a book-entry account. Please contact OP/Securities Custody, tel. +358 10 252 7040

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

Custody fees for domestic securities

Fixed pricing applies to custody fees for book-entry securities and securities.

Basic custody, monthly charge (incl. VAT)	€1.60, no charge if equity brokerage fees for the previous quarter were over €500
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if only free-of-charge types, monthly charge	No charge
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Saver's portfolio, monthly charge (incl. VAT)	€2.40, no charge if equity brokerage fees for the previous quarter were over €500
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if only free-of-charge types, monthly charge (incl. VAT)	€1.60, no charge if equity brokerage fees for the previous quarter were over €500
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Charges and fees as of 1 April 2020

Investor's portfolio, monthly charge (incl. VAT)	€2.40, no charge if equity brokerage fees for the previous quarter were over €500
if only free-of-charge types, monthly charge (incl. VAT)	€1.60, no charge if equity brokerage fees for the previous quarter were over €500
OP-Private portfolio management custody, monthly charge (incl. VAT)	€2.40, no charge if equity brokerage fees for the previous quarter were over €500
if only free-of-charge types, monthly charge (incl. VAT)	€1.60, no charge if equity brokerage fees for the previous quarter were over €500
Pension custody per month (incl. VAT)	€2.60
if only free-of-charge types, monthly charge	No charge

Custody fees for foreign securities

Value-based custody fee, yearly	
Price group 1 (incl. VAT)	0.10%
Price group 2 (incl. VAT)	0.10%
Price group 3 (incl. VAT)	0.10%
Price group 4 (incl. VAT)	0.10%
Price group 5 (incl. VAT)	0.47%
Price group 6 (incl. VAT)	0.47%
Price group 7 (incl. VAT)	0.47%
Price group 8 (incl. VAT)	0.10%
Price group 9 (incl. VAT)	0.10%
Price group 10 (incl. VAT)	0.231%

Asset value based pricing

Alternatively, custody fees may be determined on a client-specific basis based on asset value. Fees are determined by the average value of the assets in custody during the period (month).

Average monthly value of assets in custody (incl. VAT). No custody fees are charged for security types that are free of charge.	Custody-specific
Custody service fee for bonds and money market instruments (incl. VAT)	0.00744%, min. €2.00/month

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



Charges and fees as of 1 April 2020

Clearing fee for bonds and money market instruments (incl. VAT)	€5.00
Credit transfer of bonds and money market instruments (incl. VAT)	€6.20
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 (incl. VAT)	€5.00
Registration of trades or subscriptions not brokered by OP Corporate Bank (incl. VAT)	€25.00
Trade settlement fees for foreign securities	
Purchases, sales, additions and deductions	
Price group 1	€9.00
Price group 1: Settlement of trades brokered by OP Corporate Bank are free of charge	
Price group 2	€25.00
Price group 2: Settlement of trades brokered by OP Corporate Bank are free of charge	
Price group 3	€35.00
Price group 3: Settlement of trades brokered by OP Corporate Bank are free of charge	
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 8: Settlement of trades brokered by OP Corporate Bank are free of charge	
Price group 9	€15.00
Price group 9: Settlement of trades brokered by OP Corporate Bank are free of charge	
Price group 10	€25.00
Conversion/change of depository receipts (incl. VAT)	€123.00
Conversion of a share traded publicly abroad into a depository receipt traded publicly in Finland, charge per order/type.	
Conversion of a depository receipt traded publicly in Finland into a share traded publicly abroad, charge per order/type.	
Fee for clawback of overpaid tax deductions abroad (incl. VAT)	€200.00



Charges and fees as of 1 April 2020

Transfer between book-entry accounts

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) (incl. VAT)	€5.00
Fee for transfer of individual book-entry account to own account with another account operator is charged by type of security (incl. VAT)	€25.00
Transfer from other account operator to OP Custody Ltd's account operator (so-called transfer of entire account) (charged from client if necessary) (incl. VAT)	€30.00
Transfer from OP Custody Ltd's account operator to other account operator (so-called transfer of entire account)	No charge

Transfer of foreign security

Transfer between client's own custody accounts within OP Financial Group, transfer to another custodial bank or reception from another custodial bank	
Price group 1 (incl. VAT)	€9.10
Price group 2 (incl. VAT)	€25.20
Price group 3 (incl. VAT)	€35.30
Price group 4 (incl. VAT)	€12.10
Price group 5 (incl. VAT)	€100.80
Price group 6 (incl. VAT)	€100.80
Price group 7 (incl. VAT)	€100.80
Price group 8 (incl. VAT)	€15.10
Price group 9 (incl. VAT)	€15.10
Price group 10 (incl. VAT)	€25.20
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 (incl. VAT)	€10.00

Lists, certificates, calculations and client reports

Printed reports of securities custody if the user has a valid eServices Agreement, fee per report/calculation	€2.50
Extra or abnormal statement of holdings and book-entry account notification from OP Custody Ltd's account operator (incl. VAT)	€10.00
Extra client report not included in service (incl. VAT)	€20.00
Separate certificate, calculation or tax at source report, based on actual labour costs incurred, minimum (incl. VAT)	€10.00



Charges and fees as of 1 April 2020

Pledged book-entry account and custody

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

Securities portfolio management

A separate portfolio management fee is charged for securities portfolios managed by OP Corporate Bank or OP cooperative banks.

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 (incl. VAT)	€1.80
Document hand over, charge per transaction (incl. VAT)	€5.00

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 (incl. VAT)	€5.00
Internal box height 101–350 mm (incl. VAT)	€10.00
Internal box height 351–600 mm (incl. VAT)	€15.00
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 (incl. VAT)	minimum €8.00
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 (incl. VAT)	€25.00
In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00



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 (incl. VAT)	€2.80 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Investor's service package (incl. VAT)	€5.20 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Optional additional services in service package for investors

Real-time price information, five bid/offer levels (incl. VAT)	€5.00 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Real-time news (incl. VAT)	€5.00 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Market information in eServices

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.

Real-time price information – one bid/offer level, (incl. VAT)	€2.40 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Real-time price information – five bid/offer levels, monthly charge (incl. VAT)	€5.00 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Real-time news (incl. VAT)	€5.00 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Online investment research (incl. VAT)	€0.40 per month, no charge if equity brokerage fees for the previous quarter were over €500
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Issue and redemption services

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.

Subscriptions and redemption of payment slips

When an OP cooperative bank serves as the place for subscription of bonds, convertible bonds or bonds with warrants, or as place for redemption of payment slips, subscriptions and redemptions are free of charge.	No charge
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If the subscription executor or redemption payer does not pay a fee to the executing bank, the client will, in addition to any postal charges, be charged per order (incl. VAT).	€11.00
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Share issues, dividends and exchanging share certificates and coupon sheets

When an OP cooperative bank serves as the place for subscription of share issues, for exchange of share certificates and coupon sheets or for redemption of dividends, the subscriptions, exchanges and redemptions are free of charge.	No charge
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If the executor, exchanger or redemption payer does not pay a fee to the executing bank, the client will, in addition to any postal charges, be charged per order (incl. VAT).	€10.00
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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).	€25.00
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Division of share certificates, unit certificates, scrip certificates and subscription certificates

If scrip certificates, share certificates, bond subscription certificates or mutual fund unit certificates are divided, actual costs incurred and per new certificate will be charged (incl. VAT).	€1.60 each, minimum €10.00
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Share registrations

Registration of shares in the shareholder's name, actual costs incurred and per share certificate will be charged (incl. VAT).	€1.00 each, minimum €10.00
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If registration requires special measures, also pertaining to professional operations, actual labour and other costs incurred will be charged.



OP Saving-for-retirement

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
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The charges and fees quoted on the list include VAT. The valid VAT at each given time will be charged.

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

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
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- payment at branch or over telephone service	€4.00 per payment
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Electronic services and other services

OP eServices

OP eServices, monthly charge	€2.70
OP eServices, monthly charge for customers aged under 26	No charge
Changing a user ID or part of it at the customer's request	€5.00

Sending a message to the bank

Message to the bank on OP eServices	No charge
Message to the bank as a text message	normal text message price

Other services

In the event that a banking service cannot be found on this list of charges and fees, a fee may, however, be charged using e.g. hourly rates as the basis. Hourly rate of a bank employee	€100.00
OP Financial Coach service	€169 Owner-customers €49