



## 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.



## Owner-customer benefits

### Benefits from daily banking

#### Daily services package

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

- Current account\*
- Online bank statement for a current account
- OP's user ID and digital services
- One or two cards based on combinations specified below

\* A current account is free of charge for owner-customers regardless of the daily services package in the OP cooperative bank where all holders of the account have owner-customer membership

#### Monthly charge for daily services package for owner-customers aged under 26 years

- Current account, online bank statement, OP's user ID and digital services, payment card No charge\*\*

\*\* The daily services package is free of charge for all customers aged under 26 years

#### Monthly charge for daily services package for owner-customers aged 26–29 years

##### One-card packages

- OP Classic, OP Debit, OP Basic or OP Electron No charge
- OP Gold €4.00

##### Two-card packages

- OP Classic, OP Debit, OP Basic or OP Electron and OP Duo €2.00
- OP Gold and OP Duo €6.00

#### Monthly charge for daily services package for owner-customers aged 30 or over

##### One-card packages

- OP Classic, OP Debit, OP Basic or OP Electron €3.95
- OP Gold €8.00

##### Two-card packages

- OP Classic, OP Debit, OP Basic or OP Electron and OP Duo €5.95
- OP Gold and OP Duo €10.00



## Benefits from other services

### Saving and investment service packages for book-entry account

Fixed pricing applies to custody fees for book-entry and physical securities. As an OP cooperative bank owner-customer, you can place your book-entry and physical securities in custody free of charge.

For full details, see the Savings and Investments section

Saver's service package, owner-customers	No charge
Investor's service package, owner-customers	No charge

### Saving and investment service packages for equity savings account

Saver's service package for owner-customers, (incl. fixed brokerage fee €0.00 + custody fee €0.00 incl. VAT + investment research €0.00 incl. VAT)	No charge
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Investor's service package for owner-customers, (incl. fixed brokerage fee €9.99 + custody fee €0.00 incl. VAT + investment research €0.00 incl. VAT)	€9.99 per month
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### Digital services orders / Helsinki and Stockholm

Brokerage of stocks and warrants to owner-customers	brokerage fee 0.17%, minimum €7.00
If the amount of the executed domestic stock trade (Helsinki) is less than 700 euros, for owner-customers	maximum brokerage fee 1.0%

### Digital services orders / Foreign countries

Brokerage of stocks and warrants to owner-customers	brokerage fee 0.17%, minimum €8.00
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### Market information in digital services

Online investment research for owner-customers	No charge
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### Loans

Origination fee for a student loan applied for from the op.fi service, for owner-customers	No charge
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## 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 or printed bank statement once a month for a customer without OP's digital services	No charge
Printed bank statement for a customer with OP's digital services	€2.50
Bank statement or receipt ordered separately	€5.00
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

### 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	



## 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 using a TalletusOtto or OttoPlus 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



## 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), price/each	€2.50
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
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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'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
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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
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Additional charge if payer pays the foreign bank's charges (OUR) and the outgoing international payment is in any other currency.	€20.00
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Outgoing international payment as branch service	€25.00
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Outgoing international payment as branch service, the payer pays the foreign bank's charges (OUR)	€45.00
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Completion of missing information on an outgoing or incoming international payment	€15.00
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Deletion of an outgoing international payment or return of payment from a foreign bank	€20.00
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Incoming international payment, automatic processing	€6.00
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Incoming international payment when the payment or its equivalent value is below €50	No charge
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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
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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
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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.

## 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
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, 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:

Basic payment account

OP Basic or OP Electron payment card

OP's user ID and limited digital services

Basic payment account package, monthly charge

€8.25



## Cards

### OP Debit, OP Basic and OP Electron

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

#### Monthly charge

OP Debit	€2.75
OP Basic	€2.75
OP Electron (no new sales)	€2.75
OP Debit, OP Basic or OP Electron for those under 18 years	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



## 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



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
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### 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



## Charges related to K-Plussa 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
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#### 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
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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.	
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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

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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



## 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
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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.

Change in loan collateral; change or release of guarantor at 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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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	€150.00
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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.).

Application for registration of title, paper-based property transaction	€300.00 incl. VAT
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Supplementing an application for registration of title, paper-based property transaction	€200.00 incl. VAT
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Supplementing of an application for registration of title, electronic property transaction	€100.00 incl. VAT
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Application to register a specific property right	€300.00 incl. VAT
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Mortgage application	€260.00 incl. VAT
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Registration of title (or its supplement) and mortgage simultaneously	€420.00 incl. VAT
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Application to transfer an electronic letter of pledge	€50.00 incl. VAT
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Change, cancellation/termination or annulment of a mortgage	€270.00 incl. VAT
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Handling fee for property transaction carried out at bank branch	€150.00 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	€18.00 incl. VAT
Abstract of title	€18.00 incl. VAT
Extract from real estate register	€18.00 incl. VAT

Owner apartments

Registration of ownership	€150.00 incl. VAT
Registration or change of a right of lien	€100.00 incl. VAT
Removal of a right of lien	€50.00 incl. VAT
Converting a share certificate into electronic one without home sale	€150.00 incl. VAT

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

Residential and commercial property extract	€18.00 incl. VAT
Housing company share register extract	€18.00 incl. VAT
RS 5 certificate that can be issued before a share certificate has been printed	€100.00 incl. VAT

Handling fees for housing transactions

Handling fee for a digital housing transaction	€70.00 incl. VAT
Handling fee for a housing transaction carried out at buyer's bank (to be charged from the buyer)	€150.00 incl. VAT
Handling fee for a housing transaction carried out at the seller's bank (to be charged from the buyer)	€300.00 incl. VAT

Appraisal of collateral

Appraisal of collateral (assets that are challenging to appraise, such as farm, forest estate, farm/forest property entity)	€50.00 + actual costs incl. VAT
Appraisal of collateral (housing company shares)	€150.00 incl. VAT
Appraisal of collateral (residential properties)	€200.00 incl. VAT

Other fees related to the processing of collateral

OP Forest Appraisal	€124.00 for the first forest estate + €31.00 for the following forest estates based on the same order, incl. VAT
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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

## 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
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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
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## 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



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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.

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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### Granting and drawing down loan

Service charge for a student loan, applied for at a bank branch	€40.00
Service charge for a student loan, applied for from the op.fi service	€30.00
Service charge for a student loan, applied for from the op.fi service, for owner-customers	No charge
Student loan drawdown in instalments 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

### 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
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
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### Changing the loan terms and conditions

Change to loan repayment plan or another major change related to loan. The change requires separate agreement.	Maximum €50.00
Changing the loan's reference interest rate or margin. The change requires separate agreement.	€200.00

### Transfer of loan

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

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

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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**Equity brokerage via OP's branch channel / 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 €40.00 plus service fee €8.00
Change in order or cancellation of corporate action	€8 each, to be charged from the client, if necessary

**Digital services 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
If the amount of the executed domestic stock trade (Helsinki) is less than 700 euros, OP owner-customer brokerage fee	Maximum brokerage fee 1%
If a client's brokerage fees on OP's digital services are over €150.00 per calendar quarter, the following quarter's trading fee	brokerage fee 0.17%, 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%, 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%, 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%, minimum €3.00.

**Equity brokerage via OP's branch channel / 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
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.	



## Digital services orders / Other countries

Belgium, Canada, Denmark, France, Germany, Italy, Netherlands, Norway,  
Portugal, Spain, Switzerland, 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 fees on OP's digital services are over €150.00 per calendar quarter, the following quarter's trading fee	brokerage fee 0.17%, minimum €8.00.
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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.
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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.
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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.
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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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## 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	€2.99/month incl. VAT*
Saver's service package, owner-customer	No charge
Investor's service package	€5.39/month incl. VAT*
Investor's service package, owner-customer	No charge
Investor's service package, under 26-year olds	No charge
*No charge if equity brokerage fees for the previous calendar quarter were over €500	

### 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

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.	
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%, minimum €5.00
Domestic orders under Investor's service package	brokerage fee 0.08%, minimum €3.00
Saver's service package for owner-customers	€0.00/month (incl. custody fee €0.00 incl. VAT, fixed brokerage fee €0.00, investment research €0.00 incl. VAT)
Investor's service package for owner-customers	€9.99/month (incl. custody fee €0.00 incl. VAT, fixed brokerage fee €9.99, investment research €0.00 incl. VAT)
Saver's service package	€2.99/month (incl. custody fee €2.59/month incl. VAT, fixed brokerage fee €0.00/month, investment research €0.40/ month incl. VAT)
Investor's service package	€14.99/month (incl. custody fee €2.59/month incl. VAT, fixed brokerage fee €12.00/month, investment research €0.40/ month incl. VAT)
Transfer of the equity savings account from OP to another service provider (includes transfer of balance information, domestic stocks and money flows)	€80.00 incl. VAT plus a type- specific fee based on the list of charges and fees
Closing an equity savings account	€50.00 incl. VAT



## 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.

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

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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## Custody fees for domestic securities

Fixed pricing applies to custody fees for book-entry and physical securities. As an OP cooperative bank owner-customer, you can place your book-entry and physical securities in custody free of charge.

Saver's portfolio, monthly charge	€2.59 incl. VAT*
Investor's portfolio, monthly charge	€2.59 incl. VAT*
OP-Private portfolio management custody, monthly charge	€2.59 incl. VAT*
Pension custody per month	€2.99 incl. VAT

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

## 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	€5.00 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)	€5.00 incl. VAT
The fee for transfer of individual book entries to own account with another account operator is charged by type of asset	€25.00 incl. VAT
Transfer of entire book-entry account from other account operator to OP Custody Ltd's account operator (charged from client if necessary)	€30.00 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 €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 €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.



## Custody fees for foreign securities

Custody fees for foreign securities are determined annually based on asset value. As an OP cooperative bank owner-customer, you can place your foreign securities in custody free of charge.

Price group 1	0.10% incl. VAT
Price group 2	0.10% incl. VAT
Price group 3	0.10% incl. VAT
Price group 4	0.10% incl. VAT
Price group 5	0.47% incl. VAT
Price group 6	0.47% incl. VAT
Price group 7	0.47% incl. VAT
Price group 8	0.10% incl. VAT
Price group 9	0.10% incl. VAT
Price group 10	0.231% incl. VAT

## 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/change of depository receipts	€123.00 incl. VAT
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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	€200.00 incl. VAT
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## 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	€9.10 incl. VAT
Price group 2	€25.20 incl. VAT
Price group 3	€35.30 incl. VAT
Price group 4	€12.10 incl. VAT
Price group 5	€100.80 incl. VAT
Price group 6	€100.80 incl. VAT
Price group 7	€100.80 incl. VAT
Price group 8	€15.20 incl. VAT
Price group 9	€15.20 incl. VAT
Price group 10	€25.20 incl. VAT

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

## 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 calculation period (month). Free of charge for owner-customers.

Average monthly value of assets in custody	Custody-specific incl. VAT
Custody service fee for bonds and money market instruments	0.00744%, min. €2.00/month incl. VAT

## 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	€10.00 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	€10.00 incl. VAT
Extra client report not included in service	€20.00 incl. VAT
Separate certificate, calculation or tax at source report, based on actual labour costs incurred, minimum	€10.00 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

## 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	€2.30 incl. VAT
Document hand over, charge per transaction	€5.00 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	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	€25.00 incl. VAT



## Issue and redemption 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
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The charges and fees quoted on the list include VAT. The VAT valid 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.	€11.00 incl. VAT
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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.	€10.00 incl. VAT
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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 incl. VAT
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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.	€1.60 each, minimum €10.00 incl. VAT
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### Share registrations

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

### General meeting services

Registration in the temporary shareholder register and registrations for general meeting	€55.00
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If registration requires special measures, the actual costs of work performed and other actual expenses will be charged



## OP Saving-for-retirement

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.

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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## 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