

## Price list for LEGAL customers

### Typical payment service price list

	Description			
	The company is registered in Estonia, directors and owners - residents of Estonia and business is directly connected to Estonia	The company is registered in Estonia with no direct connection of business to Estonia	European Union company with no direct connection of business to Estonia	Non-EU company
	Standart "A"	Standart "A+"	Standart "B"	Standart "B+"
<b><u>ACCOUNTS</u></b>				
Handling of documents/Opening a Customer account	free of charge	800 EUR	900 EUR	1000 EUR
Payment account <i>(additional account, other currency account)</i>	free of charge	100 EUR	100 EUR	100 EUR
Account monthly fee	1 EUR	40 EUR	40 EUR	40 EUR
Account closure fee (initiated by the customer)	50 EUR	50 EUR	50 EUR	50 EUR
<b>Account statements:</b> <i>through i-GFC (remote servicing)</i>	free of charge	free of charge	free of charge	free of charge
<i>in the office</i>				
statement on transactions made for the calendar year (once a year, on request)	free of charge	free of charge	free of charge	free of charge
statement on transactions made up to 12 months ago (each next)	3 EUR/statement	3 EUR/statement	3 EUR/statement	3 EUR/statement
statement on transactions made over 12 months ago	0,5 EUR/page (min. 3 EUR)	0,5 EUR/page (min. 3 EUR)	0,5 EUR/page (min. 3 EUR)	0,5 EUR/page (min. 3 EUR)
Statement on transactions verified by Payment Institution	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery
<b><u>PAYMENTS</u></b>				
<b>Incoming payments</b>				
Incoming internal payment	free of charge	free of charge	free of charge	free of charge
Incoming SEPA*-payment	free of charge	1 EUR	1 EUR	1 EUR
Incoming International payment (SHA)*	6 EUR	5 EUR	10 EUR	10 EUR
Incoming International payment (OUR)*	free of charge	free of charge	free of charge	free of charge

	Standart "A"	Standart "A+"	Standart "B"	Standart "B+"
<b>Outgoing payments</b>				
Outgoing internal payment between own accounts (within GFC)	free of charge	free of charge	free of charge	free of charge
Outgoing internal payment (within GFC) in EUR	free of charge	5 EUR	5 EUR	5 EUR
Outgoing internal payment (within GFC) in another currency	free of charge	10 EUR	10 EUR	10 EUR
<b>Outgoing SEPA*-payment</b>	0,3 EUR	0,1% (min 0,3 EUR; max 30 EUR)	0,1% (min 0,3 EUR; max 30 EUR)	0,1% (min 0,3 EUR; max 30 EUR)
<b>International payments:</b>				
Standart - (T+1)*, (SHA)*	0,1% (min 20 EUR; max 200 EUR)	0,1% (min 50 EUR; max 200 EUR)	0,1% (min 50 EUR; max 200 EUR)	0,1% (min 50 EUR; max 200 EUR)
Standart - (T+1)*, (OUR)*	0,1% (min 40 EUR; max 200 EUR)	0,1% (min 80 EUR; max 200 EUR)	0,1% (min 80 EUR; max 200 EUR)	0,1% (min 80 EUR; max 200 EUR)
Urgent - (T+0)*, (SHA)*	0,1% (min 30 EUR; max 200 EUR)	0,1% (min 60 EUR; max 200 EUR)	0,1% (min 60 EUR; max 200 EUR)	0,1% (min 60 EUR; max 200 EUR)
Urgent - (T+0)*, (OUR)*	0,1% (min 50 EUR; max 200 EUR)	0,1% (min 90 EUR; max 200 EUR)	0,1% (min 90 EUR; max 200 EUR)	0,1% (min 90 EUR; max 200 EUR)
<b>Amendment or investigation of payment orders</b>				
International payment	30 EUR	30 EUR	30 EUR	30 EUR
<b>Cancellation of payment orders</b>				
SEPA* payment	10 EUR	10 EUR	10 EUR	10 EUR
International payment	30 EUR	30 EUR	30 EUR	30 EUR
<b>Other service fees related to payment transactions</b>				
Issuance of copy/confirmation of SWIFT-message	10 EUR/document	10 EUR/document	10 EUR/document	10 EUR/document
<b><u>CARDS</u></b>				
Issuing of card	1 EUR	10 EUR	10 EUR	10 EUR
Annual fee (per each card)	20 EUR	240 EUR	240 EUR	240 EUR
Balance inquiry in ATM	0,5 EUR	0.5 EUR	0.5 EUR	0.5 EUR
Cash withdrawal in Estonia cross-use ATMs	2 EUR+2%	2 EUR+2%	2 EUR+2%	2 EUR+2%
Cash withdrawal abroad	2 EUR+2%+conversion fee	2 EUR+2%+conversion fee	2 EUR+2%+conversion fee	2 EUR+2%+conversion fee
Conversion fee for card transactions	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount
<b><u>Other service fees related to cards</u></b>				
Reissue of the card at the end of the period	free of charge	free of charge	free of charge	free of charge
Card replacement fee (incl additional card)	10 EUR	10 EUR	10 EUR	10 EUR

	Standart "A"	Standart "A+"	Standart "B"	Standart "B+"
Fast issuing of a card	40 EUR	50 EUR	50 EUR	50 EUR
Emergency MasterCard service abroad	40 EUR	50 EUR	50 EUR	50 EUR
Block/unblock card <u>in APP</u>	free of charge	free of charge	free of charge	free of charge
Block/unblock card <u>by request</u>	5 EUR	5 EUR	5 EUR	5 EUR
Penalty for use of blocking card	65 EUR	65 EUR	65 EUR	65 EUR
Consideration of a unfounded claim	25 EUR	25 EUR	25 EUR	25 EUR
Chargeback processing	free of charge	free of charge	free of charge	free of charge
Duplicate of POS receipt on domestic or cross-border transaction	20 EUR	20 EUR	20 EUR	20 EUR
PIN change	free of charge	free of charge	free of charge	free of charge
<b><u>i-GFC (remote servicing)</u></b>				
Sign up	free of charge	free of charge	free of charge	free of charge
Monthly fee	free of charge	free of charge	free of charge	free of charge
"Password" update	free of charge	free of charge	free of charge	free of charge
Issuing of token card (iGFC card)	free of charge	free of charge	free of charge	free of charge
Issue of additional security device	10 EUR	10 EUR	10 EUR	10 EUR
Penalty for breaching the contract terms	50 EUR	50 EUR	50 EUR	50 EUR
Blocking and unblocking	10 EUR	10 EUR	10 EUR	10 EUR
<b><u>ADDITIONAL SERVICES</u></b>				
Urgent application processing	1000 EUR	1000 EUR	1000 EUR	1000 EUR
Getting a card reader in the office	15 EUR	15 EUR	15 EUR	15 EUR
Response to auditor's query in Russian or English, or Estonian	25 EUR per page	25 EUR per page	25 EUR per page	25 EUR per page
Courier delivery	10 EUR +delivery cost	10 EUR +delivery cost	10 EUR +delivery cost	10 EUR +delivery cost
Power of attorney formalization	free of charge	free of charge	free of charge	free of charge
Change of Customer registration data	free of charge	free of charge	free of charge	free of charge

**SEPA\*** -Single Euro Payments Area is a unified Eurozone, in which the differences between domestic and international payments in euros are completely eliminated

**(SHA)\*** means you pay the outgoing GFC commission, and the recipient pays the incoming commission

**(OUR)\*** means that you, as the sender, will pay all costs for the transfer.

**(T + 1)\*** - Standard payment, date of payment - the next business day after the day the payment order is submitted to GFC

**(T + 0)\*** - Urgent payment, the date of the payment is the same working day if the payment order is submitted to the GFC before 14.00

The price list contains information only about the most typical payment service fees related to payment accounts and complete information concerning payment service contracts, including pre-contractual information, is submitted in other documents

## Price list for Private customers

Typical payment service price list

	Description		
	Estonian resident	EU resident	EU non-resident
	Standard "A"	Standard "B"	Standard "B+"
<b><u>ACCOUNTS</u></b>			
Handling of documents/Opening a current account	free of charge	200 EUR	250 EUR
Opening an additional account	5 EUR	15 EUR	15 EUR
Account monthly fee	1 EUR	40 EUR	40 EUR
Account closing fee (initiated by the customer)	free of charge	10 EUR	10 EUR
<b>Account statements</b>			
<u>through i-GFC (remote servicing)</u>	free of charge	free of charge	free of charge
<u>in the office</u>			
statement on transactions made for the calendar year (once a year, on request)	free of charge	free of charge	free of charge
statement on transactions made up to 12 months ago (each next)	3 EUR/statement	3 EUR/statement	3 EUR/statement
statement on transactions made over 12 months ago	0,5 EUR/page (min. 3 EUR)	0,5 EUR/page (min. 3 EUR)	0,5 EUR/page (min. 3 EUR)
Other statements (on demand)	10 EUR/statement	10 EUR/statement	10 EUR/statement
Statement on transactions verified by Payment Institution	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery
<b><u>PAYMENTS</u></b>			
<b>Incoming payments</b>			
Incoming internal payment	free of charge	free of charge	free of charge
Incoming SEPA* payment	free of charge	1 EUR	1 EUR
Incoming International (SHA)*	5 EUR	5 EUR	10 EUR
International payment (OUR)*	free of charge	free of charge	free of charge
<b>Outgoing payments</b>			
<b><u>Internal payments</u></b>			
Outgoing internal payment between own accounts (within GFC)	free of charge	free of charge	free of charge
Outgoing internal payment (within GFC) in EUR	free of charge	5 EUR	5 EUR
Outgoing internal payment (within GFC) in another currency	free of charge	10 EUR	10 EUR

	Standard "A"	Standard "B"	Standard "B+"
<b><u>Outgoing SEPA*-payment (SHA)*</u></b>	0,3 EUR	0,1% (min 0,3 EUR; max 30 EUR)	0,1% (min 0,3 EUR; max 30 EUR)
<b><u>Outgoing International payment</u></b>			
Standart - (T+1)*, (SHA)*	0,1% (min 20 EUR; max 200 EUR)	0,1% (min 50 EUR; max 200 EUR)	0,1% (min 50 EUR; max 200 EUR)
Standart - (T+1)*, (OUR)*	0,1% (min 40 EUR; max 200 EUR)	0,1% (min 80 EUR; max 200 EUR)	0,1% (min 80 EUR; max 200 EUR)
Urgent - (T+0)*, (SHA)*	0,1% (min 30 EUR; max 200 EUR)	0,1% (min 60 EUR; max 200 EUR)	0,1% (min 60 EUR; max 200 EUR)
Urgent - (T+0)*, (OUR)*	0,1% (min 50 EUR; max 200 EUR)	0,1% (min 90 EUR; max 200 EUR)	0,1% (min 90 EUR; max 200 EUR)
<b>Amendment or investigation of payment orders</b>			
<u>International payment</u>	30 EUR	30 EUR	30 EUR
<b>Cancellation of payment orders</b>			
<u>SEPA* payment</u>	10 EUR	10 EUR	10 EUR
<u>International payment</u>	30 EUR	30 EUR	30 EUR
<b>Other service fees related to payment transactions</b>			
Issuance of a copy / confirmation of a SWIFT message, other references and confirmations	10 EUR/document	10 EUR/document	10 EUR/document
<b><u>CARDS</u></b>			
Issuing	free of charge	1 EUR	1 EUR
Issuing of additional card (for another holder)	3 EUR	5 EUR	5 EUR
Monthly fee (per each card)	2 EUR	5 EUR	5 EUR
Balance inquiry in ATM	0,5 EUR	0,5 EUR	0,5 EUR
Cash withdrawal in Estonia cross-use ATMs	2 EUR+2%	2 EUR+2%	2 EUR+2%
Cash withdrawal abroad	2 EUR+2%+conversion fee	2 EUR+2%+conversion fee	2 EUR+2%+conversion fee
Conversion fee for card transactions	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount
<b><u>Other service fees related to cards</u></b>			
Reissue of the card at the end of the period	free of charge	free of charge	free of charge
Card replacement fee (incl additional card)	10 EUR	10 EUR	10 EUR
Fast issuing of a card	40 EUR	50 EUR	50 EUR
Emergency MasterCard service abroad	40 EUR	50 EUR	50 EUR
Block/unblock card <u>in APP</u>	free of charge	free of charge	free of charge
Block/unblock card <u>by request</u>	5 EUR	5 EUR	5 EUR
Penalty for use of blocking card	65 EUR	65 EUR	65 EUR
Consideration of a unfounded claim	25 EUR	25 EUR	25 EUR
Chargeback processing	free of charge	free of charge	free of charge
Duplicate of POS receipt on domestic or cross-border transaction	20 EUR	20 EUR	20 EUR
PIN change	free of charge	free of charge	free of charge

	Standard "A"	Standard "B"	Standard "B+"
<b><u>i-GFC (remote servicing)</u></b>			
Sign up	free of charge	free of charge	free of charge
Monthly fee	free of charge	free of charge	free of charge
"Password" Updating	free of charge	free of charge	free of charge
Issuance of token card (i-GFC card)	free of charge	free of charge	free of charge
Issuance of additional token card (i-GFC card)	10 EUR	10 EUR	10 EUR
Penalty for breaching the contract terms	50 EUR	50 EUR	50 EUR
Blocking and unblocking	10 EUR	10 EUR	10 EUR
<b><u>ADDITIONAL SERVICES</u></b>			
Getting a card reader in the office	15 EUR	15 EUR	15 EUR
Response to auditor's query in Russian or English, or Estonian	25 EUR per page	25 EUR per page	25 EUR per page
Courier delivery	10 EUR +delivery cost	10 EUR +delivery cost	10 EUR +delivery cost
Power of attorney formalization	free of charge	free of charge	free of charge
Change of Customer registration data	free of charge	free of charge	free of charge

**SEPA\*** -Single Euro Payments Area is a unified Eurozone, in which the differences between domestic and international payments in euros are completely eliminated

**(SHA)\*** means you pay the outgoing GFC commission, and the recipient pays the incoming commission

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## DEFINITIONS TO THE TYPICAL PAYMENT SERVICE PRICE LIST

<b>Payment institution</b>	<b>GFC Good Finance Company AS;</b>
<b>Payment account</b>	an account used for executing payment transactions on behalf of the Customer;
<b>Payment card</b>	an electronic payment instrument owned by the Payment Institution, with which the card holder can perform operations in the manner prescribed by the Payment Institution;
<b>Card Holder</b>	a person to whom the Payment institution has been issued a card;
<b>Payment order</b>	instruction for the payment transaction, that is given to the Payment institution by the payer. The payment order is executed to the extent of available funding on the Customer's Payment account;
<b>Payment transaction</b>	all cash deposits and pay-outs and money transfers incurred by payer or receiver;
<b>Incoming payment</b>	is a payment to be placed to the Customer's account;
<b>Outgoing payment</b>	is a payment that is placed from the Customer's account;
<b>Internal payment</b>	is a payment between the Customer's accounts within the payment institution, as well as the Customer's own accounts;
<b>SEPA- payment</b>	a payment between accounts of customers opened in a Eurozone, which eliminated the differences between domestic and international payments in euros ( <i>payment order that meets the requirements of Article 5 of the European Parliament and Council of Europe (EU) Regulation No. 260/2012, as well as the technical requirements specified in the annex to this decree</i> );
<b>International payment</b>	is a payment between accounts of customers, where at least one of the parties is located in a country – not a member of the common Eurozone, and which does not meet the requirements of SEPA;
<b>Cash withdrawal</b>	cash withdrawal from the Customer's account via ATM;
<b>Conversion</b>	exchange of funds at the current exchange rate;
<b>I-GFC (remote servicing)</b>	is an Internet platform for remote maintenance, as well as access to accounts and transactions (on them), which is provided at any time and from any device with Internet access;
<b>Token card</b>	Estonia ID card or key card issued by the Payment institution within usage of <b>I-GFC</b> ;
<b>Card reader</b>	device for reading a token card;
<b>PIN code</b>	a personal and secret code provided by the Payment institution to a card holder to identify a card holder;
<b>Website</b>	the website of the Payment institution at <a href="http://www.gfc.ee">www.gfc.ee</a> and its subpages.