

## Basic Price list for LEGAL customers

Typical payment service price list

	A	A1	A2	A3
<b><u>Favourites</u></b>				
Payment account application review	free of charge	300 EUR	750 EUR	1000 EUR
Account service fee (monthly) <i>*shall be applied in case of less than 10 outgoing transactions</i>	free of charge	30* EUR	100* EUR	200* EUR
Internal: outgoing	free of charge	free of charge	0,1% (max 10 EUR)	0,1% (max 30 EUR)
SEPA: incoming	free of charge	free of charge	free of charge	0,1% (max 10 EUR)
SEPA: outgoing	0,10 EUR	0,1% (min 0,3 EUR; max 30 EUR)	0,1% (min 0,5 EUR; max 50 EUR)	0,1% (min 1 EUR; max 100 EUR)
SWIFT: incoming /sha	5 EUR	5 EUR	10 EUR	15 EUR
SWIFT: outgoing - USD /sha	0,2% (min 30 EUR; max 120 EUR)	0,2% (min 50 EUR; max 180 EUR)	0,2% (min 60 EUR; max 200 EUR)	0,2% (min 70 EUR; max 250 EUR)
SWIFT: outgoing - USD /our	0,2% (min 60 EUR; max 180 EUR)	0,2% (min 90 EUR; max 240 EUR)	0,2% (min 100 EUR; max 250 EUR)	0,2% (min 150 EUR; max 300 EUR)
SWIFT: outgoing - EUR /sha	0,1% (min 25 EUR; max 100 EUR)	0,1% (min 35 EUR; max 120 EUR)	0,1% (min 40 EUR; max 150 EUR)	0,1% (min 50 EUR; max 180 EUR)
SWIFT: outgoing - EUR /our	0,1% (min 50 EUR; max 150 EUR)	0,1% (min 60 EUR; max 180 EUR)	0,1% (min 70 EUR; max 190 EUR)	0,1% (min 90 EUR; max 240 EUR)
SWIFT: outgoing - RUB /sha	0,1% (min 25 EUR; max 100 EUR)	0,1% (min 35 EUR; max 120 EUR)	0,1% (min 40 EUR; max 150 EUR)	0,1% (min 50 EUR; max 180 EUR)
SWIFT: outgoing - RUB /our	0,1% (min 50 EUR; max 150 EUR)	0,1% (min 60 EUR; max 180 EUR)	0,1% (min 70 EUR; max 190 EUR)	0,1% (min 90 EUR; max 240 EUR)
<i>Urgent payment</i>	+10 EUR	+10 EUR	+10 EUR	+10 EUR
Minimum deposit	n/a	90 EUR	300 EUR	600 EUR

**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.

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

## DEFINITIONS TO THE TYPICAL PAYMENT SERVICE PRICE LIST

<b>Card Holder</b>	a person to whom the Payment institution has been issued a card;
<b>Card reader</b>	device for reading a token card;
<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>Incoming payment</b>	is a payment to be placed to 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>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>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>Outgoing payment</b>	is a payment that is placed from the Customer's account;
<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>Payment institution</b>	<b>GFC Good Finance Company AS;</b>
<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>PIN code</b>	a personal and secret code provided by the Payment institution to a card holder to identify a card holder;
<b>Self-service application</b>	I-GFC (remote servicing), Chat-Bot in Telegram or another APP
<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>Token card</b>	Estonia ID card or key card issued by the Payment institution within usage of I-GFC;
<b>Website</b>	the website of the Payment institution at <a href="http://www.gfc.ee">www.gfc.ee</a> and its subpages.

Risk level: lower / higher

	A		A1	A2	A3
Estonian companies	Government, municipal, other SOE	Genuine Estonian (Estonian business, UBO - resident)	Estonian International business (International and Estonian business, UBO - resident)	International business (International business, UBO - non-resident)	