

## Price list for Private customers

Typical payment service price list

	Description			
	<i>Estonian resident (permanent)</i>	<i>Estonian resident (temporary)</i>	<i>EU resident</i>	<i>EU non-resident</i>
	<b>A</b>	<b>A1</b>	<b>B</b>	<b>C</b>
<b>ACCOUNTS</b>				
Handling of documents/Opening a payment account	free of charge	free of charge	10 EUR	15 EUR
Opening an additional account (multi-currency)	5 EUR	5 EUR	5 EUR	5 EUR
Account monthly fee	free of charge	0,99 EUR	0,99 EUR	10 EUR
Account closing fee (initiated by the customer)	1 EUR	1 EUR	1 EUR	1 EUR
<b>Account statements</b>				
<i>via self-service application</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)
Other statements (on demand)	10 EUR/statement	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	1. if by email - 3 EUR/statement 2. if by post - 10 EUR+payment for delivery
<b>PAYMENTS</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	free of charge	free of charge	free of charge
Incoming International (SHA)*	5 EUR	5 EUR	5 EUR	5 EUR
International payment (OUR)*	free of charge	free of charge	free of charge	free of charge

	A	A1	B	C
<b>Outgoing payments</b>				
<b><u>Internal payments</u></b>				
Internal payment between own accounts (within GFC)	free of charge	free of charge	free of charge	free of charge
Internal payment (within GFC)	free of charge	free of charge	free of charge	free of charge
<b><u>SEPA*-payment (SHA)*</u></b>	0,1 EUR	0,25 EUR	0,1% (min 0,3 EUR; max 30 EUR)	0,1% (min 0,3 EUR; max 30 EUR)
<b><u>International payments (SWIFT)</u></b>				
<b><i>International payments in EUR:</i></b>				
Standart - (T+1)*, (SHA)*	0,1% (min 25 EUR; max 100 EUR)	0,1% (min 25 EUR; max 100 EUR)	0,1% (min 40 EUR; max 150 EUR)	0,1% (min 50 EUR; max 170 EUR)
Standart - (T+1)*, (OUR)*	0,1% (min 50 EUR; max 150 EUR)	0,1% (min 50 EUR; max 150 EUR)	0,1% (min 70 EUR; max 190 EUR)	0,1% (min 75 EUR; max 220 EUR)
<b><i>International payments in RUB:</i></b>				
Standart - (T+1)*, (SHA)*	0,1% (min 25 EUR; max 100 EUR)	0,1% (min 25 EUR; max 100 EUR)	0,1% (min 40 EUR; max 150 EUR)	0,1% (min 50 EUR; max 170 EUR)
Standart - (T+1)*, (OUR)*	0,1% (min 50 EUR; max 150 EUR)	0,1% (min 50 EUR; max 150 EUR)	0,1% (min 70 EUR; max 190 EUR)	0,1% (min 75 EUR; max 220 EUR)
<b><i>International payments in USD:</i></b>				
Standart - (T+1)*, (SHA)*	0,2% (min 30 EUR; max 120 EUR)	0,2% (min 30 EUR; max 120 EUR)	0,2% (min 50 EUR; max 200 EUR)	0,2% (min 60 EUR; max 240 EUR)
Standart - (T+1)*, (OUR)*	0,2% (min 60 EUR; max 180 EUR)	0,2% (min 60 EUR; max 180 EUR)	0,2% (min 90 EUR; max 250 EUR)	0,2% (min 100 EUR; max 280 EUR)
<b>Urgent payment - (T+0)*</b>	+10 EUR	+10 EUR	+10 EUR	+10 EUR
<b>Amendment or investigation of payment orders</b>				
<b><u>International payment</u></b>	30 EUR	30 EUR	30 EUR	30 EUR
<b>Cancellation of payment orders</b>				
<b><u>SEPA* payment</u></b>	10 EUR	10 EUR	10 EUR	10 EUR
<b><u>International payment</u></b>	30 EUR	30 EUR	30 EUR	30 EUR
<b><i>Other service fees related to payment transactions</i></b>				
Issuance of a copy / confirmation of a SWIFT message, other references and confirmations	10 EUR/document	10 EUR/document	10 EUR/document	10 EUR/document

	A	A1	B	C
<b><u>CARDS</u></b>				
Issuing	free of charge	free of charge	5 EUR	10 EUR
Issuing of additional card (for another holder)	3 EUR	3 EUR	5 EUR	5 EUR
Monthly fee (per each card)	free of charge	free of charge	1 EUR	1 EUR
Balance inquiry in ATM	0,5 EUR	0,5 EUR	0,5 EUR	0,5 EUR
Cash withdrawal in Estonia cross-use ATMs	1%+2 EUR	1%+2 EUR	1%+2 EUR	1%+2 EUR
Cash withdrawal abroad	1,5%+2 EUR+conversion fee	1,5%+2 EUR+conversion fee	1,5%+2 EUR+conversion fee	1,5%+2 EUR+conversion fee
Conversion fee for card transactions	1% of the transaction amount	1% of the transaction amount	1% of the transaction amount	1% 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
Fast issuing of a card	40 EUR	40 EUR	50 EUR	50 EUR
Emergency MasterCard service abroad	40 EUR	40 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" Updating	free of charge	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	free of charge
Issuance of additional token card (i-GFC card)	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 in APP	free of charge	free of charge	free of charge	free of charge
Blocking and unblocking	10 EUR	10 EUR	10 EUR	10 EUR

	A	A1	B	C
<b>ADDITIONAL SERVICES</b>				
Interest on the funds held in the Customer's account	0,00%	0,00%	0,00%	0,00%
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

## 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.