



## Fee Information Document



**Name of the account provider: OP Financial Group cooperative bank**

**Account name: Current account**

**Date: 1 June 2023**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in account agreement and list of service charges and fees.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
<b>Account maintenance</b> [Current account, monthly charge]	Monthly fee 2,50 <b>Total annual fee 30,00</b>
<b>Online service of payment account</b> [OP User ID and Digital Agreement]	Monthly fee 3,00 <b>Total annual fee 36,00</b>
<b>Balance inquiry</b> [Account balance query at Otto ATM]	Price per query 0,60
[Account balance query at other than Otto ATM]	Price per query 0,65
[Account balance query through a bank employee]	Price per query 2,50
<b>Transaction inquiry</b> [Account transaction query at ATM]	Price per query 1,20
[Account transaction query through a bank employee]	Price per query 3,40

<b>Additional payment account statement</b> [Printed bank statement for a customer with OP's digital services] [Bank statement or receipt ordered separately]	Price per bank statement	2,50
	Price per bank statement	5,00
<b>Payments (excluding cards)</b>		
<b>Credit transfer (SEPA)</b> [Payment made on OP's digital services (SEPA)]	Price per payment	0,00
[Payment with a bank giro envelope (SEPA)]	Price per each	2,50
[Payment from account at bank at bank branch from the account with OP Financial Group (SEPA)]	Charge per order	5,00
<b>Online payment (e-payment)</b>	Price per e-payment	0,00
<b>E-invoice service</b> [Receiving an e-invoice on OP's digital services]	Price per e-invoice	0,00
<b>Direct payment service</b> [Making direct payments]	Price per direct payment	0,00
<b>International payment</b> [Outgoing international payment as branch service]	Price per payment	25,00
[Outgoing international payment as branch service, the payer pays the foreign bank's charges (OUR)]	Price per payment	45,00
[Outgoing international payment and urgent payment instruction using a self-service channel]	Price per payment	6,00
[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]	Additional fees per payment	15,00
[Additional charge if payer pays the foreign bank's charges (OUR) and the outgoing international payment is in any other currency]	Additional fees per payment	20,00
[Completion of missing information on an outgoing or incoming international payment]	Price per payment	15,00
[Deletion of an outgoing international payment or return of payment from a foreign bank]	Price per payment	20,00

[Incoming international payment, automatic processing]	Price per payment	6,00
[Incoming international payment when the payment or its equivalent value is below €50]	Price per payment	0,00

<b>Cards and cash</b>		
<b>Providing a debit card</b> [OP Electron] [OP Basic] [OP Debit]	Monthly fee <b>Total annual fee</b>	2,75 <b>33,00</b>
<b>Cash withdrawal in euro area</b> [Withdrawals at branch] [Withdrawals at branch, specific wishes regarding banknotes and coins]  [Euro ATM withdrawal from a bank account]	Price per withdrawal Charge based on withdrawal value, for every €300 Withdrawal below €300, charge Withdrawal below €600, charge  4 free withdrawals/month, subsequent withdrawals €0.70/withdrawal	0,00  12,00 24,00
<b>Cash deposit</b> [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] [Deposit using a TalletusOtto or OttoPlus ATM. Upper limit €1,000/month.]	Price per deposit  Price per deposit	0,00  0,00
<b>Overdrafts and related services</b>		
<b>Notification of account overdraft</b> [Every reminder due to an overdraft is subject to a charge]	Price per notice	12,00
<b>Notification of rejected payment</b> [Notification of refusal or insufficient funds]	Price per notification	6,50

Package of services	Fee
<p>[Monthly charge for daily banking services with one card / two cards]            These charges are valid for owner-customers aged over 30 who use all the following daily banking services:</p> <ul style="list-style-type: none"> <li>- Current account</li> <li>- Online bank statement for a current account</li> <li>- OP User ID and Digital Agreement</li> <li>- One or two cards based on combinations specified below</li> </ul>	<p>The monthly charge depends on the card linked to the current account:            OP Classic, OP Debit, OP Basic or OP Electron <span style="float: right;">3,95</span>  <b>Total annual fee</b> <span style="float: right;"><b>47,40</b></span></p> <p>OP Classic, OP Debit, OP Basic or OP Electron AND OP Duo <span style="float: right;">5,95</span>  <b>Total annual fee</b> <span style="float: right;"><b>71,40</b></span></p> <p>OP Gold <span style="float: right;">8,00</span>  <b>Total annual fee</b> <span style="float: right;"><b>96,00</b></span></p> <p>OP Gold AND OP Duo <span style="float: right;">10,00</span>  <b>Total annual fee</b> <span style="float: right;"><b>120,00</b></span></p>