

S-Bank Fim account and credit limit price list

With effect from 1 April 2014.

Charges and fees related to FIM accounts (incl. VAT 0%)

Withdrawals to a Finnish bank account via the online service (see also withdrawals from the FIM Savings Account)	EUR 0.00
Withdrawals from the FIM Savings Account when their number exceeds four (4) per calendar year	1.00% of the amount to be withdrawn
Account transfer orders (see also withdrawals from the FIM Savings Account)	
• Transfer to a designated external deposit account (EUR)	EUR 5.00
• Transfer to a Finnish bank account (SEPA payment)	EUR 10.00
• Transfer to a Finnish currency account	EUR 20.00
• Express transfer to a Finnish bank account (SEPA payment)	EUR 20.00
• Payment order outside Finland (SEPA payment)	EUR 10.00
• Payment order outside Finland (non-SEPA payment)	EUR 20.00
• Express transfer to a non-Finnish bank account	EUR 50.00
Account statement, printed by the client from the online service	EUR 0.00
Account statement on paper sent by mail as requested by the client	EUR 5.00
Balance statement (as requested by the client)	EUR 20.00
Any other statement given (as requested by the client)	EUR 20.00
Inquiries and other work not listed here	EUR 125.00 per beginning hour (incl. VAT 24%)
Termination of a fixed-term deposit prior to maturity date	2.50% of capital
Overdraft charge	EUR 10.00
Penalty interest on overdraft	
<i>The interest rate used in calculating the penalty interest is equal to the penalty interest rate currently declared by the Bank of Finland in accordance with the Interest Act.</i>	

Charges and fees related to credit limits (incl. VAT 0%)

Opening of the credit limit	EUR 20.00–100.00
Change in the credit limit amount	EUR 20.00
Change in other credit conditions (as requested by the client)	EUR 20.00
Change in collateral	
(release of collateral as requested by the client, or other rearrangement)	EUR 50.00
Notification of inadequate collateral	EUR 20.00
<i>Includes a realisation charge in accordance with the trading price list.</i>	
<i>Moreover, the bank will charge for normal commission fees and other possible trading-related costs caused by the realisation of collateral from the client.</i>	
Balance statement (as requested by the client)	EUR 20.00
A statement on the balance and paid interests (as requested by the client)	EUR 20.00
Any other statement given (as requested by the client)	EUR 20.00
Inquiries and other work not listed here	EUR 125.00 per beginning hour (incl. VAT 24%)
Charge for credit limit overdraft	EUR 10.00
Penalty interest on credit limit overdraft	
<i>The interest rate used in calculating the penalty interest is equal to the penalty interest rate currently declared by the Bank of Finland in accordance with the Interest Act.</i>	

If the service fees stated in the price list are not enough to cover the costs incurred by S-Bank, the bank will charge the client for the costs exceeding the fees.

CONTACT INFORMATION:

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