

Service price list for co-op members and members of co-op member households

Valid from 1 November 2025.

PRICES OF S-BANK PRODUCTS AND SERVICES

Α			

S-Tili account monthly fee/account Free of charge Free of charge S-Savings account monthly fee/account

We announce the interest information for our accounts on our website at s-pankki.fi and at our branch offices.

Deposit and withdrawal of cash at customer service desks

Cash deposits at customer service desks Free of charge for amounts under €10,000 per calendar month. Excess deposits €50

Cash withdrawal at customer service desks Free of charge

Cash withdrawal at customer service desks with special requests (for example, certain types of banknotes and coins) €10

Pre-order cash withdrawal at customer service desks

0.5% of withdrawn amount

Fixed-term accounts

The interest rate on the S-Fixed-term account is determined in connection with the opening of the account and depends on the market situation, the deposit period and the euro amount of the deposit.

S-Fixed-term account termination/termination before expiry date

2% of principal, minimum €50

Bank statements

Bank statement available in the online banking service Free of charge €1.50 each Monthly statement to domestic address Additional printed statement for payments account by post €10 each to a domestic address

Additional printed statement for payments account by post

to a foreign address

€20 each

€3

€5

€5

Balance and transaction queries

Bank account balance or transaction query through the Free of charge online banking service

Balance query by phone

Account transaction query at a branch or by phone from S-Bank's customer service

Transaction statement ordered from S-Bank customer service €5

Overdraft

Overdraft fee for each overdraft €4.50 each

Notification of overdraft: There is a fee for each notification

of a claim

In addition to the overdraft fee and the notification fee, interest on late payment in accordance with the law, calculated on the overdrawn amount, will be charged for the bank's claim arising from the overdraft.

BANKING CODES

Banking codes can be used for online banking, S-mobiili and S-Bank's customer service, as well as for identification and payment in other online services.

Monthly fee in accordance with the banking code agreement Free of charge

Renewal of banking codes at a branch (username, password, banking code list)

Order of a banking code list by phone or at a branch €5

Order of a banking code list through S-Bank's website at s-pankki.fi

£2.50 €5

Resetting the password by phone or at a branch

Order of a single-use password by phone or through

S-Bank's website at s-pankki.fi

€2.50

CARDS AND CREDITS

Annual and monthly card fees

S-Etukortti Visa Credit/Debit (credit and debit card) Free of charge S-Etukortti Visa Credit (credit card) Free of charge S-Etukortti Visa Debit (payment card) Free of charge Additional S-Etukortti Visa payment cards (Fee will be €2.50 per month charged if you are using more than two S-Etukortti Visa card

products).

Cash withdrawals and deposits with a Visa Debit card

Cash withdrawals or deposits with a card linked to the bank account at S Group cash service branches

Euro cash withdrawals at ATMs in EU countries 4 free withdrawals per month. additional withdrawals €1.50

Free of charge

Other ATM cash withdrawals €2 + 2.5% of withdrawal

Cash deposits into a bank account at TalletusOtto and

OttoPlus ATMs

2 free deposits per month, additional deposits €1 each + 2.5% of the deposit amount

Cash withdrawals from a credit account (Visa Credit cards)

Cash withdrawal at Otto ATM €2.50 + 3% of withdrawn

Euro cash withdrawals at ATMs other than Otto ATMs €2.50 + 3% of withdrawn

amount

€2.50 + 3% of withdrawn Other currency withdrawals from ATMs

amount

Credit account balance enquiry at an ATM

Visa Credit

Account management fee

· Printed invoice or direct payment

€5 per invoice

Other invoicing method

· first invoice: free of charge • the following invoices if the credit is paid off in full: free of charge

• the following invoices if the credit is not paid off in full: €2 per invoice

Transfer from credit account to account in online banking

service and in S-mobiili

€2.50 + 3% of the transferred amount

Visa Credit account reference rate.

3-month Euribor

• The interest is calculated according to actual days, using 360 as the divisor

11.95% Credit margin Credit limit change Free of charge

LOANS

The prices of secured loans are presented in the loan price list.

S-Loan

Opening fee Free of charge Reference rate 3-month Euribor

Interest rate adjustment

first banking day of April, July, October and January. The interest rate is calculated for 30 interest days per month using 360 as the divisor.

Credit margin

The S-Loan interest rate is the 3-month Euribor + a margin of 4.50%-14.99%. The final interest rate is determined based on a customer-specific credit assessment. You can check the final interest rate in the the S-Loan Agreement appendix to the loan offer once we have approved your loan application.

Credit account management fee	€12.50 per month	Direct payment service		
Change of repayment plan	€5 per change of plan	Invoice payment by direct payment from S-Tili account	Free of charge	
S-Product credit (not sold to new customers)		Changes in direct payment account	€10	
Credit account management fee	€2 per month	Credit transfer (in SEPA area) as a payment service		
Reference rate	12-month Euribor	Payment as a payment service from an S-Tili account accor- ding to customer's instruction	€6	
The interest rate is calculated for 30 interest days per month using 360 as the divisor.		Recurring payment as a payment service from an S-Tili account according to customer's instruction	€6 per payment	
Credit margin	4 percentage points	Changes in payment service	€5 each	
S-Joustoluotto flexicredit (not sold to new customers)		Credit transfer (in SEPA area) through S-Bank's custom	ner service (telephone service)	
Account management fee	CE maninumina	Invoice payment by phone through S-Bank's customer	€8	
Printed invoice or direct payment Other invoicing method	€5 per invoice	service		
Other invoicing method Transfer from credit account to account in online banking	€3.50 per invoice €2.50 + 3% of the transferred	Credit transfer between own accounts by phone through S-Bank's customer service	€5	
service	amount	Payment by express transfer		
Reference rate	3-month Euribor	Domestic express transfer at an S-Bank branch or through S-Bank's customer service	€15	
 The interest rate is calculated for 30 interest days per month using 360 as the divisor. 		Rejected payment instructions		
Credit margin	7.50%	Notification of payment rejection by post to domestic address	€5.50 each	
PRICES APPLICABLE TO VISA CARDS AND CREDIT PR	RODUCTS	Cross-border credit transfer		
(if the product includes the service) S-Tili account balance or transaction query with Visa Card	€1	Outgoing cross-border credit transfer through online banking service		
at an ATM	E1	The customer pays for their own bank's expenses	€7 each	
S-Tili account balance or transaction query with a minor's Visa Card at an ATM	Free of charge	• The customer pays all the costs of payment intermediation	€29 each	
Transaction query in the online banking service	Free of charge	If the service fee charged by S-Bank to the customer does not		
Transaction query at a branch or by phone from S-Bank's	€5	dent bank(s), the bank has the right to charge the customer the costs of the correspondent bank(s) and the service fee already		
customer service		Incoming cross-border credit transfer	€5 each	
Credit account transfer to S-Tili account through S-Bank's customer service	€10 + 2.5% of transferred amount	(no payment intermediation fee for incoming payments below €20)		
Card renewal during its validity period	€10	Extra services for cross-border credit transfers		
To replace a lost, broken or stolen card, or due to a name change	€10	Telephone notification or similar manual order	€10	
Due to the change of co-op membership	Free of charge	Query to foreign correspondent bank	€35	
Checking your PIN code in S-mobiili and in the online		Outgoing cross-border credit transfer returned from foreign bank	€10	
banking service (per card)		Receipts		
• First time	Free of charge	Separate receipt ordered retrospectively by phone from	€5	
Further times	€1	S-Bank's customer service		
Change of PIN code	€10	Receipt ordered through the online banking service and delivered by post	€5	
Reorder of PIN code	€5	Payment itemisation		
Currency surcharge for non-euro card purchases	2.45% per purchase	Payment itemisation per account in online banking service	Free of charge	
Exceeding the credit limit	€10	Payment itemisation per account from S-Bank's customer	Once per year free of charge,	
Change in repayment percentage or payment-free month	Free of charge	service	further itemisations €10 each	
Change in Visa invoice due date	€5	OTHER SERVICES		
Change in payment plan	€5	Rent deposit account or a certificate waiving our right of	€40	
Reminder	€5	set-off Certificates and reports requested by the customer	€10	
Obtaining debtor's new contact details	€5	(e.g. balance statement)	610	
Invoice and receipt copies	€5 each	Customer certificate concise/extensive	€10/€20	
Interest or balance certificate	Once per year free of charge (previous tax year), next ones €10 each	Deposit pledge as security for a claim	€60	
A confiscation fee for a card used in violation of card terms	€10 eacn €84	Investigation Investigative work is charged by each starting 15-minute	€20	
and conditions		period	~~	
Finder's reward €5		For investigations, the customer is charged for any investigation costs of another financial institution participating in the investigation, in addition to the costs of S-Bank, either in connection with the investigation or afterwards.		
Card delivery abroad €60				
MAKING A PAYMENT		Urgent instructions		
Credit transfer (in SEPA area) through online banking	service	For urgent instructions, an urgency surcharge is charged for each starting 15-minute period in addition to the fee quoted		
Invoice payment through online banking service	Free of charge	in the service price list.		
E-invoice payment in online banking service	Free of charge	S-Bank Plc reserves the right to make changes.		



GENERAL ADVANCE INFORMATION ABOUT THE SERVICE PROVIDER AND DISTANCE SELLING

INFORMATION ABOUT THE SERVICE PROVIDER

S-Pankki Oyj S-Banken Abp

S-Bank Plc

S-Pankki Rahastoyhtiö Oy

S-Banken Fondbolag Ab S-Bank Fund Management Ltd

Contact details

S-BANK'S CONTACT DETAILS

S-Pankki Oyj PO BOX 77 FI-00088 S GROUP Street address: Fleminginkatu 34, FI-00510 Helsinki Telephone: 010 76 5800 (local/mobile network charge) Fax: 20 www.s-pankki.fi Domicile: Helsinki Business ID: 2557308-3

Contact details of S-Bank Fund Management Ltd:

S-Pankki Rahastoyhtiö Oy Mikonkatu 9 00100 Helsinki Domicile: Helsinki Business ID: 0979133-9

Line of business

As a commercial bank, the Bank engages in banking activities of deposit banks referred to in the Act on Credit Institutions (610/2014).

S-Bank Fund Management Ltd has an authorisation of a fund management company granted by the Financial Supervisory Authority in accordance with the Act on Common Funds. Within the framework of its authorisation, S-Bank Fund Management Ltd engages in the fund activities and asset management services referred to in the Act on Common Funds and acts as a manager of alternative funds.

S-Bank's customer service:

Telephone: 010 76 5800 (local/mobile network charge)

Website: www.s-pankki.fi Email: s-pankki@s-pankki.fi

Information about the service provider:
S-Bank Plc and S-Bank Fund Management Ltd are registered in the Finnish Trade Register maintained by the Finnish Patent and Registration Office. The information is public.

S-Bank has the authorisation to operate as a credit institution pursuant to the Act on Credit Institutions. We serve our customers through our online banking service, S-mobilli, telephone, online meetings and customer service desks located in connection with S Group places of business. In addition, our experts serve mortgage customers, retail customers and institutional customers by appointment. The network of representatives formed by co-operatives operates as S-Bank representatives around Finland. New agreements can be drawn up and existing agreements updated or terminated at customer service points, as well as withdrawing and depositing cash in customers' own S-Bank accounts. Account transfer orders to other banks (payment of invoices) are received as a payment service in payment service envelopes. The contact information of your nearest branch is available at s-pankki.fi.

S-Asiakaspalvelu Oy provides data processing and other services related to the credit institution's core operations as a service company in accordance with the Finnish Act on Credit Institutions.

Supervisory authority:

The service provider's activities are supervised by the Financial Supervisory Authority and, in consumer matters, by the Consumer Ombudsman.

Contact information of the Financial Supervisory Authority:

Financial Supervisory Authority, Snellmaninkatú 6, P.O. Bóx 103, FI-00101 Helsinki (www.fiva.fi).

Contact information of the Consumer Ombudsman: Finnish Competition and Consumer Authority, P.O. Box 5, FI-00531 Helsinki (www. kkv.fi).

INFORMATION ABOUT DISTANCE SALE AGREEMENT

General

This bulletin contains the general advance information required by chapter 6a, sec-This bulletin contains the general advance information required by chapter 6a, sections 6–9 of the Consumer Protection Act concerning the distance selling of financial services and chapter 2, section 11 of the Act on Payment Institutions concerning payment services, which must be provided to the consumer before concluding a distance contract, and to the user of a payment service before concluding a contract concerning the payment service. Product-specific advance information and the terms and conditions of the agreement are stated in the product-specific agreements, as well as in the terms and conditions and/or product descriptions.

Distance selling means the provision of a financial service to the consumer through a distance selling means organised by the trader, where only one or more means of distance communication is used for the conclusion of the contract and the preceding marketing. A means of distance communication refers to, inter alia, telephone, mail, television and the information network.

Advance information, terms and conditions, and customer service are available in Finnish and Swedish. Advance information is provided in accordance with Finnish legislation. Finnish law applies to distance agreements.

In distance selling, the consumer has a right of withdrawal. However, there is no right of withdrawal for investment products whose value varies according to changes in the market. There is also no right of withdrawal when the transaction is related to an already existing agreement, or if the agreement is fulfilled at the consumer's express request before the end of the withdrawal period. For example, this is the case in account use under an account agreement or in securities trading under a beginning that agreement. under a book-entry account agreement.

Regarding S-Bank's products and services, there is therefore no right of withdrawal by law in agreements that subscribe, redeem or exchange investment fund units, or buy or sell other securities (shares, bonds, derivative contracts, warrants).

Any right of withdrawal in respect of agreements other than those mentioned above is valid for 14 days from the date on which the distance selling agreement is concluded, or when the consumer has received or was able to permanently obtain advance information and contractual terms and conditions. After the said period, the terms and conditions of each service regarding the termination of the agreement will apply. If a consumer wishes to exercise their right of withdrawal, they must notify S-Bank in writing. The agreement must be specified in the notice of withdrawal.

When concluding an agreement or in its service price list, S-Bank indicates the costs and fees that the consumer is obliged to pay if they exercise their right of withdrawal. The consumer must also return to S-Bank any payments received from the bank based on the agreement no later than within 30 days of the notice of withdrawal.

Customer service and languages of service
The customer may contact the bank's customer service in Finnish or Swedish. The customer may contact the bank electronically, by telephone, in writing or by visiting a customer service desk. Advance information about payment services, terms and conditions, and product and service descriptions are available at the bank's customer service desks and on the bank's website in Finnish and Swedish.

Legal remedies

The consumer must contact S-Bank's customer service for questions related to the service and the agreement concerning it, tel. +358 10 76 5800 The customer must immediately notify the bank of any error related to the service and any related claim.

In the event of a dispute, the consumer may refer the dispute to the Finnish Financial Ombudsman Bureau (FINE, www.fine.fi, tel. +358 9 6850 120 and email: info@ fine.f) or the Consumer Disputes Board (KRIL, www.kuluttajariita.fi).

Governing law and court

Advance information is provided in accordance with Finnish legislation.

The consumer as a retail customer, and we as a bank, can take action against each other regarding any disputes arising from this agreement in the district court of the locality in Finland under whose jurisdiction the consumer has a domicile or permanent residence. If the consumer no longer has a domicile or permanent residence in Finland at the time when the action is brought, the action can be brought at the district court of the locality in Finland under whose jurisdiction the consumer was domiciled or in which they had a permanent residence at the time when the agreement was entered into.

At the time of entering the agreement, if the consumer did not have a domicile or permanent residence in Finland, the action will be brought in the district court in the Member State of the European Union under whose jurisdiction the consumer has their domicile or permanent residence. If the consumer does not have a residence in the European Union, any disputes are settled in the District Court of Helsinki.

Investment services and associated risks

More detailed information about the products, the costs and fees related to the services, and the risks related to the products is provided in the service price list, product-specific terms and conditions and brochures, as well as in the investor information, which are provided to the customer and are available at www.s-pankki.fi.

Notes on capital gains tax, transfer tax and similar taxes, or public charges related to the acquisition of the financial service are provided in the terms and conditions for each product.

Deposit guarantee
Deposit banks authorised in Finland must be part of the Deposit Guarantee Fund,
which is responsible for safeguarding depositors' assets in the event of an individual bank's insolvency. Deposits in S-Bank Plc's customer's account and any
accrued interest are covered by the deposit guarantee. The deposit guarantee is
personal and bank-specific and applies separately to each joint holder of a deposit account. If the depositor has funds in a joint account, the account balance will be divided equally among the joint owners, and the deposit protection will be given to each account holder's share separately. Natural persons, companies, associations are controlled to the controlled tions and foundations are protected.

If S-Bank goes bankrupt or otherwise becomes insolvent and is unable to pay the depositors' claims, the depositor's assets in S-Bank will be reimbursed up to EUR 100,000 from the Deposit Guarantee Fund. The protection of funds deposited in the account is provided by the Financial Stability Authority, tel: +358 2 955 30008, talletussuoja@rahoitusvakausvirasto.fi. As a rule, the Deposit Guarantee Fund must compensate depositors within 20 working days of the Financial Stability Authority's decision by which the Fund's payment obligation begins. The compensation is paid by credit transfer in euros. More information about deposit protection can be found on the website www.rvv.fi.