

**PRICES OF S-BANK PRODUCTS AND SERVICES**
**ACCOUNTS**

S-Tili account monthly fee / account	Free of charge
S-Tili interest, calculated on daily balance	S-Prime -2.0 percentage points
S-Savings account monthly fee/account	Free of charge
S-Savings account interest steps, daily interest on balance	
• €0–4,999	S-Prime – 2%
• €5,000–19,999	S-Prime – 1.5%
• €20,000–99,999	S-Prime – 0.5%
• More than €100,000	S-Prime – 0.25%

**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 each.
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Pre-order cash withdrawal at customer service desks	0.5% of withdrawn amount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
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**Bank statements**

Bank statement available in the online banking service	Free of charge
Monthly statement to domestic address	€1.50 each
Additional printed statement for payments account by post to a domestic address	€10 each
Additional printed statement for payments account by post to a foreign address	€20 each

**Balance and transaction queries**

Bank account balance or transaction query through the online banking service	Free of charge
Balance query by phone	€3
Account transaction query at a branch or by phone from S-Bank's customer service	€5
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	€5

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)	€5
Order of a banking code list by phone or at a branch	€5
Order of a banking code list through the online banking service	€2.50

Resetting the password by phone or at a branch	€5
Order of a single-use password by phone or through the website to be delivered by post to customer's home	€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
S-Etukortti Debit (payment card)	€3 per month, not available to new customers
Additional S-Etukortti Visa payment cards (Fee will be charged if you are using more than two S-Etukortti Visa card products).	€2.50 per month

**Cash withdrawals and deposits with a Visa Debit card**

Cash withdrawals or deposits with a Visa Debit card at S-Group cash service branches	Free of charge
Euro cash withdrawals at ATMs in EU countries	4 free withdrawals per month, additional withdrawals €1.50 each
Other ATM cash withdrawals	€2 + 2.5% of withdrawal amount

**Cash withdrawals from a credit account (Visa Credit cards)**

Cash withdrawal at Otto ATM	€2.50 + 3% of withdrawn amount
Euro cash withdrawals at ATMs other than Otto ATMs	€2.50 + 3% of withdrawn amount
Other currency withdrawals from ATMs	€2.50 + 3% of withdrawn amount
Credit account balance enquiry at an ATM	€1

**Visa Credit**
**Account management fee**

• Printed invoice or direct payment	€5 per invoice
• Other invoicing method	<ul style="list-style-type: none"> <li>• first invoice: free of charge</li> <li>• the following invoices if the credit is paid off in full: free of charge</li> <li>• the following invoices if the credit is not paid off in full: €2 per invoice</li> </ul>

Transfer from credit account to account in online banking service and in S-mobiili	€2.50 + 3% of the transferred amount
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Visa Credit account reference rate.	3-month Euribor
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• The interest is calculated according to actual days, using 360 as the divisor.

Credit margin	11.95 percentage points
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Credit limit change	Free of charge
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Temporary credit limit increase	€10
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**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
Change of repayment plan	€5 per change of plan

## S-Product credit (not sold to new customers)

Credit account management fee	€2 per month
Reference rate	12-month Euribor

- The interest rate is calculated for 30 interest days per month using 360 as the divisor.

Credit margin	4 percentage points
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## S-Joustoluotto flexicredit (not sold to new customers)

Account management fee	
• Printed invoice or direct payment	€5 per invoice
• Other invoicing method	€3.50 per invoice
Transfer from credit account to account in online banking service	€2.50 + 3% of the transferred amount
Reference rate	3-month Euribor

- The interest rate is calculated for 30 interest days per month using 360 as the divisor.

Credit margin	7.50%
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## PRICES APPLICABLE TO VISA CARDS AND CREDIT PRODUCTS (if the product includes the service)

S-Tili account balance or transaction query with Visa Card at an ATM	€1
S-Tili account balance or transaction query with a minor's Visa Card at an ATM	Free of charge
Transaction query in the online banking service	Free of charge
Transaction query at a branch or by phone from S-Bank's customer service	€5
Credit account transfer to S-Tili account through S-Bank's customer service	€10 + 2.5% of the transferred amount
Card renewal during its validity period	€10
• To replace a lost, broken or stolen card, or due to a name change	€10
• Due to the change of co-op membership	Free of charge
Checking your PIN code in S-mobiili and in the online banking service (per card)	
• First time	Free of charge
• Further times	€1
Change of PIN code	€10
Reorder of PIN code	€5
Currency surcharge for non-euro card purchases	2.45% per purchase
Exceeding the credit limit	€10
Change in repayment percentage or payment-free month	Free of charge
Change in Visa invoice due date	€5
Change in payment plan	€5
Reminder	€5
Obtaining debtor's new contact details	€5
Invoice and receipt copies	€5 each
Interest or balance certificate	Once per year free of charge (previous tax year), next ones €10 each
A confiscation fee for a card used in violation of card terms and conditions	€84
Finder's reward	€5
Card delivery abroad	€60

## MAKING A PAYMENT

### Credit transfer (in SEPA area) through online banking service

Invoice payment through online banking service	Free of charge
E-invoice payment in online banking service	Free of charge

### Direct payment service

Invoice payment by direct payment from S-Tili account	Free of charge
Changes in direct payment account	€10

### Credit transfer (in SEPA area) as a payment service

Payment as a payment service from an S-Tili account according to customer's instruction	€6
Recurring payment as a payment service from an S-Tili account according to customer's instruction	€6 per payment
Changes in payment service	€5 each

### Credit transfer (in SEPA area) through S-Bank's customer service (telephone service)

Invoice payment by phone through S-Bank's customer service	€8
Credit transfer between own accounts by phone through S-Bank's customer service	€5

### Payment by express transfer

Domestic express transfer at an S-Bank branch or through S-Bank's customer service	€15
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### Rejected payment instructions

Notification of rejection of payment by post to domestic address	€5.50 each
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### Cross-border credit transfer

Outgoing cross-border credit transfer through online banking service	
• The customer pays for their own bank's expenses	€7 each
• The customer pays all the costs of payment intermediation	€29 each

If the service fee charged by S-Bank to the customer does not cover the costs of the correspondent bank(s), the bank has the right to charge the customer the difference between the actual costs of the correspondent bank(s) and the service fee already paid by the customer.

Incoming cross-border credit transfer (no payment intermediation fee for incoming payments below €20)	€5 each
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### Extra services for cross-border credit transfers

Telephone notification or similar manual order	€10
Query to foreign correspondent bank	€35
Outgoing cross-border credit transfer returned from foreign bank	€10

### Receipts

Separate receipt ordered retrospectively by phone from S-Bank's customer service	€5
Receipt ordered through the online banking service and delivered by post	€5

### Payment itemisation

Payment itemisation per account in online banking service	Free of charge
Payment itemisation per account from S-Bank's customer service	Once per year free of charge, further itemisations €10 each

## OTHER SERVICES

Rent deposit account or a certificate waiving our right of set-off	€40
Certificates and reports requested by the customer (e.g. balance statement)	€10
Customer relationship certificate concise/extensive	€10/€20
Deposit pledge as security for claim	€60

## Investigation

Investigative work is charged by each starting 15-minute period €20

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.

## Urgent instructions

For urgent instructions, an urgency surcharge is charged for each starting 15-minute period in addition to the fee quoted in the service price list. €20

*S-Bank Plc reserves the right to make changes.*

### INFORMATION ABOUT THE SERVICE PROVIDER

#### Business names

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-mobiili, 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, Snellmaninkatu 6, P.O. Box 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, 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.

#### Right of withdrawal

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 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.fi) or the Consumer Disputes Board (KRIL, www.kulutajariita.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 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, talletusuoja@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.