



SERVICE PRICE LIST FOR PERSONS OTHER THAN MEMBERS OF CO-OP MEMBER HOUSEHOLDS

Valid from 1 November 2025.

Prices of products and services

Accounts

Account	Price
S-Tili account monthly fee/ account	€10
Basic payment account as per the Payment Accounts Directive	€10 per month

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

	Price
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 or coins)	€10
Pre-order cash withdrawal at customer service desks	0.5% of withdrawn amount

Fixed-term accounts

The interest rate on a fixed-term account is determined when the account is opened and depends on the market situation, the deposit period and the euro amount of the deposit.

Fixed-term account termination/termination before expiry date	2% of principal, minimum €50
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Bank statements

	Price
Bank statement available in the online banking service	Free of charge
Monthly statement to domestic address	€1.50 each
Additional printed bank 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

	Price
Account balance or transaction query in 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's customer service	€5

Overdraft

	Price
Overdraft fee per 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.

Banking codes

	Price
Monthly fee in accordance with the banking code agreement	€2.50
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 S-Bank's website at s-pankki.fi	€2.50
Resetting the password by phone or at a branch	€5
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 fees for cards (cards without S-Etukortti feature)

	Price
S-Bank Visa Credit card or parallel card	€30 per year, charged to the credit account
S-Bank Visa Credit/Debit card or parallel card	€2.50 per month, charged from the bank account
S-Bank Visa Debit	€2.50 per month

Cash withdrawals and deposits with a Visa Debit card

	Price
Cash withdrawals or deposits with a card linked to the bank account 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 withdrawn amount
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)

	Price
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 at ATMs	€2.50 + 3% of withdrawn amount
Credit account balance enquiry at an ATM	€1

Visa Credit

	Price
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

	Price
Visa Credit account reference rate.	3-month Euribor rate.
• The interest is calculated according to actual days, using 360 as the divisor.	
Credit margin	14.95%
Credit limit change	Free of charge

Loans

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

S-Loan

	Price
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 on the basis of a customer-specific credit assessment. You can check the final interest rate in 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 payment plan	€5 per change of plan

S-Product credit (not sold to new customers)

	Price
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

S-Joustoluotto flexicredit (not sold to new customers)

	Price
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%

Prices applicable to Visa cards and credit products (if the product includes the service)

Service	Price
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 transferred amount
Card renewal during its validity period	€10
<ul style="list-style-type: none"> To replace a lost, damaged or stolen card, or due to a name change 	€10
Checking your PIN code in S-mobiili and in the online banking service (per card)	
<ul style="list-style-type: none"> First time 	Free of charge
<ul style="list-style-type: none"> Further times 	€1
Change of PIN code	€10
Reorder 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	Price
Invoice payment through online banking service	Free of charge
E-invoice payment in online banking service	Free of charge
Direct payment service	Price
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	Price
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)	Price
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	Price
Domestic express transfer at an S-Bank branch or through S-Bank's customer service	€15
Rejected payment instructions	Price
Notification of payment rejection by post to domestic address	€5.50 each
Cross-border credit transfer	Price
Outgoing cross-border credit transfer through online banking service	
<ul style="list-style-type: none"> The customer pays for their own bank's expenses 	€7 each
<ul style="list-style-type: none"> The customer pays all the costs of payment intermediation 	€29 each

Cross-border credit transfer	Price
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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	€5 each
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(no payment intermediation fee for incoming payments below €20)

Extra services for cross-border credit transfers	Price
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Telephone notification or similar manual order	€10
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Query to foreign correspondent bank	€35
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Outgoing cross-border credit transfer returned from foreign bank	€10
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Receipts	Price
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Separate receipt ordered retrospectively by phone from S-Bank's customer service	€5
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Receipt ordered through the online banking service and delivered by post tilattu postitse toimitettava kuitti	€5
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Payment itemisation	Price
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Payment itemisation per account in online banking service	Free of charge
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Payment itemisation per account from S-Bank's customer service	Once per year free of charge, further itemisations €10 each
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Other services

Service	Price
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Rent deposit account or a certificate waiving our right of set-off	€40
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Certificates and reports requested by the customer (e.g. balance statement)	€10
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Customer certificate concise/extensive	€10/€20
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Deposit pledge as security for a claim	€60
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Investigation	Price
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Investigative work is charged by each starting 15-minute period	€20
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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	Price
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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
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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: +358 10 76 5800 (local/mobile network charge) Fax: +358 10 76 82095 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, we engage in banking activities of deposit banks referred to in the Act on Credit Institutions (610/2014) and provide investment services in accordance with the Act on Investment Services (747/2012) in line with our authorisation.

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 referred to in the Act on Common Funds as well as acts as a manager of alternative investment funds.

S-Bank's customer service

Please contact our customer service if you have any questions about the service or the related agreement.
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, S-mobiili, telephone, online meetings and customer service points 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

Our operations are supervised by the Finnish Financial Supervisory Authority and in consumer matters, also 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

In this newsletter, we provide advance information on distance selling and payment services. The distance selling of financial services is stipulated by Chapter 6a, Sections 6–9, of the Consumer Protection Act. The general advance information required by the Payment Services Act is laid down in Chapter 2, Section 11. We must provide you with advance information before entering into a distance selling agreement or a payment service agreement. 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.

A means of distance communication refers to a device that can be used to enter into an agreement without the parties being present at the same time. It refers to, inter alia, telephone, mail, or the information network (e.g., websites). A distance selling agreement is an agreement that you can enter into with us in connection with distance selling. Only means of distance communication are used in all phases of concluding the agreement.

Advance information, terms and conditions, and customer service are available to you in Finnish and Swedish. Finnish law applies to distance selling agreements.

Right of withdrawal

For distance selling, you have a 14-day right of withdrawal. There is no right of withdrawal for investment products whose value varies according to changes in the market. The right of withdrawal does not apply to agreements for which we have expressly agreed with you, at your request, to execute them before the end of the withdrawal period. Such situations include the use of an account under an account agreement or a subscription order for an investment or Non-UCITS fund under an investment service agreement.

With respect to our products and services, there is no legal right of withdrawal in agreements relating to investment services after you have placed an order for an investment product with the agreement.

The right of withdrawal is valid for 14 days from concluding the distance selling agreement and when you have received the advance information and the terms of agreement in a permanent manner. A request for withdrawal must be made in writing and must specify the agreement to be cancelled. You can make a request for withdrawal digitally or by mail. You can make a digital request for withdrawal in the same service where you opened the product, such as the S-Bank website, S-mobiili or online banking service. As it is no longer possible to withdraw from an agreement after 14 days, the service's terms and conditions shall be applied to the termination of agreements. However, the right of withdrawal expires no later than one year and 14 days after the conclusion of the agreement. This applies in situations where you have not received the advance information and terms of agreement required by law in connection with the conclusion of the agreement, as long as we have informed you of the right of withdrawal.

Cancelling some agreements may incur expenses. We will disclose the expenses and fees arising from withdrawal at the time of conclusion of the agreement or in our service price list. You must pay for any transactions and expenses that may have arisen from the use of the product or service, despite withdrawal. You must also return any payments received based on the agreement no later than within 30 days of the notice of withdrawal.

Customer service and languages of service

You can contact our customer service in Finnish or Swedish. You can contact us electronically, by telephone, mail or by visiting a customer service point. Advance information about payment services, terms

and conditions, and product and service descriptions are available in Finnish and Swedish on our website and at customer service points.

Legal remedies

If our services have not met your expectations or you wish to report a service error, you can file a customer complaint with us. You can do this by sending a message via S-mobiili or online bank, or by visiting our customer service point. If you have any claims regarding a potential error, please report them as soon as possible. We will process your complaint as soon as possible, but no later than 15 working days after receiving it.

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

You as a retail customer and we as a bank can take action regarding any disputes arising from this agreement in the district court of the locality in Finland under whose jurisdiction you have a domicile or permanent residence. If you no longer have 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 you were domiciled or had permanent residence at the time when the agreement was entered into.

The action shall be brought in the district court of the Member State of the European Union under whose jurisdiction you have your domicile or permanent residence if, at the time of entering the agreement, you did not have a domicile or permanent residence in Finland. If you do not have a residence in the European Union, any disputes shall be settled in the District Court of Helsinki.

About investment services

We provide you with more detailed information about the costs and fees of investment products as well as the related risks in the service price list, product-specific terms and conditions, brochures and the investor information. The above documents are available on our website at www.s-pankki.fi.

Deposit guarantee

Deposit banks authorised in Finland must be part of the Deposit Guarantee Fund. The Fund's task is to secure the claims of depositors in the event of the insolvency of an individual bank. Natural persons, companies, associations and foundations are protected.

Deposits in your account and any accrued interest are covered by the deposit guarantee. The deposit guarantee is personal and bank-specific. If the account is shared, the deposit guarantee applies to each account owner separately. If you have funds in a joint account, the account balance will be divided equally among the joint owners. The deposit guarantee covers each account owner's share separately.

The assets in S-Bank will be reimbursed up to EUR 100,000 from the Deposit Guarantee Fund if S-Bank goes bankrupt or otherwise becomes insolvent and is unable to pay the depositors' claims. The protection of funds deposited in the account is provided by the Financial Stability Authority, tel: +358 295 253 530, talletussuoja@rvv.fi. As a rule, the Deposit Guarantee Fund must compensate depositors within seven 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 the deposit guarantee can be found on the website www.rvv.fi.