

Service price list for persons other than members of co-op member households

Valid from 1 November 2025.

PRICES OF S-BANK PRODUCTS AND SERVICES

ACCOUNTS

S-Tili account monthly fee/account €10

€10 per month Basic payment account as per the Payment Accounts

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

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

month. Excess deposits €50

Free of charge Cash withdrawal at customer service desks

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Pre-order cash withdrawal at customer service desks 0.5% of withdrawn amount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 2% of principal, minimum €50

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

Bank statements

€20 each

Balance and transaction queries

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

€5

service Overdraft

Overdraft fee per each overdraft €4.50 each

Notification of overdraft: There is a fee for each notification €5

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

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 €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)

S-Bank Visa Credit card or parallel card €30 per year, charged to the

credit account

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

€2.50 per month S-Bank Visa Debit

Cash withdrawals and deposits with a Visa Debit card

Cash withdrawals or deposits with a card linked to the bank

Euro cash withdrawals at ATMs in EU countries

Free of charge

account at S Group cash service branches

4 free withdrawals per month.

additional withdrawals €1.50

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)

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

€2.50 + 3% of withdrawn Other currency withdrawals at ATMs

amount

Credit account balance enquiry at an ATM €1

Visa Credit

Account management fee

Printed invoice or direct payment

€5 per invoice

• first invoice: free of charge Other invoicing method

 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-mobiil

€2.50 + 3% of the transferred

Free of charge

Visa Credit account reference rate. 3-month Euribor

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

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

as the divisor.

Credit margin 14.95%

Credit limit change

LOANS

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.

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.

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Credit account management fee	€12.50 per month	Direct payment service	
Change of payment 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 • The interest rate is calculated for 30 interest days per	12-month Euribor	Payment as a payment service from an S-Tili account according to customer's instruction	€6
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 custon	ner service (telephone service)
Account management fee		Invoice payment by phone through S-Bank's customer	€8
Printed invoice or direct payment	€5 per invoice	service	
Other invoicing method Transfer from gradit account to account in online banking.	€3.50 per invoice	Credit transfer between own accounts by phone through S-Bank's customer service	€5
Transfer from credit account to account in online banking service	€2.50 + 3% of the transferred 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 F	PODUCTS	Cross-border credit transfer	
(if the product includes the service)		Outgoing cross-border credit transfer through online banking service	
S-Tili account balance or transaction query with Visa card at an ATM	€1	The customer pays for their own bank's expenses	€7 each
S-Tili account balance or transaction query with a minor's	Free of charge	The customer pays all the costs of payment intermediation	€29 each
Visa card at an ATM Transaction query in the online banking service	Free of charge	If the service fee charged by S-Bank to the customer does not dent bank(s), the bank has the right to charge the customer t	he difference between the actual
Transaction query at a branch or by phone from S-Bank's customer service	€5	costs of the correspondent bank(s) and the service fee already Incoming cross-border credit transfer	paid by the customer. €5 each
Credit account transfer to S-Tili account through S-Bank's	€10 + 2.5% of transferred	(no payment intermediation fee for incoming payments below €20)	C cach
customer service	amount		
Card renewal during its validity period	€10	Extra services for cross-border credit transfers	610
 To replace a lost, damaged or stolen card, or due to a name change 	€10	Telephone notification or similar manual order Query to foreign correspondent bank	€10 €35
Checking your PIN code in S-mobilli and in the online banking service (per card)		Outgoing cross-border credit transfer returned from foreign bank	€10
• First time	Free of charge	Receipts	
• Further times	€1	Separate receipt ordered retrospectively by phone from S-Bank's customer service	€5
Change of PIN code	€10	Receipt ordered through the online banking service and	€5
Reorder PIN code	€5	delivered by post	
Currency surcharge for non-euro card purchases	2.45% per purchase	Payment itemisation	
Exceeding the credit limit	€10	Payment itemisation per account in online banking service	Free of charge
Change in repayment percentage or payment-free month	Free of charge	Payment itemisation per account from S-Bank's customer	Once per year free of charge,
Change in Visa invoice due date	€5	service	further itemisations €10 each
Change in payment plan	€5	OTHER SERVICES	
Reminder	€5	Rent deposit account or a certificate waiving our right of set-off	€40
Obtaining debtor's new contact details	€5	Certificates and reports requested by the customer	€10
Invoice and receipt copies	€5 each	(e.g. balance statement)	610
Interest or balance certificate	Once per year free of charge (previous tax year), next ones	Customer certificate concise/extensive	€10/€20
	€10 each	Deposit pledge as security for a claim	€60
A confiscation fee for a card used in violation of card terms and conditions	€84	Investigation Investigative work is charged by each starting 15-minute	€20
Finder's reward	€5	period	
Card delivery abroad	€60	For investigations, the customer is charged for any investigati tution participating in the investigation, in addition to the cos with the investigation or afterwards.	
MAKING A PAYMENT			
Credit transfer (in SEPA area) through online banking service		Urgent instructions For urgent instructions, an urgency surcharge is charged for €20	
Invoice payment through online banking service	Free of charge	each starting 15 minute period in addition to the fee quoted	
E-invoice payment in online banking service	Free of charge	in the service price list. S-Bank Plc reserves the right to make changes.	



GENERAL ADVANCE INFORMATION ABOUT THE SERVICE PROVIDER AND DISTANCE SELLING

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

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-mobilil, 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.

INFORMATION ABOUT DISTANCE SALE AGREEMENT

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 agrees. 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 second account with the consumer of the consumer of the second account of the second acco 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 con-cluded, or when the consumer has received or was able to permanently obtain ad-vance 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 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 approached in the property and the deposit protection will be given 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, 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.rvy.fi. on the website www.rvv.fi.