



## Price list of Holm Bank AS

### Loans for private clients

- Conclusion of a loan agreement 0–5% of the amount of the loan
- Conclusion of a car loan agreement 2% of the amount of the loan, at least €50
- Amendment of the terms and conditions of the agreement €15
- Premature repayment of the loan in part or in full 0.5% of the loan amount to be repaid or 1% of the loan amount to be repaid if the period between the day of premature repayment and the term of the agreement is longer than one year

### Loans for business clients

- Conclusion of a loan agreement 1% of the loan amount, at least €100
- Amendment of the terms and conditions of the agreement 1% of the loan amount, at least €100
- Premature repayment of the loan in part or in full with a five-days' advance notification, the interest to be paid from the date of the return to the term of the loan (no more than for the next six months)

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### Credit card

- Ordering the first card Free of charge
- Renewing upon expiry Free of charge
- Closure Free of charge

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|--|---------------------|
| • Replacement  | €10                 |
| • Monthly fee  | Free of charge      |
| • Submitting an unjustified demand for refund            | €15 per transaction |
| • Checking the account balance in all ATMs               | €0.3 per operation  |
| • Amendment of the terms and conditions of the agreement | €15                 |
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### Other fees

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| • Late payment interest rate   | The rate fixed in the agreement  |
| • Reminder upon delays in payment  | Free of charge   |
| • Sending a debt notice  | €5   |
| • Sending a notice of cancellation of the agreement to a business client | €20  |
| • Debt notices after the due date of the loan                            | <p>If the bank's claim is up to €500:</p> <ul style="list-style-type: none"> <li>- fee for first debt notice €15</li> <li>- fee for second and third debt notice €5</li> </ul> <p>If the bank's claim is €501–1,000:</p> <ul style="list-style-type: none"> <li>- fee for first debt notice €20</li> <li>- fee for second and third debt notice €5</li> </ul> <p>If the bank's claim is more than €1,000:</p> <ul style="list-style-type: none"> <li>- fee for first debt notice €25</li> <li>- fee for second and third debt notice €5</li> </ul> |

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The service charges specified in the price list may be subject to value added tax pursuant to the Value Added tax Act.

Holm Bank AS may change the price list by notifying thereof one month in advance on the website [www.holmbank.ee](http://www.holmbank.ee) (it is not necessary to notify of adding a new service or reducing the price of a service).

The price list of Holm Bank AS is valid as of 7 June 2019.