

List of Typical Payment Services¹

inHouse Pay AS Payment Initiation Service (PIS)

Service	Price
Sign-up	0 €
Transaction fee*	2% + 0.25 €
Direct integration without plugin solution (using API documentation)	0 €
Integration using plugin module for e-commerce platforms**	10 € per used module per month
Moving store under another company***	250 €

* Clients processing transaction volumes over 10 000 EUR, please contact for separate inquiry at sales@inhousepay.com

** Available plugin module list - www.inhousepay.com/plugin

*** Charged only if the ownership of the Merchant's Point of Sale changes (e.g. Point of Sale sold/transferred to another legal entity).

Payment Account services

Service	Price
1. Current account opening	20 €
2. Handling fee of documents submitted for current account opening (*)	
- resident of Estonia, except for legal persons registered in Estonia, represented by a non-resident or whose ownership structure or ultimate beneficial owners include a non-resident	30 €
- resident of EEA member state, including legal persons registered in Estonia, represented by a non-resident or whose ownership structure or ultimate beneficial owners include a non-resident from EEA member state	500 €
3. Current account monthly fee (**, ***)	
- resident of Estonia	10 €
- resident of EEA member state	100 €
4. Monthly account management fee for payment and e-money institutions (****)	800 €

* inHouse Pay starts handling of documents after the handling fee of documents has been paid. The fee is not returned if inHouse Pay decides not to open the account. The fee is not applied to the opening of each subsequent current account.

** Monthly fee is not charged for the account opening month, if the account is opened after the 15th day of the month.

*** Current account monthly fee for legal entities does not apply to the payment and e-money institutions.

**** Monthly account management fee is applied on client basis (does not depend on the number of accounts).

¹ The price list contains information only about the most typical payment service fees related to payment accounts and the complete information concerning payment service contracts, including pre-contractual information, is submitted in other documents.

Account statements

Service	Price
From user environment	0 €

Payments

Outgoing payments (euros only) Services are provided only electronically in user environment	Price
1. Internal payment (within inHouse Pay)	
- credit transfer	0 €
2. External payment (SEPA)	
- SEPA Credit Transfer (SCT)(*)	0,15 €
- SEPA Credit Transfer Instant (SCT-Inst) (**)	0,15 €

* SCT payments are processed every weekday at 9:30, 12:00, 14:30 and 16:30.

Payments created after 16:30 are processed the next day at 9:30, and payments created after 16:30 on Friday until 8:00 on Monday are processed at 12:00 on Monday.

** outgoing SCT-Inst is limited up to 15 000 EUR

Receiving payments (euros only)	Price
1. Internal	0 €
2. External (SEPA Credit Transfer incl. instant)	0 €

Electronic products and services

Service	Price
User environment	
- sign-up	0 €
- monthly fee	0 €

Additional services

Service	Price
1. Issuing and forwarding confirmations (*)	
- on existence of an account and on the balance (balance confirmation)	30 €
- certificate on existence/lack of obligations	50 €
- SCT or SCT-inst transaction confirmation	15 €
2. Responses to inquiries	
- to auditors	50 €, to groups of companies 50 € per every member
- contract and balance inquiry on a business client (for liquidator)	50 €
- confirmations and responses to inquiries, which need special solutions (**)	50 € per hour, min. 100 €

*A forwarding fee shall be added to the price:

- by mail in Estonia – EUR 20;
- by mail outside Estonia – EUR 40.

**Preparing other responses and confirmations for inquiries, not separately indicated in the price list. inHouse Pay is entitled to refuse to accept the orders for preparing confirmations or other documents that need a special solution.

Glossary

Payment Account - Current account opened by inHouse Pay in the Customer's name where the Customer can perform payment transactions and keep e-money.

Payment Initiation Service (PIS) - the initiation of a payment transaction following a request by the client on the payment account which has not been opened by the inHouse Pay, but some other payment service provider. With regard to the provision of the payment initiation service, inHouse Pay does not hold the funds of the payer at any time.

Payment service - Payment Service offered by inHouse Pay within which the Customer can make Payment Transactions (deposit, transfer or withdrawal of funds initiated by the Payer).