

List of Typical Payment Services<sup>1</sup>

## Payment Account services

Service	Price
1. Current account opening	0 €
2. Handling fee of documents submitted for current account opening (*)	
- resident of Estonia	0 €
- resident of EEA member state	0 €
3. Current account monthly fee	
- resident of Estonia	0 €
- resident of EEA member state	0 €

\* Handling of documents starts only 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.

## 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 AS)	
- in euros	0 €
2. External payment (SEPA)	
- SEPA Credit Transfer (SCT)	0 €
- SEPA Credit Transfer Instant (SCT-Inst) (*)	0 €

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

\* 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

<sup>1</sup> 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.

## Electronic products and services

Service	Price
1. User environment	
- sign-up	0 €
- monthly fee	0 €
2. Agreement amendments	
- digitally signed and sent by e-mail	0 €

## Additional services

Service	Price
Issuing and forwarding confirmations (*)	
- on existence of an account and on the balance (balance confirmation)	30 €
- SCT or SCT-inst transaction confirmation	15 €

\* A forwarding fee shall be added to the price:

- by mail in Estonia – EUR 20;

- by mail outside Estonia – EUR 40.

## 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).