

	Classic	Gold	Platinum
1. Card annual fee	free of charge	€ 50	€ 200
2. Card annual fee supplementary	free of charge	€ 35	€ 150
3. Card monthly fee	€ 3	free of charge	free of charge
4. Card monthly fee supplementary	€ 3	free of charge	free of charge
5. Card replacement fee	€ 10	€ 10	€ 10
6. Card replacement fee supplementary	€ 10	€ 10	€ 10
7. Purchase fee	free of charge	free of charge	free of charge
8. Cash withdrawal fee	€ 2 + 2%	€ 2 + 2%	€ 2 + 2%
9. Balance request fee	€ 0.30	€ 0.30	€ 0.30
10. Currency conversion markup	2%	2%	2%
11. Base interest	20%	18%	16%
12. Overdue interest	36%	36%	36%
13. Statement fee by e-mail or by post	€ 10	€ 10	€ 10
14. Preparation of express bank cards	€ 20	€ 20	€ 20
15. Blocking of card by Bank	€ 8	€ 8	€ 8
16. Contractual penalty for use of blocked card or breach of limit	€ 65	€ 65	€ 65
17. The inquiry of the documents confirming the transaction	€ 20	€ 20	€ 20
18. Chargeback processing	€ 20	€ 20	€ 20
19. Consideration of an unjustified claim	€ 20	€ 20	€ 20
20. VISA emergency service outside Estonia	€ 15	€ 15	€ 15

	Classic	Gold	Platinum
1. Card annual fee	free of charge	\$ 70	\$ 300
2. Card annual fee supplementary	free of charge	\$ 50	\$ 250
3. Card monthly fee	\$ 3	free of charge	free of charge
4. Card monthly fee supplementary	\$ 3	free of charge	free of charge
5. Card replacement fee	\$ 15	\$ 15	\$ 15
6. Card replacement fee supplementary	\$ 15	\$ 15	\$ 15
7. Purchase fee	1%	1%	free of charge
8. Cash withdrawal fee	\$ 3 + 2%	\$ 3 + 2%	\$ 3 + 2%
9. Balance request fee	\$ 0.50	\$ 0.50	\$ 0.50
10. Currency conversion markup	2%	2%	2%
11. Base interest	20%	18%	16%
12. Overdue interest	36%	36%	36%
13. Statement fee by e-mail or by post	\$ 15	\$ 15	\$ 15
14. Preparation of express bank cards	\$ 30	\$ 30	\$ 30
15. Blocking of card by Bank	\$ 10	\$ 10	\$ 10
16. Contractual penalty for use of blocked card or breach of limit	\$ 90	\$ 90	\$ 90
17. The inquiry of the documents confirming the transaction	\$ 30	\$ 30	\$ 30
18. Chargeback processing	\$ 30	\$ 30	\$ 30
19. Consideration of an unjustified claim	\$ 30	\$ 30	\$ 30
20. VISA emergency service outside Estonia	\$ 20	\$ 20	\$ 20