

Service Charge List for Private Customers

Fees effective from 1 June 2009

Fees for cash withdrawals:

Visa and MasterCard credit cards:	
ATM cash withdrawal from a credit account domestically	2 %
ATM cash withdrawal from a credit account abroad	
- Euro-denominated cash withdrawals in EU countries	2 %
- Other cash withdrawals	2 e + 2.5 %
Transferring credit to own bank account through online banking	2 %
Debit MasterCard:	
Cash withdrawal from a bank account at Otto. ATM domestically	0 e
ATM cash withdrawal from a bank account abroad	
- Euro-denominated cash withdrawals in EU countries	-
- Other cash withdrawals	2 e + 2.5 %
Visa Electron Card:	
Cash withdrawal from a bank account at Otto. ATM domestically	0 e
ATM cash withdrawal from a bank account abroad	
- Euro-denominated cash withdrawals in EU countries	-
- Other cash withdrawals	2 e + 2.5 %

Card-specific fees:

Domestic debit card, Visa Electron and Debit MasterCard	
Cards not sold as part of a package per month	0.50 e
Finnair Plus Visa, Annual fee	60 e
- Parallel Card, Annual fee	15 e
Finnair Plus Visa Gold, Annual fee	150 e
- Parallel Card, Annual fee	30 e
YkkösBonus MasterCard	
Account management fee per invoice	3 e
Tiliraha MasterCard	
Account management fee per invoice	4 e
MasterCard Platinum and Visa Platinum	
Visiting a lounge with the Priority Pass Card	25 e

Fees applied to all cards (for cards that have the feature in question):

Changing card design	10 e
Card renewal before the date of expiry (e.g. change of name, replacing a destroyed card)	10 e
Reissuing a PIN	5 e
Changing the PIN (requires card renewal)	10 e
Surcharge for express delivery of a card	10 e
Credit transaction inquiry at an ATM per time	0.50 e
Account transaction inquiry at an ATM per time	0.50 e
Transaction and balance inquiry through the automated telephone service	0.06 e/min + 1 cr/mcr
Transaction and balance inquiry through the SMS service	0.25 e + mcr
Change of payment plan	5 e
Reminder fee	5 e
Exceeding the credit limit	10 e
Changing the credit limit	10 e
Copy of receipt of domestic transaction	2 e
Copy of receipt of transaction abroad	5 e
Copy of invoice	2 e
Acquiring new contact information for a customer	5 e
Written investigations (except if the investigation is the result of an error by Sampo Bank)	1.50 e/receipt + 15 e/h
Certificate of balance or interest on credit	5 e
Finder's fee for lost cards	10 e
Confiscation fee for a card that has been misused	150 e