

INTUS SAVINGS AND LOAN ASSOCIATION (Intus S&L)**PRICE LIST**

14.01.2019

Membership fees and investments into Intus share capital:

Entrance fee for all members (non-refundable): 10 EUR

Minimum share capital investment (Bronze membership level): 1 share á 30 EUR = 30 EURMinimum share capital investment (Gold membership level): 5 shares á 30 EUR = 150 EUR

Investment in share capital shall be returned to the member in case of membership resignation with assumption that the Member has not any outstanding liabilities towards Intus S&L.

Intus Deposit accounts / Interest payable per annum (Gold Member rates in parenthesis)**Acceptable currencies: EUR, GBP, USD, AUD, CAD, CHF, NOK, SEK, DKK**

Cash Account 0%

- Opened automatically for every Member when entering as Member and closed accordingly when membership ends.

Savings Account (3 months Notice Account) 4.00% (4.50%) per annum

- Interest added to capital annually (31/12) or at account closure.
- Account can be terminated at any time with 3 month notice.
- Minimum single first deposit 100 EUR or currency equivalent
- Early withdrawal fee: loss of accrued interest plus 1% of capital

12 months Fixed Term Account 5.00% (5.50%) p.a.

- Account term can be prolonged with another 12 months term in which case the interest can be paid out either on the original maturity date or on the revised maturity date according to the Member's choice.
- Minimum deposit 1,000 EUR or currency equivalent
- Early withdrawal fee: loss of accrued interest plus 2% of capital

36 months Fixed Term Account

- Interest paid every 12th month: 6.50% (7.00%) p.a.
- Interest paid at maturity: 20.80% (22.50%) total return
- Minimum deposit 1,000 EUR or currency equivalent
- Early withdrawal fee: loss of accrued interest plus 3% of capital

Intus Deposit accounts / Interest payable per annum (Gold Member rates in parenthesis)**Acceptable currencies: EUR, GBP, USD, AUD, CAD, CHF, NOK, SEK, DKK****5 years Fixed Term Account**

- Interest paid monthly: 6.50% (7.00%) p.a.
- Minimum deposit for monthly interest 20,000 EUR or currency equivalent
- Interest paid every 12th month: 7.50% (8.00%) p.a.
- Interest paid at maturity: 40.00% (42.50%) total return
- Minimum deposit 5,000 EUR or currency equivalent
- Early withdrawal fee: loss of accrued interest plus 4% of capital

10 years Fixed Term Account

- Interest paid monthly: 7.25% (7.75%) p.a.
- Minimum deposit for monthly interest 20,000 EUR or currency equivalent
- Interest paid every 12th month: 8.00% (8.50%) p.a.
- Interest paid at maturity: 84.00% (89.50%) total return
- Minimum deposit 5,000 EUR or currency equivalent
- Early withdrawal fee: loss of accrued interest plus 5% of capital

1 month notice Savings Account

3.00% (3.50%) p.a.

- Interest added to capital annually (31/12) or at account closure.
- Account can be terminated at any time with 1 month notice.
- Minimum investment: 50,000 EUR or currency equivalent
- Early withdrawal fee: loss of accrued interest plus 1% of capital

3 months notice Savings Account

4.50% (5.00%) p.a.

- Interest added to capital annually (31/12) or at account closure.
- Account can be terminated at any time with 3 month notice.
- Minimum investment: 50,000 EUR.
- Early withdrawal fee: loss of accrued interest plus 1.50% of capital

6 months notice Savings Account

6.00% (6.50%) p.a.

- Interest payable annually (31/12) or at account closure.
- Account can be terminated at any time with 6 month notice.
- Minimum investment: 50,000 EUR.
- Early withdrawal fee: loss of accrued interest plus 2% of capital

12 months notice Savings Account

7.00% (7.50%) p.a.

- Interest added to capital annually (31/12) or at account closure.
- Account can be terminated at any time with 12 month notice.
- Minimum investment: 50,000 EUR.
- Early withdrawal fee: loss of accrued interest plus 2.50% of capital

Switches between various account types (on maturity dates): Free of charge

All interest and capital repayments are made into the member's Cash Account with Intus S&L. The Member has to give a separate withdrawal order when funds are to be transferred to the Member's bank account.

Credit Limit Loans

Minimum monthly repayment:	20% of granted credit limit
Transfer to Member's bank account (next banking day)	Free of charge
Express same day transfer to Member's bank account:	25 EUR + 2%
- Order to be received on banking days by 12:00 Estonian time.	
- Order fulfilled same day by 16:00 Estonian time.	
Overdue Interest on outstanding repayments:	0,2% per day
Credit Limit Change:	10 EUR
Interest for used credit limit:	18% per annum (<i>14.80% per annum for Gold membership level</i>)
Reminder letter:	5 EUR
Agreement breach letter:	15 EUR
Re-opening of Credit Limit Account/sub-account:	10 EUR
Contractual penalty for the agreement breach:	30 EUR

We recommend all Members with Credit Limit Loan to upgrade to Gold membership level. You will have 5% per annum lower interest rate for used Credit Limit.

Information on accounts

Account statement	
- online:	free of charge
- at Intus office:	4 EUR
- by regular mail:	to Estonia 2 EUR, abroad 4 EUR
- by fax or email:	2 EUR