

EVLI GROUP PRICE LIST

The price list is valid from January 1, 2009 until further notice and the prices apply to our services offered in Finland and Sweden. A separate price list applies to the services offered through the Luxembourg branch office.

Fee schedule is based on EUR but fees can be debited from Client's assets in other currency if agreed. To determine actual fee in other currency, exchange rates provided by European Central Bank will be used. Tax rate of 22 per cent is applied to services subject to value added tax in Finland. For services sold in Sweden, local regulations and tax rates are applied.

1. CUSTODY FEES FOR SECURITIES	PRICE	incl. 22% VAT
Handling of dividends and compulsory corporate actions are included in the service. Custody fees are calculated based on custody value on the first weekday of the month and debited from the customer's account at Evli Bank Plc on the 15th day of the month.		
1.1. Finnish and Swedish securities		
Total wealth < €100 000	€1.83 / instrument / month	€0.33
Total wealth > €100 000	0.01% p.a. on the market value of the custody *, but not less than €1.83 / month	
Total wealth consists of the client's accounts, deposits, funds and securities at Evli Bank.		
Empty book-entry account	€1.83 / month	€0.33
1.2. Foreign securities		
1.2.1 Nordic countries (excl. Sweden), USA, Belgium, Luxembourg, Netherlands, Ireland, Italy, France, Germany, Switzerland, UK, Japan, Canada, Australia, Portugal, Spain, Estonia, Austria, Singapore	0.1% p.a. on the market value of the custody *, min. €6.10 / month	€1.10
1.2.2 Other countries	1.0% p.a. on the market value of the custody *, min. €6.10 / month	€1.10

* VAT 22% is added.

2. TRANSACTION FEES	PRICE	incl. 22% VAT
2.1. Transfer of the entire book-entry account (Finnish book-entry account) to Evli	€50.00	€9.02
2.2. Transfer of book-entry securities to Evli / from Evli (securities in VPC and APK)	€10.00 / instrument	€1.80
2.3. Transfer of securities in physical form to Evli Bank / from Evli Bank	€35.00	€6.31
2.4. Internal account transfer (all securities, also in physical form)	€1.83 / item / account / instrument	€0.33
2.5. Transfer of international mutual fund custody to another fund management company	€61.00 / transaction	€11.00
2.6. Transfer of book-entry securities to foreign register (securities in APK, using 5-trades)	€0.06 / item, min. €25.00	€0.01 €4.51
2.7. Opening a foreign custody account	€24.40	€4.40
2.8. Transaction fees for foreign securities		
2.8.1 Nordic countries (excl. Sweden), USA, Belgium, Luxembourg, Netherlands, Ireland, Italy, France, Germany, Switzerland, UK, Japan, Canada, Portugal, Spain, Estonia, Austria, Singapore	€61.00 / transaction	€11.00
2.8.2 Other countries	€61.00 / transaction	€11.00
Additional costs charged to us by third parties are passed on to the customer.		
* VAT 22% is added to the price.		
2.9. Trade settlement fees for foreign securities		
2.9.1 Nordic countries (excl. Sweden), USA, Belgium, Luxembourg, Netherlands, Ireland, Italy, France, Germany, Switzerland, UK, Japan, Canada, Portugal, Spain, Estonia, Latvia, Lithuania, Austria, Singapore	€50.00 / transaction	

2.9.2	Other countries Additional costs charged to us by third parties are passed on to the customer. Service is not subject to VAT.	€50.00 / transaction	
2.10.	Change of cost prices of securities	€5.00 / instrument	€0.90
2.11.	Change of security type from one to another by request (securities in VPC and APK)	€10.00 / transaction	€1.80
2.12.	Processing fee of enrichment/other booking requests in Samstock (securities in APK)	€15.00 / item	€2.70
2.13.	Entry or removal of a transfer restriction to a book-entry account (securities in APK)	€30.00	€5.41
2.14.	Registration fee of automatic routing of book-entry securities (securities in VPC and APK)	€5.00 / instrument	€0.90
2.15.	Security issue, routing (sending and receiving) of the order, execution (all securities)	€6.00 / transaction	€1.08
2.16.	Conversion/e-link transaction (all securities) Additional costs charged to us by third parties are passed on to the customer. VAT 22% is added to the price.	€36.60	€6.60
2.17.	Trade made via another broker and entered into Evli's register Service is not subject to VAT.	€15.00	
2.18.	Trade made abroad via another broker and entered into Evli's register Service is not subject to VAT.	price according to agreement	
2.19.	Pledging a portfolio with Evli (book-entry account and/or bank account and/or mutual fund custody)	€50.00	€9.02
2.20.	Pledging a portfolio with Evli (book-entry account and/or bank account and/or mutual fund custody and/or international equities) on behalf of a third party	€100.00	€18.03
2.21.	Amendment of a pledge agreement (when amendment is initiated by the pledger)	€70.00	€12.62
2.22.	Penalty for delayed payment of a securities trade The fee is charged if the client fails to deliver the necessary securities on schedule. Service is not subject to VAT. The client is also liable for any costs incurred by the broker because of the delay and/or penalty interest. (General terms and conditions of investment service G.1 10.10.2007/1)	€100.00	
2.23.	Covering the client's collateral shortfall	10% p.a. of daily balance *, min. €100.00	€18.03

For other agreed operations we charge €50.00 and all additional costs charged to us by third parties.

* VAT 22% is added to the price.

3.	COMMISSIONS ON ORDERS EXECUTED BY A BROKER	PRICE
3.1.	Finnish and Swedish securities	0.50% min. €50.00 / instrument
3.2.	Foreign securities	
3.2.1.	Trades of securities of another Nordic country	0.5% + €20.00
3.2.2.	Western Europe (excl. Spain)	1.00%, min. €100.00
3.2.3.	Spain If the securities have to be registered upon execution, the registration fee will be passed on to the client.	1.00%, min. €100.00
3.2.4.	Eastern Europe, Middle-East and rest of the world	1.00%, min. €250.00
3.2.5.	USA	1.00%, min. €100.00
3.3.	Derivatives	
3.3.1.	Trading	
	Equity forwards and futures	0.50%
	Options	3.00%
	For Eurex options we charge an additional €1.25 / contract, which covers costs charged from us by the exchange and the clearing party and other fixed costs.	

Index futures (Eurex and OMX)	€5.00 / contract	
Other index futures are priced case by case		
Minimum commission	€50.00 / instrument	
Take-up commission	€50.00 / instrument	
3.3.2. Exercise		
Equity forwards	0.50%	
Equity options	0.50%	
Index options	3.00%	
Minimum commission	€50.00 / instrument	
Costs charged to us by derivative exchanges and other third parties will be passed on to the customer.		
3.4. Other commissions	price according to agreement	
4. EVLINET FEES		PRICE
4.1. Commission for equities, warrants and employee options listed on the Helsinki Exchange	Investor 0.2% + €12	Trader * 0.15% + €12
4.2. Commission for book-entry securities other than those listed on the Helsinki Exchange		0.5%, min. €100.00
4.3. Service fee for telephone orders Each executed order placed by telephone through Evli's customer service.		€10.00
4.4. Custody fee for securities Handling of dividends and compulsory corporate actions are included in the service. Custody fees are calculated based on custody value on the first business day of the month and debited from the customer's account at Evli Bank Plc on the 15th day of the month. Custody fees according to item 1.1. will not be charged for the following three months if commissions on trades done via EvliNet in the preceding quarter total at least €50.00.		same prices as in items 1.1. and 1.2.
4.5. Real-time price information on the Helsinki Exchange (information with a 15-minute delay is free of charge)	Investor €15.00 / 30 days (incl. VAT 22% €2.70)	Trader * no charge
4.6. Kauppalehti Online financial news		no charge
4.7. Evli's research reports (equities and fixed income) Evli's research reports are included in the EvliNet service if the portfolio capital of a trading service client is at least €5,000. The portfolio capital consists of the aggregate value of the client's account with EvliNet, time deposits, equities and fund holdings.		no charge
4.8. Banking and mutual fund services		no charge
4.9. Subscription, redemption and other fees relating to funds of Evli and Evli's associates		the prevailing fees
4.10. New user name or password for the EvliNet service		€10.00 (incl. VAT 22% €1.80)
4.11. Custody reports		same prices as in item 6.1.

* The client of the trading service will move from Investor level to Trader level if the commissions for trades made via EvliNet in the previous quarter total at least €300.

5. BANKING SERVICES		PRICE
5.1. Early withdrawal of time deposits	Withdrawal of funds before maturity date,	3% of the principal
5.2. Money transfer within the EU to the client's designated account		no charge
Money transfer within the EU to other than the client's designated account		€20.00
5.3. Money transfer to a bank account in Finland or Sweden to other than the client's designated account		€10.00 normal €35.00 express
5.4. Money transfer to a bank account outside Finland (excluding Sweden and transfers within the EU)		€25.00 payment order €60.00 express

5.5.	Money transfer to a bank account outside Finland without deductions Evli Bank pays the fees of the receiving bank.	€50.00 €100.00	payment order express
5.6.	Correcting or completing payment information manually	€25.00	
5.7.	Account overdraft fee	€20.00	
5.8.	Bank guarantee on behalf of the client	2.00%	of the bank guarantee
5.9.	Credit arrangements Credit arrangements include drawing down the loan, the amendment of credit terms and conditions or any other credit-related arrangements requested by the client. If the interest basis is amended, the client is liable for an arrangement fee of 0.5%, calculated from the remaining principal. The minimum fee is €200.	€200.00	
5.10.	Premature repayment When a floating-rate loan is repaid prematurely, a fee will be charged if the loan is repaid in the middle of an interest calculation period. In this case, the fee is calculated on the basis of the difference between the amount of interest income from the loan and the amount of interest income due for the remainder of the interest calculation period. When a fixed-rate loan is repaid prematurely, the amount of the applicable fee equals the difference between the amount of interest income due for the remainder of the credit period and the amount of interest income from a corresponding new loan.		
5.11.	Drawing down a portion of a loan If, at the client's request, the loan is drawn down in a number of separate amounts, a fee is charged each time a portion of the loan is drawn down (excl. the first time).	€20.00	
5.12.	Amendmend of the repayment schedule	€50.00	
5.13.	Extension of the term of repayment The client is liable for an arrangement fee that equals the amount of the arrangement fee of a corresponding new loan.		
6.	ANNUAL STATEMENTS, OTHER REPORTS, CERTIFICATES AND REORDERS	PRICE	incl. 22% VAT
6.1.	Custody reports		
6.1.1.	Annual statement	no charge	
6.1.2.	Additional annual statement	€25.00	€4.51
6.2.	Additional other reports For example, custody report, account statement, deposit confirmation, account position statement, extract from trade register or association register, articles of association.	€15.00	€2.70
6.3.	List of assets for estate inventory	€25.00	€4.51
6.4.	Additional contract note, trade confirmation or other receipt	€15.00	€2.70
6.5.	Account position statement on the client's derivative position after execution of trades	€25.00 / month	4.51
6.7.	Additional certificate stating the loan principal and containing an estimate of the amount of interest due for a given period	€40.00	€7.21
6.8.	Liability and collateral statement	€40.00	€7.21
7.	LEGAL SERVICES Preparation of documents related to legal proceedings in accordance with the client's order. If outside services are used, these costs will be passed on to the client. VAT 22% is added to the price.	€200.00 / hour	€36.07
8.	OTHER FEES		
8.1.	Overdue payment reminder Charged for each reminder given by phone or in writing regarding account overdraft or negligence of interest, instalment or any other liability to pay on schedule.	€5.00	

Evli Bank Plc reserves the right to change these prices.