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| 1.1.1 Some clasm or agentant on few powerfult, liam and trade agreement Seguentum | 1.1 | | |
| 1.1. | 1.1.1 | - | Agreement |
| 1.2. Decommentation | 1.1.2 | | 895 kr |
| | 1.1.3 | | Agreement |
| 1.2.1 Personal parametee (imprise) 2.000 / 1.000 | 1.2 | | |
| 1.2.5 | | | - |
| 1.3. | 1.2.3 | | 11.995 kr |
| 1.3.1 Suptiam reginge certificate from the District Commissioner 2.995 km 1.3.2 Digital manages certificate 1.795 km 1.3.3 Digital manages certificate 1.795 km 1.3.4 According to the district commissioner's price list 1.3.5 Administration of registration 1.195 km 1.3.5 Administration 1.195 km 1.3.5 Administration 1.195 | 1.3 | | |
| 1.3.1 1.3.2 Registration for gentration for the district commissionership for its interest and according to the district commissionership for its interest and according to the district commissionership for its interest and according to the district commissionership for its interest and according to the district commissionership for its interest and according to the district commissionership for its interest and according to the district commissionership for its interest and according to the district and a | 1.3.1 | Drawdown fee on loan agreement | Agreement |
| | 1.3.2 | * * | 2.895 kr |
| | 1.3.3 | | |
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| 3.13 Steffenent and release of loon (per lender) 9.999 km 1.30 Voluntion of real estate Agreement 4.10 Changes to loon, Joan agreement per loon Agreement 1.41 Term change in bond/Joan agreement per loon 11.400 km 1.43 Mortgape transfer per document 11.999 km 1.43 Mortgape transfer per document 11.999 km 1.44 Mortgape transfer per document 11.999 km 1.46 Variable of the contraction of the contrac | 1.3.6 | · · · · · · · · · · · · · · · · · · · | 5.000 kr |
| Agreement | 1.3.7 | | 9.995 kr |
| 1.4. Changes to loans, loan documents and mortgage documents Agreement 1.4.1. Term change in bond/loan agreement per loan 4 gerement 1.4.2. Mortgage release per document 1.000 to Mortgage release per document 1.4.4. Mortgage release per document 1.1995 to Mortgage release per document 1.4. Novation (Lange in debtor) per document Agreement 1.4. Excess and presyment of loans Agreement 1.5. Notifications and payment fee ************************************ | 1.3.8 | · | 1.300 kr |
| | | | Agreement |
| 1.4.2 Mortgage licence per document 1.1.00 br 1.4.4 Mortgage reclease per document 1.1.95 br 1.4.5 Novation Change in debtor per document Agreement 1.6.5 Novation Change in debtor per document Agreement 1.6.6 Exemption from loan agreement / waive Agreement 1.6.7 Exess and prayment sile - loan paid by direct debti 30 km 1.5. Electronic payment sile - loan paid by direct debti 505 km 1.5. Payment sili posent - loan paid by direct debti 505 km 1.6. Payment sili posent - loan paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan not paid by direct debti 635 km 1.6. Foreign loans, per currency - loan n | | | Agrooment |
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| 1.45 Novation (change in debtor) per document Agreement 1.6 Exers and prepayment of loans Agreement 1.5 Notifications and payment fee 130 kg 1.5.1 Electronic payment silp- loan paid by direct debit 500 kg 1.5.2 Electronic payment silp- loan paid by direct debit 500 kg 1.5.3 Payment silp sent- loan paid by direct debit 600 kg 1.5.4 Payment silp sent- loan paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan not paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan and paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan and paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan and paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan and paid by direct debit 600 kg 1.5.5 Foreign loans, per currency- loan and paid by direct debit 600 kg 1.5.6 Foreign loans, per currency- loan and paid by direct debit 600 kg 1.5.7 | 1.4.3 | | 20.000 kr |
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| 1.5.5 Foreign loans, per currency - loan paid by direct debit 6.25 kr | 1.5.3 | , , , | 260 kr |
| Service Servic | 1.5.4 | , , | 635 kr |
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| 2.1.4 Registered mail 1.455 kr 2.1.5 Electronic ID, activation (free for Arion Bank customers) 1.100 kr 2.1.6 Open locked account, bank transfer and relock 2.000 kr 2.1.7 Transaction statement for annual financial statements of legal entities 3.955 kr 2.1.8 Deposit in serrow account 1.0000 kr 2.1.9 Confirmation of business/letter of recommendation for legal entities 1.5000 kr 2.1.10 Outsourced work Agreement 2.1.11 Change in the registration of legal entities - management and ownership within 12 months of establishment 175.000 kr 2.1.10 Usbourced work Agreement 2.1.11 Change in the registration of legal entities in account with Arion 0 by 2.1.10 Deposit of cash to an ATM by a legal entity into an account with Arion 0 kg 2.1.10 Deposit of cash from legal entities into Arion's account for settlement (cash settlement envelopes), each deposit visual part of cash from legal entities into Arion's account for settlement with the cashier, each deposit*** 1.500 kr 2.1.2 Deposit of cash from legal entities into Arion's account for settlement with the cashier, each deposit*** 1.500 kr 2.2.2 Service fee at a branch for depositing cash and/or withdrawing from an account at another bank 9.00 kr 2.2.3 Deposit of cash from legal entities into Arion's account for settlement with the cashier, each deposit*** 1.500 kr 2.2.2 Service fee at a branch for depositing cash and/or withdrawing from an account at another bank 9.00 kr 2.2.0 kr 2.2. | 2.1.2 | | 500 kr |
| 1.100 km | 2.1.3 | | 795 kr |
| 2.1.6 Open locked account, bank transfer and relock 2.000 kr 2.1.7 Transaction statement for annual financial statements of legal entities 3.995 kr 2.1.8 Deposit in escrow account 10.000 kr 2.1.9 Confirmation of business/letter of recommendation for legal entities 15.000 kr 2.1.0 Usuocred work Agreement 2.1.10 Change in the registration of legal entities - management and ownership within 12 months of establishment 175.000 kr 2.1.1 Deposit of cash from legal entities into Arion's account with Arion 0 k 2.2.1 Deposit of cash from legal entities into Arion's account for settlement (cash settlement envelopes), each deposit 350 k 2.2.2 Deposit of cash from legal entities into Arion's account for settlement with the cashier, each deposit 350 k 2.2.2 Service fee at a branch for depositing cash and/or withdrawing from an account at another bank 990 k 2.2.4 Service fee at a branch for depositing cash and/or withdrawing from an account at another bank 2000 kr 2.3 Sath pooling Start-up fee, documentation and implementation 2000 kr 2.3 Abouthly fee (or lo number) 5000 kr 2.3 Monthly fee (or additional ID number) 5000 kr 3.1.1 SMS 15 kr 3.1.2 Digital account statements 25 kr <td></td> <td>•</td> <td></td> | | • | |
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| 3.1. Notifications 3.1.1 SMS 15 km 3.1.2 Digital account statements 3.1.3 Receipt or account statements sent by post 250 km 3.1.3 Receipt or account statements sent by post 250 km 3.2. Other items related to online banking 3.2.1 Card reader for electronic ID 1.000 km 4 Billed/Default 4.1 Collection costs 4.1.1 Fee for unsuccessful collection attempt 320 km 4.1.2 Cost per payment slip 320 km 4.1.3 Billing alert 950 km 4.2 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 km - 10.499 km per letter 2.100 km 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 km - 84.999 km per letter 3.700 km | | | 2.500 kr |
| 3.1.1 SMS 3.1.2 Digital account statements 3.1.3 Receipt or account statements sent by post 3.2.1 Other items related to online banking 3.2.1 Card reader for electronic ID 4 Billed/Default 4.1 Collection costs 4.1.1 Fee for unsuccessful collection attempt 4.1.2 Cost per payment slip 4.1.3 Billing alert 4.1.3 Billing alert 4.2.1 Overdue amount (principal + contract interest + indexation) 3.00 kr - 10.499 kr per letter 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | | | |
| 3.1.2 Digital account statements 3.1.3 Receipt or account statements sent by post 3.2 Other items related to online banking 3.2.1 Card reader for electronic ID 3.2.2 Celectronic ID 4 Billed/Default 4.1 Collection costs 4.1.1 Fee for unsuccessful collection attempt 4.1.2 Cost per payment slip 4.1.3 Billing alert 4.1.3 Billing alert 4.1.4 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | | | 15 les |
| 3.1.3 Receipt or account statements sent by post 250 km 3.2 Other items related to online banking 3.2.1 Card reader for electronic ID 1.000 km 4 Billed/Default 4.1 Collection costs 4.1.1 Fee for unsuccessful collection attempt 320 km 4.1.2 Cost per payment slip 320 km 4.1.3 Billing alert 950 km 4.1.4 Intermediate collection letter 4.2 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 2.100 km 4.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 km | | | |
| 3.2.1 Card reader for electronic ID 4 Billed/Default 4.1 Collection costs 4.1.1 Fee for unsuccessful collection attempt 4.1.2 Cost per payment slip 4.1.3 Billing alert 4.2 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | 3.1.3 | · | 250 kr |
| 4.1 Collection costs 4.1.1 Fee for unsuccessful collection attempt 4.1.2 Cost per payment slip 4.1.3 Billing alert 4.2 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 4.2.3 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 4.2.3 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 4.2.4 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter | 3.2 | | |
| 4.1. Collection costs 4.1.1 Fee for unsuccessful collection attempt 320 kr 4.1.2 Cost per payment slip 320 kr 4.1.3 Billing alert 950 kr 4.2 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 2.100 kr 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | 3.2.1 | Card reader for electronic ID | 1.000 kr |
| 4.1.1Fee for unsuccessful collection attempt320 kr4.1.2Cost per payment slip320 kr4.1.3Billing alert950 kr4.2Intermediate collection letter4.2.1Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter2.100 kr4.2.2Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter3.700 kr | 4 | Billed/Default | |
| 4.1.2Cost per payment slip320 kr4.1.3Billing alert950 kr4.2Intermediate collection letter4.2.1Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter2.100 kr4.2.2Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter3.700 kr | 4.1 | Collection costs | |
| 4.1.3 Billing alert 950 kr 4.2 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | 4.1.1 | · | 320 kr |
| 4.2 Intermediate collection letter 4.2.1 Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter 2.100 kr 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | 4.1.2 | | 320 kr |
| 4.2.1Overdue amount (principal + contract interest + indexation) 3.000 kr - 10.499 kr per letter2.100 kr4.2.2Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter3.700 kr | | | 950 KF |
| 4.2.2 Overdue amount (principal + contract interest + indexation) 10.500 kr - 84.999 kr per letter 3.700 kr | 4.2.1 | | 2 100 kr |
| 4.2.3 Overdue amount (principal + contract interest + indexation) < 85.000 kr per letter 5.900 kr | 4.2.2 | | 3.700 kr |
| | 4.2.3 | Overdue amount (principal + contract interest + indexation) < 85.000 kr per letter | 5.900 kr |

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| 5 | Bank guarantees | |
|--------------------|---|----------------------|
| 5.1 | Guarantees, domestic, import, bill of lading, and international letters of guarantee | |
| 5.1.1 | Initial fee for the first 90 days of the guarantee period (% per year) | Agreement |
| 5.1.2 | Continuation fee for every additional 90 days (% per year) | Agreement |
| 5.2 5.2.1 | Export guarantees and declarations of guarantee received | 25.000 kr |
| 5.2.2 | Notification Fee - Letter of Credit Notification Fee - Letter of Guarantee | 10.000 kr |
| 5.2.3 | Confirmation fee for each commenced 90 day period | 0.50% |
| 5.2.4 | Payment and document fees (minimum 9.995kr) | 0.25% |
| 5.2.5 | Transfer of guarantee (minimum 9.995kr) | 0.50% |
| 5.3 5.3.1 | Other Minimum fee per quarter for all guarantees | 4.495 kr |
| 5.3.2 | Default, call payment date | 9.995 kr |
| 5.3.3 | Prepared guarantee document, change fee, issued guarantee (SWIFT), discrepancy in documents | 4.495 kr |
| 5.3.4 | Additional fee for more complex documents (minimum ISK 19,995) | Agreement |
| 6 | Foreign collection, import and export | |
| 6.1 6.1.1 | Export Collection fee (minimum 19,995 kr maximum 39,995 kr) | 0,20% |
| 6.1.2 | Administration fee if not collected | 9.995 kr |
| 6.2 | Import | |
| 6.2.1 | Collection fee (minimum 9,995 kr maximum 39,995 kr) | 0,50% |
| 6.3 | Other | 4.405.1 |
| 6.3.1 6.3.2 | Return fee Query, change fee, transfer | 4.495 kr 4.495 kr |
| 6.3.3 | Notice of default, reminder fee | 4.495 kr |
| 7 | Foreign exchange trading | |
| 7.1 | Foreign exchange purchases and deposits in foreign currency accounts | |
| 7.1.1 | Purchase of foreign currency < 15.000 kr | 595 kr |
| 7.1.2 | Purchase of foreign currency > 15.000 kr | 895 kr |
| 7.2 7.2.1 | Foreign exchange sales and payouts from foreign currency accounts Withdrawal from foreign currency accounts in foreign currency | 1,50% |
| 7.2.1 | Sale of foreign currency into foreign currency accounts | 200 kr |
| 7.3 | International payments | |
| 7.3.1 | Paid into account at Arion Bank | 650 kr |
| 7.3.2 | Paid to another bank account or paid out | 1.500 kr |
| 7.3.3 7.3.4 | Stop, cancellation, query, change due to international payment Insufficient payment information | 3.495 kr 2.000 kr |
| 7.3.5 | Wire transfer - in online banking and Arion app | 895 kr |
| 7.3.6 | Wire transfer - carried out by Arion Bank employee | 7.495 kr |
| 7.3.7 7.3.8 | Express delivery International bank costs paid by the sender (OUR) | 3.500 kr 5.000 kr |
| 8 | Billing service | 3.000 KI |
| 8.1 | Bills | |
| 8.1.1 | Start-up fee for a bill in online banking, B2B | 49 kr |
| 8.1.2 | Fee when Arion Bank employee issues bill | 295 kr |
| 8.1.3 | Mailing of a payment slip | 250 kr |
| 8.1.4 8.1.5 | Payment fee Direct debit payment fee | 75 kr 50 kr |
| 8.1.6 | Reminder letter | 195 kr |
| 8.1.7 | Bill sent for intermediate collection | 100 kr |
| 8.1.8 | Cancellation, change to bill | 45 kr |
| 9 | Electronic documents | |
| 9.1 9.1.1 | Electronic display of document in display system + sales tax | 55 kr |
| 9.1.2 | Initial fee and connection fee for electronic display in the display system + sales tax | 17.595 kr |
| 10 | Current accounts | |
| 10.1 | Deposit accounts | |
| 10.1.1 | · · · · · · · · · · · · · · · · · · · | 0,15% |
| 10.1.2 | | up to 4% |
| 11 | Car and equipment financing | |
| 11.1 11.1.1 | Initial fees/origination fees B&T - Initial fee/origination fee - 6 – 23 months - (minimum ISK 25,000) | 1 050/ |
| | B&T - Initial fee/origination fee - 6 – 23 months - (minimum ISK 25,000) B&T - Initial fee/origination fee - 24 – 35 months - (minimum ISK 25,000) | 1,85% 2,00% |
| 11.1.3 | | 2,25% |
| 11.1.4 | | 2,50% |
| | B&T - Initial fee/origination fee - 60 – 71 months - (minimum ISK 25,000) | 3,00% |
| 11.1.6 11.1.7 | B&T - Initial fee/origination fee - 72 – 84 months - (minimum ISK 25,000) Discount on origination fee for green loans - Electric car | 3,10% 50,00% |
| 11.2 | Charges due to redemption of overdue liabilities to third parties | 30,0070 |
| 11.2.1 | · | 9.995 kr |
| 11.2.2 | Due to vehicle and negligence charges – minimum | 4.995 kr |
| | For parking meter fine – minimum Other minimum | 3.995 kr |
| 11.2.4 11.3 | Other - minimum Documentation of cars and equipment financing | 4.995 kr |
| 11.3.1 | | 15.000 kr |
| | | |



| 40- | | |
|--------|--|--------------------|
| 12 | Credit cards | |
| 12.1 | Visa - Annual fees | |
| 12.1.1 | | 2.500 kr |
| 12.1.2 | | 14.900 kr |
| | Business Gold Icelandair | 17.500 kr |
| | Business Platinum | 16.800 kr |
| 12.1.5 | Business Platinum Icelandair | 24.700 kr |
| | Platinum Business Travel | 31.900 kr |
| 12.2 | Annual turnover discounts on annual fee for business cards | F.00/ |
| | Purchasing card: discount if turnover is over 1.m.kr Purchasing card: discount if turnover yfir is over 1.5 m.kr | 50% 100% |
| | Business Gold: discount if turnover is over 3 m.kr | 50% |
| 12.2.4 | Business Gold: discount if turnover is over 5.8 m.kr | 100% |
| | Business Platinum: discount if turnover is over 4 m.kr | 50% |
| | Business Platinum: discount if turnover is over 7.6 m.kr | 100% |
| | Platinum Business Travel: discount if turnover is over 9 m.kr | 50% |
| | Platinum Business Travel: discount if turnover is over 16 m.kr | 100% |
| 12.3 | Credit card usage and paper statement fees | |
| 12.3.1 | Card reissue - lost card | 2.100 kr |
| 12.3.3 | Payment slip sent - not in direct debit | 515 kr |
| 12.3.4 | Payment slip sent - in direct debit | 260 kr |
| 12.3.5 | Electronic payment slip - not in direct debit | 340 kr |
| 12.3.6 | Electronic payment slip - in direct debit | 130 kr |
| | Debt collection notice | 950 kr |
| | Domestic withdrawal fee, each withdrawal from cashier | 330 kr |
| | Fee for cash withdrawal in ATM - Domestic | 2.2% + 130 kr |
| | Fee for cash withdrawal in ATM - Foreign (minimum 820kr) | 2,75% |
| 12.4 | Other credit card fees | |
| | Printed PIN number | 550 kr |
| | Connection fee for Icelandair loyalty club Priority pass visit per person | 1.550 kr 35 USD |
| | Increase card limit | 895 kr |
| | Emergency funds | 12.900 kr |
| | Request for copy of data, sales receipt | 915 kr |
| | SMS service - per SMS | 11 kr |
| | Margin on VISA wholesale exchange rate in credit card transactions in foreign currencies | 2,70% |
| 13 | Debit, deposits and gift cards | |
| 13.1 | Debit cards | |
| 13.1.1 | Printed PIN number | 550 kr |
| | Debit card transaction | 19 kr |
| | Debit card annual fee | 950 kr |
| | Production fee, reissue - new card for lost card | 1.290 kr |
| 13.1.5 | Withdrawal from a bank or ATM abroad (minimum 790kr) | 1,00% |
| 13.1.6 | Withdrawal from a bank | 330 kr |
| 13.2 | Gift cards | |
| 13.2.1 | Reissued gift card | 520 kr |
| 13.2.2 | Gift cards for legal entities which are customers | 290 kr |
| 14 | Debit card account | |
| 14.1 | Debetcard | |
| | Debit/check insufficient funds - FIT - ≤ 5.000 kr | 895 kr |
| | Debit/check insufficient funds - FIT - 5.001 kr — 10.000 kr | 1.495 kr |
| | Debit/check insufficient funds - FIT - 10.001 kr – 50.000 kr | 2.595 kr |
| | Debit/check insufficient funds - FIT - 50.001 kr – 200.000 kr | 4.955 kr |
| | Debit/check insufficient funds - FIT - ≥ 200,001 | 11.555 kr |
| 14.1.6 | Margin on VISA wholesale exchange rate in debit card transactions in foreign currencies | 2,50% |
| 15 | ATM | |
| 15.1 | Cash withdrawals | |
| | Cash withdrawal at Arion Bank ATM with a card from an issuer other than Arion Bank (Minimum ISK 295) | 1.00% |
| | Cash withdrawal at Arion Bank ATM with a card from an issuer other than Arion Bank - International | 1.10% + 495 kr |
| | | |

^{*}Individual credit card items not included in this price list can be found in the price list of the card companies.

**The Bank does not charge excess and prepayment fees on loans to small companies bearing variable interest rates, cf. Decision no. 24/2017 of the Competition Authority. The definition of small companies is stated in Article 2(11)(b) of the Annual Accounts Act, No. 3/2006.

***The processing fee is 350 kr. where there is no deposit ATM or settlement box.