

# Cash management

## Extended network through IBOS

When your company's business is imports/exports or when you have subsidiaries abroad you can benefit from Nordea's own network and our partnerships.

We offer you versatile cash management services through our units in the Nordic and Baltic countries, the UK, Germany, Singapore and in New York, USA. If your company needs cash management services outside these countries, you can benefit from our partnerships, for example with IBOS Association.

### IBOS services

IBOS, which stands for International Banking - One Solution, is an international banking alliance aimed at serving corporate customers with cross-border banking requirements. As many as 15 banks worldwide have joined forces to offer corporate customers a comprehensive range of banking services, both locally and internationally.

The IBOS network makes it easier for you to open accounts and obtain individual assistance in connection with your local banking transactions in the countries where the IBOS banks do business. Staff of both our own units and the IBOS banks will assist you with local services.

You can obtain transaction and balance information relating to your accounts abroad. Furthermore, using your PC you can transfer funds with same day value to and from your accounts with our international units or with most of our IBOS partners.

### Benefits

- Smooth account opening procedure
- Real-time transaction and balance information
- Monitoring of your accounts abroad
- Domestic payments
- Late cut-off (for EUR 15.00 CET)
- Enhanced credit control and cash management

### You are assisted by the IBOS Member Banks in

- **BELGIUM**, KBC Bank
- **CANADA**, Scotiabank
- **UNITED KINGDOM**, Royal Bank of Scotland
- **FRANCE**, Crédit Commercial de France
- **GERMANY**, HypoVereinsbank
- **THE NETHERLANDS**, KBC Bank
- **IRELAND**, Ulster Bank
- **ITALY**, Istituto Bancario San Paolo di Torino - IMI
- **MEXICO**, Scotiabank Inverlat
- **PORTUGAL**, Banco Santander Totta
- **SPAIN**, Santander Central Hispano
- **USA**, JP Morgan Chase, Silicon Valley Bank, US Bank, Wachovia Bank

### Further information

For further information, please contact your local relationship manager or cash management specialist.