

Tariff of charges for personal customers

Effective from November 1 2019

All tariffs in Danish kroner (DKK).

This tariff lists the most common charges for personal customers of Nordea Danmark, filial af Nordea Bank Abp, Finland.

Your day-to-day finances

Min hverdag

All personal customers are comprised by Min hverdag.*

Min hverdag contains

- The accounts you need
 - Nordea Pay/Visa Dankort**
 - Mobilbank/Netbank
 - Apple Pay and Google Pay
 - Subscription overview in Nordea Wallet
 - Daily investment consultant Nora
 - Transfers and payments via Mobilbank/Netbank***
 - Withdrawals with Visa/Dankort and Nordea Pay at all ATMs in Nordea and other banks
 - Currency withdrawals at many of Nordea's ATMs in Denmark
 - Currency deposits at many of Nordea's ATMs in Denmark
- * Customers with a basic deposit account or a basic payment account are not comprised by Min hverdag. In addition, Nordea can unsubscribe customers from My everyday life, where one or more of the customer's loans and / or credits are sent for debt collection.
- ** A Visa/Dankort is subject to a credit assessment, and the card applicant is required to be 18 years. Customers under the age of 15 can only get Nordea Pay with acceptance of a parent/guardian.
- *** Express payments and foreign transfers are not included.

Fee for Min hverdag quarterly* 90.00

* Young customers under the age of 29, customers with home loans with Nordea or Nordea Kredit, Erhverv+Privat customers and premium banking and private banking customers are not charged a fee for Min hverdag.

Card fee Visa/Dankort and Nordea Pay

Annual card fee is included in Min hverdag.

Other Services Visa/Dankort and Nordea Pay

Express delivery fee (Physical card) 250.00
 Replacement card (Physical card) 150.00
 Change of spending limit (Visa/Dankort) 100.00

Use of the card outside Denmark

As payment card in shops connected to the Visa card system 0.00
 (The shop may charge a fee for the purpose. The shop will inform you of the fee)

As cash card at Nordea's ATMs in Finland, Norway and Sweden 0.00

Withdrawal at ATMs or at branch counters, 1% of the amount withdrawn, minimum per withdrawal 30.00
 (The bank may charge a fee for the withdrawal. The bank will inform you of the fee)

Copy of sales voucher or withdrawal slip 75.00

Credit card (Mastercard)

Nordea Gold, annual card fee (payable in advance)

- Youth 18-28 years 350.00
- Daily Banking customers 700.00
- Homeowners* 0.00
- Premium Banking and Erhverv+Privat customers 0.00
- Family card 100.00
- Credit activation 0.00

*Price per 1 February 2020 will be 350 for Homeowners

The following price are effective until 31 January 2020 for Nordea Gold established before 1 January 2019:

- Former Fordel+ customers and Premium Banking customers 0.00
- Former Fordel customers 350.00
- Former Basis customers 700.00
- Former Ung+ 350.00

Nordea Credit (with or without insurance), annual card fee 250.00 (the card is payable in advance)

Nordea Credit established before 1 January 2019

- Former Fordel+ customers and Premium Banking customers 0.00
- Former Fordel customers 100.00
- Former Basis customers 250.00
- Former Ung+ 100.00

(The fee is unchanged from the former customer programme. As from 1 January 2019, you can no longer enrol in these customer programmes)

Use in Denmark and abroad

As payment card in shops 0.00
 (The shop may charge a fee for the purpose. The shop will inform you of the fee)

As a card for withdrawal of cash at ATMs or at branch counters (including Nordea and Nordea's ATMs) 2% of the amount withdrawn, minimum per withdrawal 50.00
 (The bank may charge a fee for the withdrawal. The bank will inform you of the fee)

Express delivery fee (Physical card) 250.00
 Replacement card (Physical card) 150.00
 Reorder PIN 45.00
 Copy of sales voucher or withdrawal slip 75.00
 Change of spending limit 100.00
 Emergency card 0.00
 Emergency cash 0.00

Sending cards

Ordinary mail 0.00
 Denmark, Western Europe, North America
 Registered mail 250.00
 Eastern Europe
 Courier service 500.00
 Other countries

Online agreement with Netbank/Mobilbank

Annual subscription fee for Netbank/Mobilbank is included in Min hverdag.

Express transfer of amounts to other Danish accounts, Min hverdag 1.00

Common powers of attorney for Netbank

Subscription with common power(s) of attorney 1,000.00
 Establishment or change in power of attorney/ user agreement 0.00

Netbank konto-kik

Establishment and subscription 0.00

Payment accounts*

First cash withdrawal from branch counter per month 0.00
 Subsequently, per withdrawal 30.00
 Withdrawal from branch counter without media 30.00

* Types of accounts from which payments can be made for example Grundkonto

Forretningskonto and Virksomhedskonto

Deposits at branch counter, first two deposits per month 0.00
 Subsequently, per deposit 20.00

Payments

Betalingservice (direct debit) 0.00
 Payment of transfer forms
 - via Indbetalingservice 10.00
 - at the branch counter (only for customers holding an account with Nordea) 40.00

Standard credit transfer via branch	
- between own accounts with Nordea.....	0.00
- to another account with Nordea or to an account with another bank	50.00
- same-day credit transfer to an account with another bank	50.00
- express credit transfer to an account with another bank	55.00

Fixed credit transfer via branch	
- establishment/change.....	50.00
- subsequent transfers within Nordea, per transfer.....	0.00
- subsequent transfers to another bank, per transfer	2.00

Standard credit transfer via branch on behalf of customers without an account with Nordea	
- to be credited to an account with Nordea	100.00
- to be credited to an account with another bank	100.00

Express credit transfer via branch on behalf of customers without an account with Nordea	
- to be credited to an account with Nordea	125.00
- to be credited to an account with another bank	125.00

Cash deposits via branch on behalf of customers	
- to be credited to the customer's own account	0.00
- to be credited to another customer's account with Nordea or to an account with another bank.....	50.00

Cash deposits via branch on behalf of customers without an account with Nordea	
- to be credited to an account with Nordea	100.00
- to be credited to an account with another bank	100.00
- additional fee charged when you get a receipt, eg by instruction by telephone	10.00

Returned items

Returned due to lack of funds in the account	
- Dankort transaction.....	225.00
- transfer forms or direct debits via Betalingsservice	225.00

Coin counter

Using the coin counter for customers without an account with Nordea	1%
(minimum DKK 100)	

Foreign currency

Buying and selling currency (Min hverdag customers)

- ATM.....	0.00
- Branch counter.....	40.00

International payments

The various payment types are subject to special terms and conditions. These terms are outlined in the customer tariff international payments.

Inward payments

Transfers for deposit to an account with Nordea in Denmark	
- if the remitter has stated the correct account number*	50.00
- in euro from another EU member state, up to EUR 50,000	10.00

Transfers

- request for additional information, per payment, excluding the remitting bank's charges**.....	350.00
**) If the remitter pays all charges, Nordea will not charge the fees mentioned.	

Outward payments

Nordea Payment*	200.00
(express transfer between account with Nordea)	
- Transaction via Netbank	50.00

EU Payment	200.00
Transaction via Netbank	20.00
(Transfer of up to 50,000 EUR to a bank in another EU country. The fee or the receiving bank must be paid by beneficiary. The instruction must include IBAN and receiving bank's SWIFT address).	

Ordinary transfer*	200.00
- Transaction via Netbank.....	50.00

*) In addition to the charges mentioned, the receiving bank may charge the beneficiary a fee. The remitter may choose to pay all charges. The total fee for the transfer is determined by the receiving bank, the type of transfer, the degree of urgency and the amount transferred. The instruction must contain correct IBAN for the beneficiary bank in IBAN countries. Otherwise, Nordea will charge you a correction free of DKK 50 to cover the receiving bank's charges.

Loans and credits

Establishment and changes

- Unsecured credit	800.00
- Unsecured loan	800.00
- Nordea Bil (car financing)	2,100.00
- Home loan/credit, secured.....	2,500.00
- Loan/credit, secured.....	2,300.00
(Total fee, incl. documents and provision of security. For Nordea Bil the cost of registering the mortgagee clause will be added)	

Nordea Prioritet, Boligloan and Boligloan Fixed Interest ..	3,880.00
Nordea BoligPuls.....	7,000.00
Switch to/from interest-only Nordea BoligPuls	500.00
(Total fee, incl. documents and provision of security)	

Commission

- Nordea Andel (cooperative dwelling) and Nordea Andel Afdrag (cooperative dwelling with amortisation)	0.50%
(maximum DKK 5,000)	
- Bolig-/Andelsboligloan Fixed Interest.....	2.00%
- Secured loan/credit	1%
- Unsecured loan/credit	2%

Purchase price guarantee when buying owner- occupied/cooperative dwelling.....	1,500.00
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Sale of cooperative dwelling, handling in relation to repayment of loan and collateral	3,500.00
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Establishment of guarantee (domestic).....	700.00
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Digitisation of mortgages regarding property transaction	250.00
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Overdraft etc

Approval of an overdraft	1%
(minimum DKK 100)	

Reminder in case of unauthorised overdraft	100.00
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Respite for the payment of instalment and interest/change of instalment.....	200.00
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Mortgage loans

Processing including establishment and remortgaging	3,500.00
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Raising of Forhåndslån.....	0.50%
(min DKK 1,000, max DKK 4,000)	

Forwarding of assignment for endorsement.....	400.00
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Sale of property (on a cash basis), handling	3,500.00
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Repayment, including partial repayment	1,000.00
(For repayment in connection with a sale, please see separate tariff)	

Different types of mortgage lock-in (Købersikring/Fastkursaftale/Kurskontrakt/ Konverteringssikring) at Nordea Kredit	0.00
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Price lock-in (bond loan) with other mortgage institutions	
- establishment.....	300.00
- change	500.00

Forward contract on prepayment of mortgage loan.....	0.00
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Advancing in respect of prior loan.....	600.00
Administration of escrow account	400.00

Mortgages etc

Endorsement of other mortgages	
- first endorsement (incl. VAT).....	562.50
- subsequent endorsement in the same matter (incl. VAT).....	250.00

Entry on the register

Execution, second charge or assignment	
- first entry (incl. VAT).....	562.50
- subsequent entries in the same matter (incl. VAT).....	250.00

Handling of mortgagee clause

If loan/credit facility is not established simultaneously	200.00
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(In addition, the insurance company charges a fee for the endorsement)

Public charges and fees

Registration fee - housing	
- fixed charge per document.....	1,640.00
- percentage of principal owner-occupied dwelling/weekend cottage/commercial property.....	1.45%

Registration fee – car and other movable	
- fixed charge per document.....	1,660.00
- percentage of principal or total credit amount.....	1.50%

Other charges and fees

Registration of mortgagee clause (car) at insurance company is individual – the bank will inform you of the fee.

Pooled savings – pension and children's savings

Change of pools

Nordea's choice	0.00
Nordea's choice, change of risk profile, pension*	200.00
Nordea's choice, change of risk profile, children's savings*	100.00
Change of individual composition of pools, pension*	200.00
Change is made in Netbank	100.00
Change to or from 100% cash pool or from individual composition to Nordea's choice.....	0

**) Nordea changes the composition of pools*

Pension pool commission

For the part of the balance up to or equal to DKK 350,000	
- short-term bonds, yearly	0.65%
- long-term bond and index-linked bonds, yearly	0.85%
- international bonds, yearly	0.75%
- high-yield bonds, yearly	1.00%
- Danish equities, yearly	1.30%
- international equities, yearly.....	1.40%
- alternative investments, yearly.....	1.50%

For the part of the balance above DKK 350,000 and up to or equal to DKK 600,000

- short-term bonds, yearly	0.40%
- long-term bond and index-linked bonds, yearly	0.60%
- international bonds, yearly	0.50%
- high-yield bonds, yearly	0.75%
- Danish equities, yearly.....	1.05%
- international equities, yearly.....	1.15%
- alternative investments, yearly.....	1.25%

For the part of the balance above DKK 600,000

- short-term bonds, yearly	0.20%
- long-term bond and index-linked bonds, yearly	0.40%
- international bonds, yearly	0.30%
- high-yield bonds, yearly	0.55%
- Danish equities, yearly.....	0.85%
- international equities, yearly.....	0.95%
- alternative investments, yearly.....	1.00%

Cash pools (regardless of balance), yearly

0%
The commission rates applying to Nordea's choice are calculated proportionately for the pools used in the composition. The commission rate will therefore depend on the current allocation between the individual pools and deposits.

Minimum commission per pension account per month..... 10.00

Additional for Nordea's choice, yearly

Pension

- Transfer of pension scheme to other bank/pension fund.....	650.00
- Change in tax liability concerning tax on pension returns.....	650.00
- Partial payment of benefits under the pension scheme	650.00
- Termination of pension scheme before expiry	650.00
- Purchase/sale of unlisted shares.....	1,600.00
- Notification to SKAT due to lack of price.....	200.00
- Recalculation of PAL tax due to lack of price.....	800.00
- Notification to company due to delisting.....	200.00
- Storage of physical unlisted shares.....	400.00
- Dividends from unlisted shares (non-VP share).....	200.00
- Violation of rules for unlisted shares	650.00
- Correction of error not made by Nordea	650.00
- Powers of attorney and deals concerning external managers	650.00
- Corrections to contributions, see sections 21a and 25a	650.00
- Fee for conversion of defined contribution scheme.....	400.00

Other services

Summary of accounts/bank statements

Summary of account at 31 December on paper.....	15.00
Summary of account at 31 December in Netbank.....	0.00

Statements on paper	15.00
Statement in Netbank.....	0.00

Copy of previously received bank statement, summary of accounts or summary of holdings

Copy of payment summary (Betalingsservice)..... 10.00

Safe-deposit box*

Establishment of contract (incl. VAT)	400.00
Annual fee (incl. VAT), depending on the size of the safe-deposit box:	
minimum	850.00

Corporate customer relationship

New Nordea Business Packages.....	2,400.00
New Nordea Business Packages with personal commitment*.....	1,200.00
Monthly fees for Nordea Business Packages*:	
- Start	95.00/35.00
- Plus.....	195.00/75.00
- Pro	275.00

**) You need to be a personal customer with home financing (Privatkunde med Boligfinansiering), Premium Banking or Private Banking customer to be eligible for a discount on the Nordea Business Start and Nordea Business Plus solutions.*

Associations

Annual fee, including Netbank and payment card (Visa/Dankort, Nordea Pay).....	300.00
Fee for establishment/change of powers of attorney per user	600.00
Fee for establishment/change of associations Without power og attorney.....	600.00
Annual fee for common powers of attorney.....	1,000.00

Customers over the age of 18 not covered by Min hverdag

Basic deposit account

Annual card fee, Nordea Pay, linked to a Basic deposit account. 180.00

Basic payment account

Annual fee, including Nordea Pay card and Netbank480.00

Visa/Dankort / Nordea Pay

Annual card fee, Visa, Dankort (payable in advance) 350.00
Annual card fee, Nordea Pay (payable in advance)..... 350.00

Use of Visa/Dankort or Nordea Pay in Denmark

As a card for withdrawal of cash at banks' ATMs 8.00

Express delivery fee (Physical card) 250.00
Replacement card (Physical card) 150.00
Change of spending limit (Visa/Dankort) 100.00

Online agreement with Netbank/Mobilbank

Netbank, annual subscription fee 100.00

Transfers/transactions via Netbank/Mobilbank in Denmark

Transfer of amounts to other Danish banks 2.00
Express transfer of amounts to other Danish banks 3.00
Payment of transfer forms 5.00

Foreign currency exchange

When you sell

Cash foreign currency at the branch
- Customers with an account 40.00
- Customers without an account 125.00

When you buy

Cash foreign currency at the branch
- Customers with an account 40.00
- Customers without an account 125.00

Buying and selling cash foreign currency at the ATM

- Customers with an account 30.00
- Customers without an account 50.00