Nordea

Tariff of charges for personal customers
Effective from 1 January 2019
All tariffs in Danish kroner (DKK).

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

Your day-to-day finances

Min hverdag
Customers over the age of 18 are covered 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
- Credit activation
- Youth 18-28 years

Use of the card outside Denmark
Withdrawal at ATMs or at branch counters,
- 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

Express delivery fee (Physical card) ................................. 250.00

Use in Denmark and abroad

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
1% of the amount withdrawn, minimum per withdrawal ...... 30.00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

Nordea Gold established before 1 January 2019
- Former Fordel+ customers and Premium Banking customers ........................................ 0.00
- Former Fordel customers ............................................ 350.00

- Former Fordel+ customers and
- Former Fordel customers ............................................ 100.00
- Former Basis customers .............................................. 250.00

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

High-interest account and business account
Deposits at branch counter, first two deposits per month .......... 0.00
Subsequently, per deposit .............................................. 20.00

Payments and budget
Betalingservice (direct debit) ........................................... 0.00
Payment of transfer forms
- via Indbetalingsservice ............................................ 10.00

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

Copy of sales voucher or withdrawal slip .................. 75.00

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

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

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

Saving cards
Ordinary mail ............................................................. 0.00

Denmark, Western Europe, North America*
Registered mail .................................................................. 250.00
Western Europe* ............................................................. 500.00

Other countries*
)* See the countries at nordea.dk/kortforsendelse

* A Visa/Dankort is subject to a credit assessment, and the card applicant is required to be [X]
** Express payments and foreign transfers are not included.

Subscription with common power(s) of attorney

Express delivery fee (Physical card) ..................................... 250.00
Recipient service ................................................................ 45.00

Change of spending limit .................................................. 100.00

Emergency card .............................................................. 0.00

Emergency cash ............................................................. 0.00

Other Services Visa/Dankort and Nordea Pay
Annual fee is included in Min hverdag.

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

Payment of transfer forms
Exchanging cheques between accounts ........................................................................ 0.00

Courier service ............................................................. 500.00

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

Your day-to-day finances

Min hverdag
Customers over the age of 18 are covered by Min hverdag*

Min hverdag contains
- The accounts you need
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- 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

*) All new customers and customers opening new accounts after 1 January 2019 are covered by Min hverdag. See exceptions on page 4
**) A Visa/Dankort is subject to a credit assessment, and the card applicant is required to be [X]
*** Express payments and foreign transfers are not included.

Fee for min hverdag quarterly* ........................................ 90.00
Code line payment (only for customers holding an account with Nordea)
- at the branch counter ................................................. 60.00
- at the branch counter. The customer brings a copy of the bill .................................................. 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

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 fee of DKK 50 to cover the receiving bank’s charges.

Loans and credits

Establishment and changes
- Unsecured credit .................................................. 800.00
- Secured loan/credit .................................................. 1%
- Nordea Bi (car financing) ........................................... 2,100.00
- Home loan/credit, secured ........................................ 2,500.00
- Loan/credit, secured ................................................ 2,300.00

Nordea Prioritet and Boliglån ........................................ 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%
- Secured loan/credit .................................................. 1%
- Unsecured loan/credit ................................................ 2%

Purchase price guarantee when buying owner-occupied/cooperative dwelling .................................... 1,500.00

Sale of cooperative dwelling, handling in relation to repayment of loan and collateral ........................................... 3,500.00

Establishment of guarantee (domestic) ................................ 700.00

Respite for the payment of instalment and interest/change of instalment ........................................... 200.00

Mortgage loans
Processing including establishment and remortgaging .... 3,500.00

Raising of Forhåndslån .................................................. 0.50%
(min DKK 1,000, max DKK 4,000)

Forwarding of assignment for endorsement .................. 400.00

Sale of property (on a cash basis), handling ................. 3,500.00

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/FastKursafstale/KursKontrakt/ Konverteringssikring) at Nordea Kredit .................. 0.00

*) If the remitter pays all charges, Nordea will not charge the fees mentioned.
Price lock-in (bond loan) with other mortgage institutions
- establishment .......................................................... 300.00
- change ................................................................. 500.00
Forward contract on prepayment of mortgage loan ............... 0.00
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
(In addition, the insurance company charges a fee for the endorsement)

**Public charges and fees**

Registration fee
- fixed charge per document ........................................... 1,660.00
- percentage of principal or total credit amount
- owner-occupied dwelling/weekend cottage/car/commercial property .......................................................... 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 .......................... 0.00
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 ................................ 0.12%

**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 at intervals decided by Nordea on paper ............... 15.00
Ordered statement .......................................................... 15.00
Statement in Netbank ......................................................... 0.00

Copy of previously received bank statement, summary of accounts or summary of holdings .................. 40.00
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 ................................................................. 750.00

**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 ........................ 600.00
Annual fee for common powers of attorney ......................... 1,000.00

*) The fees are effective from 1 December 2018
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 Netbank .......... 480.00

**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 giro and 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