

Tariff of fees and charges for personal customers

Effective from 1 February 2023 (all fees and charges in DKK)

The tariff of fees and charges comprises the most common services for personal customers at Nordea Danmark, filial af Nordea Bank Abp, Finland, and is divided as follows. The fees and charges may be changed in accordance with the applicable terms and conditions.

- Fees and charges for daily banking services (pages 2 and 3)
- Fees and charges for cards and card-related services (page 4)
- Fees and charges for foreign currency and international payments and transfers (page 5)
- Fees and charges for corporate customer relationships, associations and safe deposit boxes (page 6)
- Fees and charges for services related to investments and pensions (pages 7 and 8)
- Fees and charges for services related to loans and credits (page 9).

Some fees and charges for specific services are not included in this tariff. These fees and charges will appear from the terms and conditions for the specific services. You can see all terms and conditions [here](#)

This tariff only includes fees and charges for services. You can see our deposit rates [here](#) and our general lending rates [here](#)

Fees and charges for daily banking services

Product/service	Fees and charges
Min hverdag – comprises all personal customers and includes* <ul style="list-style-type: none"> - the accounts that you need - Visa/Dankort/Nordea Pay** - mobile banking app/Netbank - Apple Pay and Google Pay - overview of subscriptions in Nordea Wallet - transfers and payments via Netbank/mobile banking app*** - withdrawals using your Visa/Dankort card and Nordea Pay at all Nordea's and other banks' ATMs - currency withdrawals at many of Nordea's ATMs in Denmark - currency deposits at many of Nordea's ATMs in Denmark 	DKK 90 per quarter# Fee at 31 March 2023: DKK 120 per quarter <i>#Customers under the age of 29, customers with home loans with Nordea or Nordea Kredit, premium banking, private banking and Erhverv+Privat customers are not charged a fee for Min hverdag.</i> <i>* Customers who only have a basic deposit account or a basic payment account are not comprised. In addition, Nordea may exclude customers from Min hverdag if one or more of the customer's loans and/or credits have been sent for debt collection.</i> <i>**A Visa/Dankort card requires a credit assessment and you must be over 18. Customers under the age of 15 can only get Nordea Pay with the acceptance of their parents/guardian.</i> <i>***Express credit transfers and international transfers are not included.</i>
Transferforms <ul style="list-style-type: none"> - payment of transfer forms - via payment service (Indbetalingservice) - at the branch counter (only for customers with an account at Nordea) 	<ul style="list-style-type: none"> - DKK 0 - DKK 40 - DKK 50 Fee at 31 March 2023: DKK 75
Transfer via branch office <ul style="list-style-type: none"> - between own accounts with Nordea - to another account with Nordea or to an account with another bank - express credit transfer to another person's account outside of Nordea 	<ul style="list-style-type: none"> - DKK 0 - DKK 50 - DKK 55 Fee at 30 April 2023: DKK 60 #) Fee at 31 March 2023: DKK 60 Fee at 31 March 2023: DKK 60 <i>#). Accounts that you cannot transfer to in online banking are excluded.</i>
Transfer via Netbank/mobile banking app <ul style="list-style-type: none"> - between own accounts with Nordea or to another bank - express credit transfer to another account with Nordea or to another bank 	<ul style="list-style-type: none"> - DKK 0 - DKK 1
Recurring transfer via branch office <ul style="list-style-type: none"> - establishment/change - subsequent transfers to an account with Nordea - subsequent transfers to an account with another bank 	<ul style="list-style-type: none"> - DKK 50 - DKK 0 - DKK 2
Standard credit transfer via branch office on behalf of customers without an account with Nordea <ul style="list-style-type: none"> - to be credited to an account with Nordea - to be credited to an account with another bank 	<ul style="list-style-type: none"> - DKK 100 - DKK 100
Express credit transfer via branch office on behalf of customers without an account with Nordea <ul style="list-style-type: none"> - to be credited to an account with Nordea - to be credited to an account with another bank 	<ul style="list-style-type: none"> - DKK 125 - DKK 125
Cash deposits via branch office on behalf of customers with Nordea <ul style="list-style-type: none"> - to be credited to own account with Nordea - to be credited to a third-party account with Nordea or another bank 	<ul style="list-style-type: none"> - DKK 0 - DKK 50
Cash deposits via branch office on behalf of customers without an account with Nordea <ul style="list-style-type: none"> - to be credited to an account with Nordea - to be credited to an account with another bank - additional fee charged when you get a receipt, for example by instruction over the phone 	<ul style="list-style-type: none"> - DKK 100 - DKK 100 - DKK 10
Transfer/payment returned due to lack of funds in the account <ul style="list-style-type: none"> - Dankort transaction - transfer forms or direct debits via Betalingservice 	<ul style="list-style-type: none"> - DKK 225 - DKK 225 Fee at 31 March 2023: DKK 300

Powers of attorney for accounts - Establishment of power of attorney for account, each power of attorney* <i>* Products for children are exempted.</i>	- DKK 200
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Fees and charges for daily banking services (continued)

Product/service	Fees and charges
Summary of accounts/bank statements - Summary of accounts at 31 December on paper - Summary of accounts at 31 December in Netbank - Bank statements on paper via branch office or telephone - Bank statements in Netbank - Copy of previously received summary of accounts, bank statement or summary of holdings	- DKK 15 - DKK 0 - DKK 15 Fee at 31 March 2023: DKK 75 - DKK 0 - DKK 40 Fee at 31 March 2023: DKK 75
Hourly rate Payment for extraordinary or time-consuming services	- DKK 1,000 (per hour)
Information on fees and charges for basic accounts	
Basic deposit account - Card fee, Nordea Pay, linked to basic deposit account	- DKK 180 annually
Basic payment account - Fee including Nordea Pay card linked to basic payment account and Netbank	- DKK 480 annually
Fees and charges for customers over the age of 18 who are not comprised by Min hverdag	
Visa/Dankort/Nordea Pay - Card fee, Visa/Dankort - Card fee, Nordea Pay	- DKK 350 annually (paid in advance) - DKK 350 annually (paid in advance)
Use of Visa/Dankort or Nordea Pay in Denmark - Withdrawal via ATMs of other banks	- DKK 8
- Express delivery (physical card) - Replacement card (physical card) - Change of spending limit (Visa/Dankort)	- DKK 250 - DKK 150 - DKK 100
Online agreement with Netbank/mobile banking app Netbank subscription	- DKK 100 annually
Transactions via Netbank/mobile banking app in Denmark - Transfer of amount to other bank - Express credit transfer of amount to other bank - Payment of transfer forms	- DKK 2 - DKK 3 - DKK 5

Fees and charges for cards and card-related services

Product/service	Fees and charges
Fees and charges for Visa/Dankort and Nordea Pay (customers with Min hverdag)	DKK 0 annually
Fees and charges for Visa/Dankort and Nordea Pay (customers without Min hverdag)	DKK 350 annually (paid in advance)
Nordea Gold	<ul style="list-style-type: none"> - Customers aged 18-28 DKK 350 annually (paid in advance) - Personal customers DKK 700 annually (paid in advance) - Personal customers with home loans DKK 350 annually (paid in advance) - Premium banking and Erhverv+Privat customers (small entrepreneurs) No fee - Family card DKK 100 - Credit activation DKK 0
Nordea Platinum (MasterCard credit card with lounge access)	<ul style="list-style-type: none"> - DKK 1,500 annually (paid in advance) - 10 times lounge access per year, for additional lounge access see the current fee at nordea.dk/lounge - Family card DKK 200 annually (without travel insurance)
Nordea Credit (offered with and without insurance)	DKK 250 annually (paid in advance)
Nordea Credit – cards issued before 1 January 2019 (paid in advance)	<ul style="list-style-type: none"> - Former fordæl+ customers (gold customers) and premium banking customers DKK 0 - Former fordæl customers (silver customers) . DKK 100 - Former basis customers (bronze customers) DKK 250 - Former Ung+ customers DKK 100 <p>(The fee is unchanged from the previous customer programme. From 1 January 2019 it has not been possible to register for these customer programmes)</p>
Use of Visa/Dankort outside Denmark <ul style="list-style-type: none"> - As payment card in shops connected to the Visa card system - EUR withdrawals at Nordea's ATMs in EU countries - EUR withdrawals at other ATMs or banks in EU countries - Withdrawals in other currencies than EUR at ATMs or banks (including Nordea and Nordea's ATMs) - Foreign exchange fee - Copy of withdrawal slip 	<ul style="list-style-type: none"> - DKK 0 (The shop may charge a fee for the purchase. The shop will inform you of the fee) - DKK 0 - DKK 0 - 1% of the amount withdrawn, minimum charge per withdrawal DKK 30 (The bank may charge a fee for the withdrawal. The bank will inform you of the fee) - European currencies: 1%, other currencies: 1.5% - DKK 75
Use of Nordea Gold/Platinum/Credit card in Denmark and abroad <ul style="list-style-type: none"> - As payment card in shops - Withdrawal at ATMs or at banks (for both also Nordea) - Foreign exchange fee - Copy of withdrawal slip 	<ul style="list-style-type: none"> - DKK 0 (The shop may charge a fee for the purchase. The shop will inform you of the fee) - 2% of the amount withdrawn, minimum charge per withdrawal DKK 50 (The bank may charge a fee for the withdrawal. The bank will inform you of the fee) - European currencies: 1%, other currencies: 1.5% - DKK 75
Other services – Visa/Dankort and Nordea Pay <ul style="list-style-type: none"> - Express delivery (physical card) - Replacement card (physical card) - Change of spending limit (Visa/Dankort) 	<ul style="list-style-type: none"> - DKK 250 - DKK 150 - DKK 100
Other services – Nordea Gold and Nordea Credit <ul style="list-style-type: none"> - Express delivery (physical card) - Replacement card (physical card) - Reordering PIN - Change of spending limit 	<ul style="list-style-type: none"> - DKK 250 - DKK 150 - DKK 45 - DKK 100

Sending cards - Ordinary mail Denmark, Western Europe, North America - Registered mail – Eastern Europe - Courier service – other countries	- DKK 0 - DKK 250 - DKK 500
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Foreign currency and international transfers

Product/service	Fees and charges
Inward payments Transfers for deposit to an account with Nordea in Denmark <ul style="list-style-type: none"> - if the remitter has stated the correct account number* - In EUR from another EU country Transfers <ul style="list-style-type: none"> - request for additional information, excluding the remitting bank's charges** <i>**If the remitter pays all charges, Nordea will not charge the fees mentioned.</i> 	<ul style="list-style-type: none"> - DKK 50 - DKK 0 - DKK 350
Outward payments <ul style="list-style-type: none"> - Manual transfer between Nordea accounts* - Transfer via Netbank between Nordea accounts - Manual transfer in EUR to EU countries - Transfer via Netbank in EUR to EU countries - Manual standard credit transfer in other currencies than EUR* - Transfer via Netbank in other currencies than EUR <i>*In addition to the charges mentioned, the receiving bank may charge the beneficiary a fee. The remitter may choose to pay a supplementary charge to exempt the receiver from costs. 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 DKK 50 to cover the fee charged by the beneficiary's bank.</i>	<ul style="list-style-type: none"> - DKK 50 Fee at 31 March 2023: DKK 60 - DKK 0 - DKK 50 Fee at 31 March 2023: DKK 60 - DKK 0 - DKK 200 Fee at 31 March 2023: DKK 300 - DKK 50
Currency exchange When you sell cash foreign currency at the branch office *) <ul style="list-style-type: none"> - Customers with an account with Nordea - Customers without an account with Nordea When you buy cash foreign currency at the branch office <ul style="list-style-type: none"> - Customers with an account with Nordea - Customers without an account with Nordea Buying and selling cash foreign currency at ATM <ul style="list-style-type: none"> - Customers with Min hverdag - Other customers with an account with Nordea - Customers without an account with Nordea <i>*) Only in the following branch offices: Amager, Glostrup, Rønne and Vesterport</i>	<ul style="list-style-type: none"> - DKK 50 Fee at 31 March 2023: DKK 100 - Cannot sell foreign currency. - DKK 50 Fee at 31 March 2023: DKK 100 - Cannot buy foreign currency. - DKK 0 - DKK 30 - DKK 50

Fees and charges for corporate customer relationships, customers residing abroad, associations and safe deposit boxes

Product/service	Fees and charges
Corporate customer relationships <ul style="list-style-type: none"> - Establishment of product packages for corporate customer relationships - Establishment of product packages for corporate customers – with personal commitment Monthly fee for product packages	<ul style="list-style-type: none"> - DKK 4,800 - DKK 2,400* - DKK 165 per month, DKK 35 for customers with personal commitment* <i>*Personal customers with home loans, premium banking and private banking customers are eligible for discounts on the package.</i>
Associations <ul style="list-style-type: none"> - Package for associations, including Netbank and cards (Visa/Dankort or Nordea Pay) - Establishment/change of Netbank user agreement - Change of board member - Establishment/change of power of attorney for account - Joint powers of attorney - Establishment of new association 	<ul style="list-style-type: none"> - DKK 1,000 annually - DKK 600 per user - No fee payable if set up digitally – otherwise DKK 600 per user - DKK 600 per holder of power of attorney - DKK 1,000 annually - DKK 1,000
Safe deposit box <ul style="list-style-type: none"> - Rental of safe deposit box (including VAT) - The rent (including VAT) depends on the size of the box: minimum 	<ul style="list-style-type: none"> - DKK 600 - DKK 995 (annual minimum, depends on size)
Business account and corporate account <p>Over the counter deposits, first two every month</p> <p>Subsequently, per deposit</p>	<ul style="list-style-type: none"> - DKK 0 - DKK 20
Min hverdag, international (for all customers residing abroad) <p>The service includes all services in Min Hverdag and a number of additional services for customers residing abroad, defined as:</p> <ul style="list-style-type: none"> - customers who leave Denmark and have an address abroad - customers who reside abroad but would like to open an account with Nordea in Denmark - customers who reside in Denmark, but whose spouse or partner resides abroad - customers who have changed their address to an address abroad via borger.dk. 	<p>Customers aged 18-28.....DKK 250 per quarter</p> <p>Personal customers.....DKK 250 per quarter</p> <p>Personal customers with home loans.....DKK 0</p> <p>Premium banking and Erhverv+Privat customersDKK 0</p> <p>Premium banking and private banking customers or customers with home loans with Nordea in Sweden, Norway and Finland are also exempt from the fee.</p>

Pooled savings – pension and children’s savings

Product/service	Fees and charges
Change of pools <ul style="list-style-type: none"> - Nordea’s choice - Nordea’s choice, change of risk profile, pension* - Nordea’s choice, change of risk profile, children’s savings* - Change of individual composition of pools, pension* - If the change is made via Netbank - Change to or from 100% cash pool or from individual composition to Nordea’s choice <i>*Nordea changes the composition of pools</i>	<ul style="list-style-type: none"> - DKK 0 - DKK 200 - DKK 100 - DKK 200 - DKK 100 - DKK 0
Pool commission For the part of the balance up to or equal to DKK 350,000 <ul style="list-style-type: none"> - short-term bonds - long-term bonds and index-linked bonds - international bonds - high-yield bonds - Danish equities - international equities - alternative investments 	<ul style="list-style-type: none"> - 0.65% annually - 0.85% annually - 0.75% annually - 1.00% annually - 1.30% annually - 1.40% annually - 1.50% annually
Pool commission For the part of the balance above DKK 350,000 and up to or equal to DKK 600,000 <ul style="list-style-type: none"> - short-term bonds - long-term bonds and index-linked bonds - international bonds - high-yield bonds - Danish equities - international equities - alternative investments 	<ul style="list-style-type: none"> - 0.40% annually - 0.60% annually - 0.50% annually - 0.75% annually - 1.05% annually - 1.15% annually - 1.25% annually
Pool commission For the part of the balance above DKK 600,000 <ul style="list-style-type: none"> - short-term bonds - long-term bonds and index-linked bonds - international bonds - high-yield bonds - Danish equities - international equities - alternative investments 	<ul style="list-style-type: none"> - 0.20% annually - 0.40% annually - 0.30% annually - 0.55% annually - 0.85% annually - 0.95% annually - 1.00% annually
<ul style="list-style-type: none"> - Cash pools (regardless of balance) <p>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.</p> <ul style="list-style-type: none"> - Minimum commission per account per month - Addition for Nordea’s choice 	<ul style="list-style-type: none"> - DKK 0 - DKK 10 - 0.12% annually

Services for pension savings

Product/service	Fees and charges
Fees and charges for pension-related services	
- transfer of your pension scheme to another bank/pension company/insurance company	- DKK 650 Fee at 31 March 2023: DKK 850
- registration and deregistration of exemption from taxation of pension returns (PAL)	- DKK 650 Fee at 31 March 2023: DKK 850
- partial payout under your pension scheme	- DKK 650 Fee at 31 March 2023: DKK 850
- early termination of your pension scheme	- DKK 650 Fee at 31 March 2023: DKK 850
- purchase/sale of unlisted equities	- DKK 1,600
- notification to Danish tax authorities due to missing price	- DKK 200
- recalculation of PAL tax due to missing price	- DKK 800
- notification to company due to delisting	- DKK 200
- safekeeping of physical unlisted equities	- DKK 400
- services related to dividends from unlisted equities (not VP securities)	- DKK 200
- correction on breach of rules for unlisted equities	- DKK 650 Fee at 31 March 2023: DKK 850
- correction of other errors not made by Nordea	- DKK 650 Fee at 31 March 2023: DKK 850
- correction of powers of attorney and transactions involving external managers	- DKK 650 Fee at 31 March 2023: DKK 850
- correction of contributions to your pension scheme	- DKK 650 Fee at 31 March 2023: DKK 850
- fee for conversion of defined contribution scheme	- DKK 400

Fees and charges for services related to loans and credits

Product/service	Fees and charges
Establishment and changes – fixed fees and charges <ul style="list-style-type: none"> - unsecured credit - unsecured loan - Nordea Bil (car loan) - Cooperative housing loan/secured credit - Secured loan/credit (Total fee, including documents and provision of collateral. For Nordea Bil (car) and Båd (boat) the cost of registering the mortgagee clause will be added.) - Nordea Prioritet, Boliglån and Boliglån Fast Rente - Nordea BoligPuls - Switch to/from interest-only Nordea BoligPuls 	<ul style="list-style-type: none"> - DKK 1,000 - DKK 1,000 - DKK 2,500 - DKK 2,900 - DKK 2,300 - DKK 4,200 - DKK 7,000 - DKK 500 (Total fee, including documents and provision of collateral)
Establishment and changes – arrangement fee <ul style="list-style-type: none"> - Nordea Andel (cooperative housing loan) and Nordea Andel Afdrag (cooperative housing loan with amortisation) - Bolig-/Andelsboliglån Fast Rente – fixed-rate loans for cooperative homes - Secured loan/credit - Unsecured loan 	<ul style="list-style-type: none"> - 0.50% (maximum DKK 7,500) - 2.00% - 1.00% - 2.00%
Other fees and charges for sale, changes, guarantees etc <ul style="list-style-type: none"> - Purchase price guarantee when buying owner-occupied/cooperative dwelling - Sale of cooperative dwelling, handling in relation to repayment of loan and collateral - Establishment of guarantee (domestic) - Digitisation of mortgage deed in connection with property transaction etc - Hourly rate, Construction matters 	<ul style="list-style-type: none"> - DKK 2,000 - DKK 3,500 - DKK 700 - DKK 250 - DKK 1,000 (per hour)
Overdraft etc <ul style="list-style-type: none"> - Approval of overdraft - Reminder in case of unauthorised overdraft - Respite for/change of payment 	<ul style="list-style-type: none"> - DKK 0 - DKK 100 - DKK 200
Mortgage loans <ul style="list-style-type: none"> - Mortgage origination, including purchase, sale, top-up, remortgaging, new construction, conversion and extension and assumption of debt (except in connection with undivided possession of an estate) - Raising of advance loan (Forhåndslån) - Forwarding of assignment for registration - Repayment including partial repayment (for repayment in connection with a sale please see separate tariff) - Different types of mortgage lock-in (Køberforsikring/Fastkursaftale/Kurskontrakt/ Konverteringssikring) at Nordea Kredit - Price lock-in with other mortgage institution – establishment - Price lock-in with other mortgage institution – change - Forward contract on prepayment of mortgage loan - Change of ranking order for higher-ranking loan - Administration of escrow account 	<ul style="list-style-type: none"> - DKK 3,500 - 0.50% (minimum DKK 1,000 and max. DKK 4,000) - DKK 1,000 - DKK 2,000 - DKK 0 - DKK 300 - DKK 500 - DKK 0 - DKK 600 - DKK 400
Endorsement of other mortgages <ul style="list-style-type: none"> - first endorsement (including VAT) - subsequent registration in the same matter (including VAT) 	<ul style="list-style-type: none"> - DKK 562.50 - DKK 250
Registration of mortgages – execution, second charge or assignment <ul style="list-style-type: none"> - first registration (including VAT) - subsequent registration in the same matter (including VAT) 	<ul style="list-style-type: none"> - DKK 562.50 - DKK 250
Registration fee – home <ul style="list-style-type: none"> - fixed charge per document - Percentage charge of principal, owner-occupied dwelling/holiday home/cooperative dwelling/commercial property 	<ul style="list-style-type: none"> - DKK 1,730 - 1.50%
Registration fee – car and other movables <ul style="list-style-type: none"> - fixed charge per document - percentage charge of principal or total credit amount 	<ul style="list-style-type: none"> - DKK 1,750 - 1.5%