



Payments via Unitel

Customer tariff effective from 1 October 2018

About the customer tariff	<p>This tariff contains prices for payments ordered via Unitel.</p> <p>All charges are in Danish kroner. The charges for services relating to payment accounts maintained in other currencies are converted at the exchange rate applicable on the date of the debit entry, see condition 4.1 of <i>Terms and conditions for payment accounts for corporate customers</i>.</p> <p>If a cut-off time is stated for ordering payments etc, it means that the business day concerning the relevant payment service ends at the time stated.</p> <p>See also the tariff for international payments to corporate customers and the tariff for domestic payments via branches to corporate customers.</p>
Definitions	<p>Execution time is the number of days it takes to effect a payment transaction. Days mean business days, that is, the period within which it is possible to effect or receive a payment transaction. Business days in Nordea and other banks are not necessarily identical. Day 0, 1 and 2 means business days (see, however, the below section on international bank holidays).</p> <p>EEA countries are the EU countries and the EFTA countries Norway, Liechtenstein and Iceland.</p> <p>EEA currencies are EUR, DKK and other national EU currencies (BGN, CZK, GBP, HRK, HUF, PLN, RON, SEK) and national currencies in the EFTA countries Norway, Liechtenstein and Iceland (NOK, CHF, ISK).</p>
The Nordea Group's international units	<p>The Nordea Group has units in Denmark, Estonia, Finland, Latvia, Lithuania, Norway, Russia, Singapore, the UK, Sweden, Germany and the USA.</p>
Nordea currencies	<p>DKK, EUR, GBP, NOK, PLN, SEK, SGD and USD.</p>
International bank holidays	<p>When outward international payments are given value, allowance is made for international bank holidays in both the remitter's and the beneficiary's country as well as settlement/value dating in foreign exchange markets. International bank holidays appear from nordea.dk/bankhelligdage.</p>
IBAN-only	<p>For certain countries a so-called IBAN-only principle applies. This principle implies that the beneficiary's bank is identified through the IBAN of the beneficiary. Nordea will derive all the needed information on the beneficiary's bank from the IBAN. If you include any information on the beneficiary's bank, such as a BIC or name and address in a payment instruction, even if it is not needed, Nordea will ignore this information and use the information that can be derived from the IBAN instead.</p> <p>Read more on the IBAN-only principle, and for which counties it applies, on nordea.dk/iban.</p>

Currency conversion

The exchange rate for international payments is determined according to the below principles.

Outward transfers

Currency	AED AUD CAD CHF CNH CZK DKK EUR GBP HKD HRK HUF ILS JPY MXN NOK NZD PLN RON RUB SAR SEK SGD THB TRY USD ZAR
-----------------	---

Before 13.00	Amounts up to the equivalent of DKK 25,000. Nordea's quoted exchange rates of that day plus/minus Nordea's margin.
	Amounts exceeding DKK 25,000. The market rate plus/minus Nordea's margin.

After 13.00	All amounts. The market rate plus/minus Nordea's margin.
-------------	---

Currency	BGN INR JOD KES KRW KWD LKR MAD PHP PKR QAR TND
-----------------	---

Before 13.00	Amounts up to the equivalent of DKK 3,000,000. Nordea's quoted exchange rates of that day plus/minus Nordea's margin.
	Amounts exceeding DKK 3,000,000. The market rate plus/minus Nordea's margin.

After 13.00	Amounts up to the equivalent of DKK 500,000. Nordea's quoted exchange rates of that day plus/minus Nordea's margin.
	Amounts exceeding DKK 500,000. The market rate plus/minus Nordea's margin.

Inward transfers

Currency	AED AUD CAD CHF CNH CZK DKK EUR GBP HKD HRK HUF ILS JPY MXN NOK NZD PLN RON RUB SAR SEK SGD THB TRY USD ZAR
-----------------	---

Before 13.00	Amounts up to the equivalent of DKK 25,000. Nordea's quoted exchange rates of that day plus/minus Nordea's margin.
	Amounts exceeding DKK 25,000. The market rate plus/minus Nordea's margin.

After 13.00	All amounts. The market rate plus/minus Nordea's margin.
-------------	---

Currency	BGN INR JOD KES KRW KWD LKR MAD PHP PKR QAR TND
-----------------	---

Before 13.00	Amounts up to the equivalent of DKK 3,000,000. Nordea's quoted exchange rates of that day plus/minus Nordea's margin.
	Amounts exceeding DKK 3,000,000. The market rate plus/minus Nordea's margin.

After 13.00	All amounts. Nordea's quoted exchange rates the next business day plus/minus Nordea's margin.
-------------	--

Final settlement of payments for which Nordea's quoted exchange rates are used takes place when the exchange rates are published in the afternoon on the same day or the following day.

Nordea's margin is available on nordea.dk/marginal and the market rate is available at nordea.dk/valutakurser.

Nordea's current quoted exchange rates are available in Netbank, Netbank konto-kik or at nordea.dk/handelsnoteringskurs.

Domestic transfers ⁽¹⁾

Type of payment	Tariff (DKK)
Bank transfer – ordinary (Standard credit transfer) - in DKK to an account with another bank	1.00
Bank transfer – same day (Same-day credit transfer) ⁽²⁾ - in DKK to an account with another bank (Only possible in EDIFACT)	4.00
Transfer between accounts within Nordea ⁽³⁾	1.00
Intragroup transfer via the Danish central bank from DKK 1 million ⁽⁴⁾	200
Advice of incoming intragroup transfer from DKK 1 million	0
NemKontoBetaling ⁽⁵⁾ - per enquiry - per transfer	0.50 1.00

Payment of transfer forms

Transfer form	1.00
---------------	------

(*) See cut-off times and value dating at nordea.com

- (1) If the beneficiary's bank returns the transfer because the beneficiary's account does not exist, the remitter is charged a fee of DKK 25.
- (2) To be ordered before 11:30 at the day of execution.
- (3) Transfers with the text code Salary, Pension etc. are credited to the account on day 1 with value dating on day 1. The same applies to transfers designated 'competition neutral availability date'.
- (4) Cannot be revoked or edited on the day of execution.
- (5) Requires agreement with Nordea.

International payments (*)	Type of payment	Tariff (DKK)
Transfer to Nordea units (6)	Nordea Intercompany Payment (7)	60 #
Intragroup transfer to other banks (6)	Intragroup transfer (8)	200 # + ½ ‰ ved veksling
Other international payments (6)	Nordea Payment (7) (9)	50 #
	EU Payment (10)	20
	Ordinary transfer	50 #
	Express transfer (8)	300 # + ½ ‰ ved veksling
Currency account transfer between accounts with Nordea (*)	Between own accounts With conversion - All currencies	0
	Without conversion - All currencies	0
	With conversion - EEA currencies - Other currencies	20 20
	Without conversion - EEA currencies - Other currencies	20 20

(*) See cut-off times and value dating at nordea.com

Foreign cheques	Cheque issued by Nordea and sent to	Cut-off time in Unitel	Debit Value date	Credit Value date	Tariff (DKK)
	- the remitter	Day 0 13.00	Day 0	On encashment	135
	- the beneficiary	Day 0 13.00	Day 0	On encashment	155
Advice by letter (11)	Advice of international transfers				20
Electronic advice	Advice of international transfers				0

(6) See information regarding currency conversion on page 3.

(7) Only in Nordea currencies (on page 2).

(8) For currencies with the value date day 2 the charge is without an addition of 0.05 %. See more information at nordea.com.

(9) Is ordered as an ordinary transfer and must contain the correct BIC (Bank Identifier Code) of the beneficiary's Nordea unit. For countries where the so-called IBAN-only principle applies, only the IBAN is to be given (read more on nordea.dk/iban). In addition, an EU Payment in EUR to Nordea in another EU country, including Norway, will be subject to the same execution time as a Nordea Payment.

(10) EU Payments are ordered as an ordinary transfer. The instruction must be for EUR to a beneficiary's bank in another EEA country. The instruction must contain the beneficiary's IBAN (International Bank Account Number). The remitter pays Nordea's charges while the beneficiary pays the receiving bank's charges.

(11) If the same information is made available electronically.

Enquiries	Customer Statement Messages	DKK 0.75 per account per day
Cancellation etc.	Cancellation, repetition, advice, enquiry or change of an executed international payment	DKK 350 per transfer + foreign charges
Stop payment	To Denmark	DKK 200 each
	International	DKK 300 per transfer + foreign charges
Request for Transfer	Request for Transfer to other banks outside Nordea	DKK 10 each

The instruction must contain the correct BIC and/or bank code. If both are filled in, they must both be correct and match. Otherwise, a correction fee of DKK 150 is charged. For Nordea Intercompany Payment, however, only DKK 15 is charged.
 For some countries both IBAN and BIC are mandatory. If a payment instruction does not meet this requirement, it will be rejected.

For some of the countries, where IBAN is mandatory, an additional IBAN-only principle applies. This principle implies that the beneficiary's bank is identified through the IBAN. Nordea will automatically derive all needed information on the beneficiary's bank from the IBAN. If a payment instruction contains information on the beneficiary's bank, even if it is not needed, Nordea will ignore this information and use the information which can be derived from the IBAN instead.

Read more on nordea.dk/iban.

