## Price list for everyday banking services

Extract from the service charge list for private customers:

### Everyday banking packages, accounts, cards, payments and account information

Valid from 1st of September 2019

### EVERYDAY BANKING PACKAGES

Everyday banking packages are available to customers who have registered for the Danske Benefit Programme, to young persons (ages 18-27) and to students (ages 18-32). The benefit levels in the Danske Benefit Programme are determined by the volume of banking*, i.e. the customer’s combined total of loans, savings, investments and insurance savings, according to the chart below:

<table>
<thead>
<tr>
<th>Benefit level</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit level 4</td>
<td>150 000 -</td>
</tr>
<tr>
<td>Benefit level 3</td>
<td>50 000 - 149 999.99</td>
</tr>
<tr>
<td>Benefit level 2</td>
<td>10 000 - 49 999.99</td>
</tr>
<tr>
<td>Benefit level 1</td>
<td>0 - 9 999.99</td>
</tr>
</tbody>
</table>

### DANSKE PLATINUM PLUS

(AGREED FROM 1.9.2019)

<table>
<thead>
<tr>
<th>Benefit level</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit level 4</td>
<td>3.50</td>
</tr>
<tr>
<td>Benefit level 3</td>
<td>3.60</td>
</tr>
<tr>
<td>Benefit level 2</td>
<td>6.80</td>
</tr>
<tr>
<td>Benefit level 1</td>
<td>8.80</td>
</tr>
<tr>
<td>Students</td>
<td>3.50</td>
</tr>
<tr>
<td>Young persons</td>
<td>3.50</td>
</tr>
</tbody>
</table>

This package includes:
- Unlimited personal Danske accounts
- Mastercard Debit card
- Bank identifiers
- Danske Real-time
- Cash withdrawals abroad in euros using the debit card
- Currency exchange orders
- Paper account statements for eBanking customers
- SMS services

### DANSKE GOLD (AGREED FROM 1.9.2019)

<table>
<thead>
<tr>
<th>Benefit level</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit level 4</td>
<td>2.50</td>
</tr>
<tr>
<td>Benefit level 3</td>
<td>2.60</td>
</tr>
<tr>
<td>Benefit level 2</td>
<td>5.80</td>
</tr>
<tr>
<td>Benefit level 1</td>
<td>7.80</td>
</tr>
<tr>
<td>Students</td>
<td>1.00</td>
</tr>
<tr>
<td>Young persons</td>
<td>1.50</td>
</tr>
</tbody>
</table>

This package includes:
- Two personal Danske accounts
- Mastercard Debit card
- Bank identifiers
- Cash withdrawals abroad in euros using the debit card
- Currency exchange orders
- SMS services

### DANSKE GOLD (AGREED BEFORE 1.9.2019)

<table>
<thead>
<tr>
<th>Benefit level</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit level 4</td>
<td>3.70</td>
</tr>
<tr>
<td>Benefit level 3</td>
<td>3.80</td>
</tr>
<tr>
<td>Benefit level 2</td>
<td>5.90</td>
</tr>
<tr>
<td>Benefit level 1</td>
<td>6.90</td>
</tr>
<tr>
<td>Students</td>
<td>1.80</td>
</tr>
<tr>
<td>Young persons</td>
<td>2.30</td>
</tr>
</tbody>
</table>

This package includes:
- Two personal Danske accounts
- Mastercard Gold Credit/Debit card with travel insurance
- Mastercard Debit card
- Bank identifiers
- Cash withdrawals abroad in euros using the debit card
- Currency exchange orders
- SMS services

### DANSKE SILVER

<table>
<thead>
<tr>
<th>Benefit level</th>
<th>€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefit level 4</td>
<td>1.50</td>
</tr>
<tr>
<td>Benefit level 3</td>
<td>1.60</td>
</tr>
<tr>
<td>Benefit level 2</td>
<td>4.80</td>
</tr>
</tbody>
</table>
Benefit level 1 € 6.80
Students € 0.00
Young persons € 0.00

This package includes:
- Personal Danske account
- Mastercard Debit card
- Bank identifiers

* The volume of banking is calculated according to the previous month's average. The following personal customer products are taken into consideration: Deposits held at Danske Bank, the market value of fund shares managed by Danske Invest Fund Management Ltd, the market value of Mandatum Life Insurance Company Ltd's investment and pension insurance policies ordered through Danske Bank, the residual book value of bonds held in custody accounts at Danske Bank, the market value of securities held in custody accounts at Danske Bank, the residual book value of financing agreements at Danske Finance, the residual book value of bonds and the current balance of credit accounts, credit cards and consumer loans.

ACCOUNTS

CURRENT ACCOUNT
Monthly fee for Danske Account € 2.00
Current Account for 0 - 17 -year-olds € 0.00 (Young Current Account)
- The Young Current Account also includes a Mastercard Debit card

SAVINGS ACCOUNT and GOLDEN PIGLET ACCOUNT
Monthly fee for the Savings Account € 0.00
2 withdrawals/account transfers free of charge per month
- Other withdrawals/account transfers each € 2.00

DANSKE TARGET ACCOUNT
10 withdrawals/account transfers free of charge per calendar year
- Other withdrawals/account transfers each € 6.00

DANSKE SAFETY ACCOUNT
5 withdrawals/account transfers free of charge per calendar year
- Other withdrawals/account transfers each € 6.00

DANSKE BENEFIT ACCOUNT
Monthly fee for Benefit Account € 0.00
If funds are withdrawn from the Benefit Account, no interest is paid for the month in which the withdrawal was made, or the month in which the account is closed.

DANSKE HARVEST ACCOUNT
5 withdrawals/account transfers free of charge per month
- Other withdrawals/account transfers each € 2.00

RETURN ACCOUNT (part of the base Package for Depositor)
2 withdrawals/account transfers free of charge per month
- Other withdrawals/account transfers each € 6.00

CARDS

CREDIT CARDS (AGREED FROM 1.9.2019)
Card fees (Co-branded cards included)
For credit cards agreed from 1.9.2019 the annual card fee includes the following card service fees previously charged for credit cards: annual fee, invoicing fees, changes made to the card, cash withdrawals, enquiries on ATMs and parallel card.

- Basic level Mastercard Credit/Debit and Credit 1.9 % of credit limit, at most € 150.00
- Mastercard Gold Credit/Debit 1.9 % of credit limit, at most € 150.00
- Mastercard Platinum Credit/Debit 1.9 % of credit limit, at most € 150.00
- Finnair Plus Visa 3.65 % of credit limit, at most € 150.00
- Finnair Plus Visa Gold 3.65 % of credit limit, at most € 150.00
- Private Banking -cards
  - WorldElite Mastercard Credit/Debit € 150.00
  - Mastercard Platinum Credit/Debit € 150.00

Other fees
- Reminder fee € 5.00
- Exceeding the credit limit € 10.00
- Extension of payment period € 5.00
- Confiscation fee for a card that has been misused € 150.00

CREDIT CARDS (AGREED BEFORE 1.9.2019)
Annual fees (Co-branded cards included)

- Annual fee for the basic level Mastercard and Visa Credit/Debit and Credit, of overdraft limit 2.5 % minimum € 60.00
  - Parallel card € 20.00
  - Mastercard Gold Credit/Debit and Visa Gold € 90.00
  - Parallel card € 40.00
  - Mastercard Platinum Credit/Debit € 180.00
  - Parallel card € 60.00
  - Finnair Plus Visa € 60.00
  - Parallel card € 15.00
  - Finnair Plus Visa Gold € 150.00
  - Parallel card € 30.00

Private Banking -cards
- WorldElite Mastercard Credit/Debit € 540.00
  - Parallel card € 0.00
  - Mastercard Platinum Credit/Debit € 312.00
**PRICE LIST FOR EVERYDAY BANKING SERVICES**

**Danske Bank A/S, Finland Branch**
Registered domicile and address Helsinki, Televisiokatu 1, FI-00075 DANSKE BANK
Business ID 1078693-2

**Danske Bank A/S, Copenhagen**
Danish Business Authority
CVR-no 61 12 62 28

### Invoicing fees

- **Parallel card** € 0.00
- **E-invoice** € 2.00
- **Paper invoice** € 3.50
- **Mastercard Credit, that has originally been issued as YkkösBonus Mastercard** € 3.00
- **Tiliraha Mastercard** € 4.00
- **Finnair Plus: Visa and Visa Gold** € 0.00
- **Cash withdrawal from a credit account through eBanking or an ATM** € 2.00 + 3.0 %

### DEBIT CARDS

| Monthly fee | € 3.00 |
| Under 18 years | € 0.00 |
| Student Mastercard Debit | € 0.00 |
| ISIC Student Mastercard Debit | € 0.00 |
| ISIC Postgraduate Mastercard Debit | € 0.00 |

**Cash withdrawals**

- Euro-denominated ATM withdrawals (Otto. and other ATMs in Finland and EU countries)
  - Five withdrawals free of charge per month per account
  - Exceeding withdrawals each € 0.60
- Other ATM cash withdrawals € 2.00 + 3.0 %

**Cash withdrawals from POS terminal with cashback**

- Five withdrawals free of charge per month per account
- Exceeding withdrawals each € 0.30

### CHANGES TO CARDS AND OTHER FEES (FOR CREDIT CARDS AGREED BEFORE 1.9.2019 AND DEBIT CARDS)

- **Changing card design** € 8.00
  *(If ordered through personal service € 20.00)*
- **Card renewal before the date of expiry (e.g. change of name, replacing a destroyed card)** € 10.00
  *(If ordered through personal service € 20.00)*
- **Reissuing a PIN** € 5.00
  *(If ordered through personal service € 10.00)*
- **Changing the PIN (requires card renewal)** € 10.00
  *(If ordered through personal service € 20.00)*
- **Change of payment plan** € 5.00
  *(If ordered through personal service € 10.00)*
- **Change of overdraft limit** € 8.00
  *(If ordered through personal service € 20.00)*
- **Surcharge for express delivery of a card** € 20.00
- **Reminder fee** € 5.00
- **Exceeding the credit limit** € 10.00
- **Copy of receipt of domestic transaction** € 2.00
- **Copy of receipt of a transaction abroad** € 5.00
- **Copy of an invoice** € 2.00
- **Acquiring new contact information for a customer** € 5.00

**Finder’s reward** € 10.00

**Balance enquiry on ATMs** € 0.50

**Transaction enquiry on ATMs** € 1.00

### PAYMENTS

**Payment of invoices via Payment envelopes / invoice** € 2.00

**Payment of invoices via Personal Service / invoice** € 2.00

**Account transfer at branches and via Telephone Service** € 5.00

**Payment of invoices with cash at branches** € 6.00

**Payment of invoices as urgent payments** € 17.00

### Money remittance

**Transfer by phone or** in a payment envelope
- **To an account in Danske Bank** € 0.00
- **To an account in another bank** € 5.00

**Withdrawal at a branch** € 6.00

### CASH

**DEPOSITING CASH**

(Funds collected by private individuals for savings purposes)

**Using a deposit ATM or at calculating centre**

- **Coins up to € 100** € 0.00
- **Coins in excess of € 100, of the value 2.50 %** Banknotes € 0.00

**Through personal service at a branch, deposit to own account**

- **Coins up to € 10** € 0.00
- **Banknotes** € 0.00

### WITHDRAWAL OF SORTED CASH AT A BRANCH

**Order** € 5.00
- **of the value of banknotes 0.50 %**
- **of the value of coins 5.00 %**

### ACCOUNT-INFORMATION (FOR PAYMENT ACCOUNTS)

**Balance and transaction enquiries through Personal Service** € 2.50

**Balance and transaction enquiry ordered as a text message, per message 0.25 + mpm** Agreed information sent as a text message, per message € 0.20

**Receipts / each**

- **Receipt ordered upon payment** € 2.50
- **Receipt upon payment at branch** € 0.00
- **Receipt ordered afterwards** € 5.00
- **Audit letter [regarding total banking] or certificate of balance and interest for accounts for current or previous year** € 15.00
## Price List for Everyday Banking Services

### Account Statement
- Monthly
- Printed account statement for eBanking customers
- More than once a month / each
- Account statement ordered afterwards / Month (max. 10 years old)

**Prices:**
- Monthly: €0.00
- Printed account statement for eBanking customers: €1.40
- More than once a month / each: €1.00
- Account statement ordered afterwards / Month (max. 10 years old): €5.00

### Pledging of an Account
(e.g. as rental deposit)

**Price:** €30.00

### Notices
- Of insufficient account coverage
- Overdraft fee
- Overdraft facility
- Letter of notice about overdraft

**Prices:**
- Of insufficient account coverage: €6.00
- Overdraft fee: €12.00
- Overdraft facility: €20.00
- Letter of notice about overdraft: €5.00

### Bank Identifiers
- Monthly fee for bank identifiers
- Renewal of bank identifiers
- New security card to replace spent one (sent by bank automatically)
- New security card and/or password to replace a lost or forgotten one
- Activation of a new identification application
- New code calculator to replace a lost or damaged one
- Delivery of bank identifiers, separate PIN codes, security cards and code calculators abroad

**Prices:**
- Monthly fee for bank identifiers: €3.00
- Renewal of bank identifiers: €0.00
- New security card to replace spent one (sent by bank automatically): €0.00
- New security card and/or password to replace a lost or forgotten one: €10.00
- Activation of a new identification application: €0.00
- New code calculator to replace a lost or damaged one: €10.00
- Delivery of bank identifiers, separate PIN codes, security cards and code calculators abroad: €10.00

### Telephone Services
- Personal service
  - Using bank identifiers 0200 2590
  - Mon - Fri 9am - 16pm
- Automated service
  - Using bank identifiers 0200 2591
  - 24 h/day

**Prices:**
- Personal service: €0.06/min inc/mnc
- Automated service: €0.06/min + inc/mnc

### International Payment Services
- Account transfer as SEPA payment
- Euro-dominated account transfer in euro area
- Beneficiary’s account number in IBAN format
- BIC/SWIFT code for beneficiary’s bank provided
- Remitter and beneficiary pay charges of their respective banks
- Account transfer abroad other than as a SEPA payment
- Through personal service via ordering form
- Account transfer to customer’s own account within Danske Bank group

**Prices:**
- Account transfer as SEPA payment: €0.00
- Euro-dominated account transfer in euro area: €10.00
- Beneficiary’s account number in IBAN format: €10.00
- BIC/SWIFT code for beneficiary’s bank provided: €10.00
- Remitter and beneficiary pay charges of their respective banks: €10.00
- Account transfer abroad other than as a SEPA payment: €10.00
- Through personal service via ordering form: €20.00
- Account transfer to customer’s own account within Danske Bank group: €0.00

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**Payment Details:**

- Payments transmitted by express order: €35.50
- International cheque: €20.00
- Bank posts the cheque to the principal or to the beneficiary
- Charges for full-amount payments: €20.00
- Letters of notice about overdraft: €5.00
- Additional fee for transfers to EU/EEA countries if no IBAN provided: €10.00

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**Encashment of Cheques**

- Cheque in foreign currency: 0.30 % or min. €13.00
- Cheque in euros: 0.30 % or min. €13.00
- Drawn on Danske Bank: €13.00
- Drawn on another bank in Finland: 0.20 % or min. €13.00

**For cheques in currencies other than that of the paying country, any foreign bank fees shall be charged later.**

- Cheque taken on collection basis: 0.20 % or min. €45.00 max. €350.00 + foreign bank fees and possible courier expenses
- Cheque returned unpaid: €35.00 + any other possible expenses, e.g. foreign bank fees
- Traveller’s cheques / each: €1.00 + minimum per change: €5.00

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**Receipts, Vouchers and Notifications for Foreign Payments**

- Receipt, voucher or a copy of a voucher / each: €5.00
- Postage abroad: actual costs
- Notification of uncovered assignment sent by post: €5.00
- Queries and amendments: €20.00
## FOREIGN CURRENCY ACCOUNT

### Account transfer
As a domestic payment at branch or via Telephone Service € 5.00

As a foreign payment, see Payments abroad.

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account statement</td>
<td>€ 0.00</td>
</tr>
<tr>
<td>Account statement or account statement duplicate drawn up separately / page</td>
<td>min. € 5.00</td>
</tr>
<tr>
<td>Balance and interest statement drawn up separately</td>
<td>€ 15.00</td>
</tr>
</tbody>
</table>

## CLARIFICATION WORK

Reports or services not shown in the price list and requested by the customer, such as clarifications of old transactions or older than previous year’s audit letter, will be charged according to the actual work costs; however, the minimum charge for each full hour or part thereof is made € 100.00.

## NOTIFICATION

Payment default or another breach of contract will be subject to costs, which shall be the responsibility of the debtor. Such expenses include legal costs, collection agency expenses or fees charged by the execution authority. The rates of these charges are based on the legislation and the price lists of different service providers valid at the time.

Kiinteistömaailma and Danske Bank pay each other a commission for customer guidance cooperation, € 10–50 per case.

Exceptions to the fees and charges presented in this document due to Private Banking Access service can be found in the separate Danske Bank Private Banking price list.

These prices are the valid minimum rates which the Bank has the right to change. If the work costs arising from the customer’s request exceed these rates, the actual work costs will be charged. The Bank is entitled to charge for payments and services from the customer’s account.

## OFFSALE ACCOUNTS

### eDEPOSIT ACCOUNT (off sale)
2 account transfers in eBanking free of charge per month, others each € 6.00

### SMART ACCOUNT (off sale)
No fees, but if a withdrawal is made from the account or the account is closed, that month interest rate is half of The European Central Bank base rate.