

# **Domestic payments via branches**

Tariff for corporate customers effective from 1 January 2018

## About the customer tariff

This tariff is applicable to domestic payment services provided via Nordea Danmark, branch of Nordea Bank AB (publ) Sverige, "Nordea" or the "bank", in accordance with *Terms and conditions for payment accounts for corporate customers*.

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 4.1 of *Terms and conditions for payment accounts for corporate customers*.

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.

The value dating rules in respect of creditors apply to Nordea. Other banks may have other value dating rules.

It is possible to effect payments faster and at reduced prices via the bank's office banking systems.

For information about international payments, see separate tariff.

**Definitions and specialist terms** 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.

## When you make a payment

Type of payment <sup>(1)</sup>	Execution time	Tariff (DKK) <sup>(2)</sup>
Standard credit transfer		
- between own accounts with Nordea	0 days	0
- to another account with Nordea	0 days	50
- to an account with another bank	1 day	50 <sup>(3)</sup>
Same-day credit transfer <sup>(4)</sup>		
- to an account with another bank	0 days	50 <sup>(3)</sup>
Express credit transfer		
- to an account with another bank	0 days	55 <sup>(5)</sup>
Intercompany transfer via the Danish central bank (DKK minimum amount 1m)	0 days	300
Transfer via the Danish central bank (DKK minimum amount 1m)	0 days	300

(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.  
The price for call back of transfers to other domestic banks is DKK 350.

(2) For a receipt to the remitter (debit advice) DKK 10 is added.

(3) For customers who do not have an account with Nordea the charge is DKK 100.

(4) Can be ordered until 12:00 on business day of execution.

(5) For customers who do not have an account with Nordea the charge is DKK 125.

**When you receive a payment**

Type of payment	Credit value date	Tariff (DKK)	
		DKK transfer to a DKK account	EUR transfer
Bank transfer from another Danish bank	The day the amount is received	0	10

**Foreign currency account transfer between accounts with Nordea**

Product	Debit account		Credit account		Tariff (DKK)
	Booking date and cut-off time	Value date	Booking date	Value date	
Payments without currency conversion	15.30				
- Between own accounts	Day 0	Day 0	Day 0	Day 0	15,50
- Between other accounts	Day 0	Day 0	Day 0	Day 0	200
Payments with currency conversion between two EEA currencies	11.30				
- Between own accounts	Day 0	Day 0	Day 0	Day 0	15,50
- Between other accounts	Day 0	Day 0	Day 0	Day 0	200
All other payments	11.30				
- Between own accounts	Day 0	Day 2	Day 0	Day 2	15,50
- Between other accounts	Day 0	Day 2	Day 0	Day 3	200

(6) 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).

**Cash withdrawals at bank counter**

Type of payment	Execution time	Tariff (DKK)	
		The first 5 withdrawals per month	Withdrawals in excess of 5 per month
Withdrawals of Danish notes and coins from business accounts	0 days/ 0 days	0	50

**Cash deposit at bank counter**

Type of payment	Execution time	Tariff (DKK)	
		The first 2 deposits per month	Deposits in excess of 2 per month
Deposits of Danish notes and coins to business accounts (to be paid by the account holder)	0 days/ 1 day	0	50
Deposits of Danish notes and coins to a third party account in Nordea or to an account with another bank (to be paid by the payer) <sup>(7)</sup>	0 days/ 1 day	50	50

(7) For customers who do not have an account with Nordea the charge is DKK 100.

### Payment of transfer forms

Type of payment	Execution time	Tariff (DKK)
Transfer forms		
- at the branch counter	1 day <sup>(8)</sup>	40 <sup>(9)</sup>
- by envelope	2 days <sup>(8)</sup>	10
Transfer form returned due to insufficient funds	-	225
Retrieval of physical transfer form	-	225

(8) However, for form types 05, 82, 83 and 93 two days at branch counter and four days by envelope.

(9) For customers who do not have an account with Nordea the charge is DKK 125.

### Receipt of amounts paid via transfer forms

Type of payment	Debit value date	Credit value date	Tariff (DKK)
Transfer forms	Day 0	Day 1	0.75

- Establishment: DKK 700 per creditor number, including the first approval of the form.
- Subscription: DKK 75 quarterly per form by electronic advice, including fax. DKK 150 quarterly per form by advice on paper, including bank statements.
- Approval of form: DKK 450 for additional form types.

The creditor will be charged DKK 4 for errors in the code line of the transfer form if they make optical reading impossible. Modulus errors are subject to a fee of DKK 1 each.

### Cheques

Type of payment	Tariff (DKK)
Countermanding of cheque	200

## Nets products

Type of payment	Tariff (DKK)
Direct debit service (Betalingsservice):	
- ordering statement of direct debits from Betalingsservice, for instance re-order	10
- direct debit returned due to insufficient funds	225
Supplier service (LeverandørService)	
Cancellation of direct debits:	
- at the customer's request	140
- due to insufficient funds	225
Transfer service (OverførselsService)	
Payments via Transfer service	0.75
Approval of one-off agreement (per agreement)	350
Printing of master records (per record)	75
Receipt/processing of fax/e-mail/letter (each)	225
Cancellation:	
- debit entries at the customer's request	150
- individual credit entries	150
Fax to Nets at the request of the customer (all Nets products)	225 per form

## Other

Type of payment	Tariff (DKK)
Tracking of payment transactions older than six months	800 (hourly rate)