

List of benefits of Danske Bank's Benefit Programme

Valid from 9 October 2025

Description of benefit/Benefit level	Benefit level 4	Benefit level 3	Benefit level 2	Benefit level 1	Danske Student	Danske Youth	Outside the programme
Banking services							
Daily service package, the price of which depends on the benefit level	✓	✓	✓	✓	✓	✓	-
Payment envelope service, discount on invoice-specific basic price	100 %	50 %	25 %	0 %	0 %	0 %	0 %
Balance and transaction enquiries at Otto.ATMs, discount on basic price	100 %	100 %	0 %	0 %	0 %	0 %	0 %
Discount on assignments in the Collateral and legal services pricelist	10 %	10 %	10 %	0 %	0 %	0 %	-
Access to services							
Priority in phone calls* and eBanking messages - Quicker replies to phone calls and in eBanking	✓	✓	-	-	-	-	-
New Mastercard combination cards with Tryg purchase and cash withdrawal protection	✓	✓	✓	✓	✓	✓	-
Benefits on services provided by partner companies							
Mandatum							
- Increase in Loan Insurance coverage**	30 %	20 %	20 %	20 %	20 %	20 %	0 %
- Discount on the price of Cover for Critical Illness**	10 %	10 %	10 %	10 %	0 %	0 %	0 %
Fenno attorneys-at-law:							
- Free initial assessment call with a lawyer and a 10% discount on assignments related to family and inheritance law	✓	✓	✓	✓	✓	✓	-
Fennia Mutual Insurance Company							
- Discounts on insurance policies, VIP services and additional services***	✓	✓	✓	✓	✓	✓	-

* Phone calls to 0200 2580 (local network charge/mobile call charge) and 0100 4000 Appointments for consultations (local network charge/mobile call charge).

** Insurance and benefit granted by Mandatum Life Insurance Company Limited (Mandatum). The increase applies to insurance compensation paid on the basis of death and serious injury caused by an accident.

*** Granting discounts on insurance requires contacting Fennia.

The benefits listed above are valid for the time being and the list is updated periodically. The current list of benefits and further information can be found online at www.danskebank.fi/benefitprogramme

Customers are notified of changes in accordance with the terms of the Danske Benefit Programme. Benefits cannot be combined with other discount or bonus systems.

Danske Benefit Programme partners: Mandatum Life Insurance Company Limited, Business ID 0641130-2. Fenno attorneys-at-law, Business ID 2527462-2. Fennia Mutual Insurance Company, Business ID 0196826-7