

# HOUSING LOANS

## Service price list – private customers

Prices valid from 1<sup>st</sup> January 2020

	EUR		EUR
<b>Service fee and credit fee:</b>		<b>Invoicing</b>	
The service fee and credit fee charged on the loan capital for a new loan, the renewal of a previous loan, loan combination or transfer to another debtor is	0.60%	• Automatic loan instalment charge from the customer's account	2.70
but always at least	300.00	• Automatic loan instalment charge from the customer's account and advance notification of an automatic charge	5.20
		• Invoice for loan instalment	10.00
		• Reminder of an unpaid instalment	5.00
<b>The service fee is increased for each action listed below</b>		<b>Changes to loans</b>	
• Increase in the service fee for each guarantor or outside pledger	100.00	• Change in a recurring loan due date or other minor change when the interest period changes, the service fee is at least	100.00
• The increase does not apply to loans with a government guarantee.		• Change which extends the loan period or changes the repayment plan, pricing, or another major change, the service fee is at least	200.00
<b>Withdrawal of the loan</b>		Change to the reference rate during the interest period, or another comparable change to the loan; in addition to the actual expenses incurred by the bank, the service fee is at least	
Withdrawal of the loan in several instalments at the customer's request; the second and following additional partial withdrawals			200.00
Housing Loan Steady Plus			
• In eBanking	30.00		
• At a branch office	50.00		
Housing Loan Steady			
• In eBanking	35.00		
• At a branch office	55.00		
Housing Loan Basic			
• In eBanking	40.00		
• At a branch office	60.00		
<b>Guarantee charge</b>			
Fee collected from the guarantee amount and paid to the state in accordance with the Act on State Guarantees for Owner-Occupied Housing Loans (204/96)			
	2.50%		

EUR

**Premature repayment**

The bank has the right to collect compensation for a premature loan repayment or partial payment according to the provisions stated in the general terms and conditions of the specific loan agreement.

Payment defaults or other breaches of agreement result in costs for which the debtor is liable. Such costs include legal costs, costs of collection agencies or fees charged by execution authorities. The rates of these charges are based on the legislation and the price lists of different service providers valid at the time.

**Transfer of the Loan Agreement**

If the loan agreement is transferred to another bank upon the customer's request, the service fee charged for the transfer is 250.00

Charges for loan collection, other maintenance or changes in its terms may also involve costs whose grounds are listed in the Bank's service price list. These prices are valid prices 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.

**Statements** (for current or previous year)

- For a loan statement, actual work costs are collected, at least 10.00
- Service summary (overall customer relationship) 15.00

The bank has the right to debit charges and fees from the customer's account.

Statutory statements are subject to charges in accordance with regulations.

The service price list is available at each Danske Bank office.

**Other services**

- For sending documents through a courier by mail or express mail, actual costs will be charged, at minimum 20.00
- Other reports or services, or older than previous year's statements, requested by the customer will be charged according to the actual work costs; however, the minimum charge for each full hour or part thereof is 150.00