LOANS
Service price list – private customers
Personal Loans
Student Loans

Prices valid from 1st of September 2019

Service fee and credit fee:
The service fee and credit fee charged for a new loan, the renewal of
a previous loan, loan combination or transfer to another debtor is

<table>
<thead>
<tr>
<th>Description</th>
<th>Fee</th>
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<tbody>
<tr>
<td>EUR</td>
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<td>90.00</td>
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Study loan, new or increase
- Opening and increasing a loan pertaining to KELA's guarantee decision in eBanking: 30.00 EUR
- At a branch office: 40.00 EUR

Withdrawal of the loan
Withdrawal of the loan in several instalments at the customer's request;
the second and following additional partial withdrawals
- Partial withdrawal of a study loan in eBanking: 5.00 EUR
- Partial withdrawal of a study loan at a branch office: 10.00 EUR

Invoicing
- Automatic loan instalment charge from the customer's account: 5.00 EUR
- Invoice for loan instalment: 5.00 EUR
- Reminder of an unpaid instalment: 5.00 EUR

Changes to loans
- Prolonging repayment time 14 days minimum
  - Consumer credit with residence as collateral: 150.00 EUR
  - Other consumer credit: 5.00 EUR
- Other changes: 150.00 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.

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 EUR

Statements [for current or previous year]
- For a loan statement, actual work costs are collected, at least 10.00 EUR
- Service summary (overall customer relationship): 15.00 EUR

Statutory statements are subject to charges in accordance with regulations.

Other services
- For sending documents through a courier by mail or express mail, actual costs will be charged, at minimum 20.00 EUR
- 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 EUR
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.

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.

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

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