

LOANS

Service price list – private customers

Student Loans

Prices valid from 1st of January 2020

	EUR		EUR
Study loan, new or increase		Premature repayment	
<ul style="list-style-type: none"> Opening and increasing a loan pertaining to KELA's guarantee decision in eBanking At a branch office 	<p>30.00</p> <p>40.00</p>	<p>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.</p>	
Withdrawal of the loan		Transfer of the Loan Agreement	
<p>Withdrawal of the loan in several instalments at the customer's request; the second and following additional partial withdrawals</p> <ul style="list-style-type: none"> Partial withdrawal of a study loan in eBanking Partial withdrawal of a study loan at a branch office 	<p>5.00</p> <p>10.00</p>	<p>If the loan agreement is transferred to another bank upon the customer's request, the service fee charged for the transfer is</p>	<p>150.00</p>
Invoicing		Statements (for current or previous year)	
<ul style="list-style-type: none"> Automatic loan instalment charge from the customer's account Automatic loan instalment charge from the customer's account and advance notification of an automatic charge Invoice for loan instalment Reminder of an unpaid instalment 	<p>2.50</p> <p>5.00</p> <p>6.00</p> <p>5.00</p>	<ul style="list-style-type: none"> For a loan statement, actual work costs are collected, at least Service summary (overall customer relationship) 	<p>10.00</p> <p>15.00</p>
Changes to loans		Statutory statements are subject to charges in accordance with regulations.	
<ul style="list-style-type: none"> Prolonging repayment time 14 days minimum Other changes 	<p>5.00</p> <p>90.00</p>	Other services	
		<ul style="list-style-type: none"> For sending documents through a courier by mail or express mail, actual costs will be charged, at minimum 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 	<p>20.00</p> <p>150.00</p>

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.