Price list for everyday banking services

Extract from the service charge list for private customers: Everyday banking packages, accounts, cards, payments and account information

Valid from 20 November 2026

Everyday Banking packages

Everyday banking packages are available to customers who have registered for the Danske Benefit Programme, to young persons (ages 18-27) and to students (ages 18-32). The benefit levels in the Danske Benefit Programme are determined by the volume of banking*, i.e. the customer's combined total of loans, savings, investments and insurance savings, according to the chart below:

Benefit level 4	150 000€
Benefit level 3	50 000 - 149 999,99€
Benefit level 2	10 000 - 49 999,99€
Benefit level 1	0 - 9 999,99€

Danske Platinum Plus (Agreed from 1.9.2019)	EUR
Benefit level 4	4.50
Benefit level 3	4.80
Benefit level 2	7.80
Benefit level 1	9.80
Students	4.50
Youth	4.50

This package includes:

- Unlimited personal Danske and Savings accounts
- MasterCard Debit card
- Bank identifiers
- Danske Real-time
- Cash withdrawals abroad in euros using the debit card in other than Otto. ATMs
- Paper account statements for eBanking customers
- SMS services

Danske Platinum Plus (Agreed before 1.9.2019)	EUR
Benefit 4	9.00
Benefit 3	10.00
Benefit 2	13.00
Benefit 1	19.00
Students	9.00
Youth	9.00

This package includes:
- Two personal Danske accounts and unlimited Savings accounts
- MasterCard Platinum Credit/Debit card with cash-back bonus and travel insurance
- MasterCard Debit card
- Bank identifiers
- Danske Real-time
- Cash withdrawals abroad in euros using the debit card in other than Otto. ATMs
- Paper account statements for eBanking customers
- SMS services

Danske Gold (Agreed from 1.9.2019)	EUR
Benefit level 4	3.50
Benefit level 3	3.80
Benefit level 2	6.80
Benefit level 1	8.80
Students	2.00
Youth	2.00

This package includes:
- Two personal Danske accounts and one Savings account
- MasterCard Debit card
- Bank identifiers
- Cash withdrawals abroad in euros using the debit card in other than Otto. ATMs
- SMS services

Danske Gold (Agreed before 1.9.2019)	EUR
Benefit level 4	4.50
Benefit level 3	4.80
Benefit level 2	7.20
Benefit level 1	8.20
Students	2.80
Youth	2.80

This package includes:
- Two personal Danske accounts and one Savings account
- MasterCard Gold Credit/Debit card with travel insurance
- MasterCard Debit card
- Bank identifiers
- Cash withdrawals abroad in euros using the debit card in other than Otto. ATMs
- SMS services

Danske Silver	EUR
Benefit level4	2.50
Benefit level 3	2.80
Benefit level 2	5.80
Benefit level1	7.80
Students	0.00
Youth	0.00

This package includes:
- Personal Danske account
- MasterCard Debit card
- Bank identifiers

* The volume of banking is calculated according to the previous month's average. The following personal customer products are taken into consideration: Deposits held at Danske Bank, the market value of fund shares managed by Danske Invest Fund Management Ltd, the market value of Mandatum Life Insurance Company Ltd.'s investment and pension insurance policies ordered through Danske Bank, the residual book value of bonds held in custody accounts at Danske Bank, the market value of securities held in custody accounts at Danske Bank, the residual book value of financing agreements at Danske Finance, the residual book value of bonds and the current balance of credit accounts, credit cards and consumer loans.

Accounts	EUR
Current Account	
Monthly fee for Danske Account	2.50
Young Current Account (for 0-17 -year-olds) Young Current Account also includes a MasterCard Debit card	0.00
Savings Account and Golden Piglet Account	
Monthly fee for the Savings Account (free for Youth and 0-17 -year-olds)	1.50
Monthly fee for the Golden Piglet Account	0.00
Danske Growth Account	
5 withdrawals/account transfers free of charge per calendar year	
Other withdrawals/account transfers each	6.00
Danske Harvest account	
5 withdrawals/account transfers free of charge per month	
Other withdrawals/account transfers each	2.20

Credit cards (Agreed from 1.9.2019)	EUR
Card fees (Co-branded cards included) For credit cards agreed from 1.9.2019 the annual card fee includes the following card service fees previously charged for credit cards: annual fee, invoicing fees, changes made to the card, cash withdrawals from a credit account through eBanking or an ATM enquiries on ATMs and parallel card.	
Basic level MasterCard Credit/Debit and Credit	1.9% of credit limit at most, 150.00
MastrCard Gold Credit/Debit	1.9% of credit limit at most, 150.00
MasterCard Platinum Credit/Debit	1.9% of credit limit at most, 150.00
Private Banking -cards	
WorldElite MasterCard Credit/Debit	150.00
MasterCard Platinum Credit/Debit	150.00
Other fees	
Reminder fee	5.00
Exceeding the credit limit	10.00
Confiscation fee for a card that has been misused	150.00
Exchange rate	Mastercard/Visa exchange rate +2.25%

Credit Cards (Agreed before 1.9.2019)	EUR
Annual fees (Co-branded cards included)	
Annual fee for the basic level MasterCard Parallel card	2.5% of min. 60.00 20.00
MastrCard Gold Credit/Debit and Parallel card	90.00 40.00
MasterCard Platinum Credit/Debit Parallel card	180.00 60.00
Private Banking -cards	
WorldElite MasterCard Credit/Debit Parallel card	540.00 0.00
MasterCard Platinum Credit/Debit Parallel card	312.00 0.00
Invoicing fees	
E-invoice	2.00
Paper invoice	3.50
MasterCard Credit, that has originally been issued as	
YkkösBonus MasterCard	3.00
Tiliraha MasterCard	4.00
Other fees	
Cash withdrawal from a credit account through eBanking or an ATM	2.00 + 3.0%
Exchange rate	Mastercard/Visa exchange rate +2.25%

Debit Cards	EUR
Monthly fee	3.30
Under 18 years	0.00
Cash withdrawals	
Euro-denominated ATM withdrawals (Otto. and other ATMs in Finland and EU countries) Four withdrawals free of charge per month per account	
Exceeding withdrawals each	0.90
Other ATM and exchange cash withdrawals	2.00 + 3.0%
Cash withdrawals from POS terminal with cashback Four withdrawals free of charge per month per account	
Exceeding withdrawals each	0.40
Cash deposits Euro-denominated ATM deposits Three deposit free of charge per month per account	
Exceeding deposits each	3.00 + 0.5%
Exchange rate	MasterCard/Visa exchange rate + 2.25%

Changes to Cards and other fees (for credit cards agreed before 1.9.2019 and debit cards)	EUR
Card renewal before the date of expiry (e.g. change of name, replacing a destroyed card) If ordered through personal service	10.00 20.00
Reissuing a PIN If ordered through personal service	5.00 10.00
Changing the PIN If ordered through personal service	10.00 20.00
Change of payment plan If ordered through personal service	5.00 10.00
Change of overdraft limit If ordered through personal service	8.00 20.00
Surcharge for express delivery of a card	20.00
Reminder fee	5.00
Exceeding the credit limit	10.00
Copy of receipt of a transaction abroad	5.00
Copy of an invoice	2.00
Acquiring new contact information for a customer	5.00
Finder´s reward	10.00
Balance enquiry on ATMs	0.80
Transaction enquiry on ATMs	1.30

Payments	EUR
Payment of invoices via Payment envelopes /Invoice	3.00
Payment of invoices via Personal Service /Invoice Account transfer at branches and via Telephone Service	6.00
Payment of invoices as urgent payments	17.00
Payment recall	15.00
Payment agreements through personal service For example creating new payment agreement or changing existing agreements	6.00
Money remittance	
Transfer	
In a payment envelope or by phone to an account in Danske Bank	2.50
In a payment envelope to an account in another bank	8.00

Cash	EUR
Ordering cash by mail	10.00
Withdrawal of sorted cash at a branch, order	5.00
Of the value of banknotes	0.50%
Of the value of coins	5.00%

Account information	EUR
Balance and transaction enquiries through Personal Service	3.50
Agreed information sent as a text message, per message	0.40
Audit letter (regarding total banking) or certificate of balance and interest for accounts for current or previous year	15.00
Pledging of an account (e.g. as rental deposit)	35.00
Receipts / each	
Receipt ordered upon payment	2.50
Receipt ordered afterwards	5.00
Account statement	
Monthly	0.00
Printed account statement for eBanking customers	2.00
More than once a month / each	2.00
Account statement ordered afterwards / Month (max. 10 years old)	5.00
Notices	
IOf insufficient account coverage	6.00
Overdraft fee	12.00
Overdraft facility	20.00
Letter of notice about overdraft	5.00

Bank Identifiers	EUR
Monthly fee for bank identifiers	3.00
Renewal of bank identifiers	
New password to replace a lost or forgotten one	12.00
Activation of a new identification application	0.00
New code calculator to replace a lost or damaged one	12.00
Delivery of bank identifiers, separate PIN codes and code calculators abroad	
Sent by bank, with an acknowledgement of receipt	12.00
By courier service	45.00

Telephone Services	EUR
Personal Service	
Using bank identifiers 0200 2590	Inc/mnc
Automated Service	
Using bank identifiers 0200 2591 24 h/day	0.06/min+ Inc/mnc

Basic Banking Services	EUR
The services include	
Current account, Monthly fee for Danske Account	2.50
Debit Card, Monthly fee for Mastercard Debit Card	3.30
Bank identifiers, Monthly fee	3.00

International payment Services	EUR
Payments Abroad	
Account transfer as SEPA-payment • Euro-dominated account transfer in euro area • Beneficiary's account number in IBAN format • BIC/SWIFT code for beneficiary's bank provided • Remitter and beneficiary pay charges of their respective banks	0.00
Account transfer abroad other than as a SEPA payment	10.00
Through personal service via ordering from	20.00
Account transfer to customer's own account within Danske Bank group (Finland, Denmark, Sweden, Norway, Northern Ireland and Luxemburg)	0.00
Payments transmitted by express order	35.50
International cheque Bank posts the cheque to the principal or to the beneficiary	25.00
Charges for full-amount payments If the payer also pays the recipient's bank fees (to the full amount to the recipient) the payment is subject to an additional charge	25.00
Danske Bank only guarantees the delivery of the payment in full as far as the correspondent bank. If the correspondent bank forwards the payment further, the transmitting bank or the recipient's bank may deduct its expenses from the amount paid to the beneficiary.	
Additional fee for transfers to EU/EEA countries if no IBAN provided	10.00
Change request or enquiry	20.00
Sending of cancellation request	20.00
Sending a stop payment request on foreign cheque (In addition, possible foreign bank expenses)	20.00
Payments from abroad	
Incoming SEPA-payment (See rules of an SEPA-payment under Payments abroad)	0.00
Other incoming payment from abroad	8.00
Encashment of cheques	
Cheque taken on collection basis (Plus foreign bank fees and possible courier expenses)	0.25% or min. 60.00 max. 350.00

Clarification work
Reports or services not shown in the price list and requested by the customer, such as clarifications of old transactions or older than previous year´s audit letter, will be charged according to the actual work costs; however, the minimum charge for each full hour or part thereof is made € 100.00.

Notification

Payment default or another breach of contract will be subject to costs, which shall be the responsibility of the debtor. Such expenses include legal costs, collection agency expenses or fees charged by the execution authority. The rates of these charges are based on the legislation and the price lists of different service providers valid at the time.

Kiinteistömaailma and Danske Bank pay each other a commission for customer guidance cooperation.

Exceptions to the fees and charges presented in this document due to Private Banking Access service can be found in the separate Danske Bank Private Banking price list.

These prices are the valid minimum rates 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 is entitled to charge for payments and services from the customer's account.

Offsale Accounts	EUR
Danske Target account	
10 withdrawals/account transfers free of charge per calendar year	
Other withdrawals/account transfers each	6.00
Return account (Part of the base package for Depositor) 2 withdrawals/account transfers free of charge per month	
Other withdrawals/account transfers each	6.00