

Collateral and legal services

Prices for personal and business customers

Prices valid from 26 March 2025 until further notice

The prices quoted here are minimum prices. If the actual cost of the work performed as a result of the customer's request is higher than the minimum price quoted here, the actual cost of the work will be charged. In addition to the bank's fee, the bank charges the customer for any costs charged by the public authorities and all other similar costs arising from the customer's request. The bank is authorised to debit fees directly from the customer's bank account. Most of the prices quoted here are exclusive of VAT. Fees may be subject to VAT at 25.5%. Regulations in accordance with chapter 7, sections 17a and 17b of the Consumer Protection Act are taken into account in the maximum amount of loan costs concerning consumer loans charged from the customer, where applicable. These limit the loan costs charged for consumer loan agreements. A property owner can apply for mortgage deeds for one's own property.

Bank collateral	EUR
Documents fees	
Documents from the Land Information Register of Finland (KTJ) and housing company required in respect of credit	
Certificate of mortgages and encumbrances	20.00
Certificate of registration of title to property	20.00
Residential and commercial property extrac	20.00
Other certificates	20.00
In addition to the charge made by the issuer of the documents (building manager's certificate, insurance certificate or other similar document) required for credit, a charge will be made for obtaining such documents	20.00
Secondary mortgage	
Drafting of secondary mortgage agreement	200.00
Substitution and change of collateral	
Personal customers	200.00
A change in guarantor is also considered as being a change of collateral	
Business customers	400.00
A change in guarantor is also considered as being a change of collateral	
Change of loan terms, obtaining consent from the guarantor or the pledge owner	50.00
Transfer of an electronic mortgage document to another bank in addition to costs charged by the public authorities	50.00 (incl. VAT 10.16)
Release from the portfolio limit of assets from pledge is free of charge four times per year, after which the fee for each transfer shall be, (business customers only)	100.00
Assessment of collateral	
The fee for assessing collateral shall be the actual costs charged by the assessor, subject to a minimum of	50.00

Examination of estate inventory deed

Where it is necessary to examine who the shareholders of the estate are for the purposes of providing collateral, extending credit or other similar reasons, the actual cost of the work performed will be charged, subject to a minimum of	50.00
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Share certificate notations

For the delivery to another bank of documents or collateral used as security for debt for the purpose of signature or notation, the customer is charged (per delivery) compensation for the cost of the work performed and for liability in case of loss	50.00
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For the management of shares, bonds and similar securities being used as surety, the customer shall be charged in the same way as for the custody of securities

Issuing of certificates

Service summary for personal customers	15.00
Service summary for business customers	65.00
RS 5 pledge certificate	100.00 (incl. VAT 20.32)

Housing trade meeting

Housing trade meeting at branch	300.00
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Digital housing trade DIAS

Danske Bank's customer as a seller	
The property for sale is not collateral for an existing loan at Danske Bank.	100.00 (incl. VAT 20.32)
In other situations	0.00
Danske Bank's customer as a buyer	
The property to be purchased will not be used as collateral for a loan at Danske Bank	100.00 (incl. VAT 20.32)
in other situations	0.00

RS fees

Ordering and handling fee of RS 5 certificate of pledge (incl. certificate fee from the RS bank)	150.00 (incl. VAT 30.48)
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Other services

For sending loan and collateral documents by mail, express post or courier, the actual costs shall be charged, subject to a minimum of	20.00
For other inquiries and information provided at the customer's request, the actual cost of the work performed shall be charged, subject to a minimum hourly rate for each hour or part thereof	150.00

Legal services	EUR
Mortgage	
Application for a mortgage, extinguishment of a mortgage or other actions associated with mortgages or mortgage documents	290.00 (incl. VAT 58.93)
Registration of title	
Application for registration of title	290.00 (incl. VAT 58.93)
Registration of special rights	
Registration or transfer of leasehold rights or associated actions	290.00 (incl. VAT 58.93)
Joint ownership agreements	
Registration of a joint ownership agreement or associated actions	290.00 (incl. VAT 58.93)
Share certificate	
Printing of share certificates (limited liability companies, housing corporations and real estate corporations)	290.00 (incl. VAT 58.93)
The Residential and Commercial Property Information System registrations	
Registering a shareholder (max 2pc at same time) or associated actions	200.00 (incl. VAT 40.64)
Next ones registered at same time, each	15.00 (incl. VAT 3.05)
Converting a share certificate into electronic one without home sale (max 2pc at same time)	400.00 (incl. VAT 81.27)
Registering a pledge (max 2pc at the same time) or associated actions	100.00 (incl. VAT 20.32)
Next ones registered at same time, each	15.00 (incl. VAT 3.05)
Fee increase	
Fee increase when an estate or a company is involved	50.00 (incl. VAT 10.16)