

LOANS

Service price list – private customers

Personal Loans

Student Loans

Prices valid from 1st of September 2019

	EUR		EUR
Service fee and credit fee:		• Other changes	150,00
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	90.00	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.	
Study loan, new or increase		Transfer of the Loan Agreement	
• Opening and increasing a loan pertaining to KELA's guarantee decision in eBanking	30.00	If the loan agreement is transferred to another bank upon the customer's request, the service fee charged for the transfer is	250.00
• At a branch office	40.00		
Withdrawal of the loan		Statements (for current or previous year)	
Withdrawal of the loan in several instalments at the customer's request; the second and following additional partial withdrawals		• For a loan statement, actual work costs are collected, at least	10.00
• Partial withdrawal of a study loan in eBanking	5.00	• Service summary (overall customer relationship)	15.00
• Partial withdrawal of a study loan at a branch office	10.00		
Invoicing		Statutory statements are subject to charges in accordance with regulations.	
• Automatic loan instalment charge from the customer's account	5.00	Other services	
• Invoice for loan instalment	5.00	• For sending documents through a courier by mail or express mail, actual costs will be charged, at minimum	20.00
• Reminder of an unpaid instalment	5.00	• 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
Changes to loans			
• Prolonging repayment time 14 days minimum			
• Consumer credit with residence as collateral	150.00		
• Other consumer credit	5.00		

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.