

## 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 1st of April 2021

| Everyday Banking packages  |                      | EUR |
|--|----------------------|-----|
| 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                             |  | 3.50 |
| Benefit level 3                             |  | 3.60 |
| Benefit level 2                             |  | 6.80 |
| Benefit level 1                             |  | 8.80 |
| Students                                    |  | 3.50 |
| Young persons                               |  | 3.50 |

This package includes:

- Unlimited personal Danske accounts
- MasterCard Debit card
- Bank identifiers
- Danske Real-time
- Cash withdrawals abroad in euros using the debit card
- Currency exchange orders
- Paper account statements for eBanking customers
- SMS services

| Danske Platinum Plus (Agreed before 1.9.2019) |  | EUR   |
|---|--|-------|
| Benefit level 4                               |  | 8.00  |
| Benefit level 3                               |  | 9.00  |
| Benefit level 2                               |  | 12.00 |
| Benefit level 1                               |  | 18.00 |
| Students                                      |  | 8.00  |

|               |      |
|---------------|------|
| Young persons | 9.00 |
|---------------|------|

This package includes:

- Two personal Danske 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
- Currency exchange orders
- Paper account statements for eBanking customers
- SMS services

| Danske Gold (Agreed from 1.9.2019) | EUR  |
|------------------------------------|------|
| Benefit level 4                    | 2.50 |
| Benefit level 3                    | 2.60 |
| Benefit level 2                    | 5.80 |
| Benefit level 1                    | 7.80 |
| Students                           | 1.00 |
| Young persons                      | 1.50 |

This package includes:

- Two personal Danske accounts
- MasterCard Debit card
- Bank identifiers
- Cash withdrawals abroad in euros using the debit card
- Currency exchange orders
- SMS services

| Danske Gold (Agreed before 1.9.2019) | EUR  |
|--------------------------------------|------|
| Benefit level 4                      | 3.70 |
| Benefit level 3                      | 3.80 |
| Benefit level 2                      | 5.90 |
| Benefit level 1                      | 6.90 |
| Students                             | 1.80 |
| Young persons                        | 2.30 |

This package includes:

- Two personal Danske accounts
- MasterCard Gold Credit/Debit card with travel insurance
- MasterCard Debit card
- Bank identifiers
- Cash withdrawals abroad in euros using the debit card
- Currency exchange orders
- SMS services

| Danske Silver   | EUR  |
|-----------------|------|
| Benefit level 4 | 1.50 |
| Benefit level 3 | 1.60 |
| Benefit level 2 | 4.80 |
| Benefit level 1 | 6.80 |
| Students        | 0.00 |
| Young persons   | 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  |
|---|------|
| <b>Current Account</b>                                      |      |
| Monthly fee for Danske Account                              | 2.50 |
| Young Current Account (for 0-17 -year-olds)                 | 0.00 |
| Young Current Account also includes a MasterCard Debit card |      |
| <b>Savings Account and Golden Piglet Account</b>            |      |
| Monthly fee for the Savings Account                         | 0.00 |
| 2 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, 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  |
| Finnair Plus Visa   | 3.65% of credit limit at most, 150.00 |
| Finnair Plus Visa Gold  | 3.65% of credit limit at most, 150.00 |

| <b>Private Banking -cards</b>                                    |                                      |
|--|--------------------------------------|
| WorldElite Mastercard Credit/Debit                               | 150.00                               |
| Mastercard Platinum Credit/Debit                                 | 150.00                               |
| <b>Other fees</b>  |                                      |
| Reminder fee   | 5.00                                 |
| Exceeding the credit limit                                       | 10.00                                |
| Extension of payment period                                      | 5.00                                 |
| Confiscation fee for a card that has been misused                | 150.00                               |
| Exchange rate  | Mastercard/Visa exchange rate +1.95% |
| <b>Credit Cards [Agreed before 1.9.2019]</b>                     |                                      |
| <b>EUR</b>   |                                      |
| <b>Annual fees [Co-branded cards included]</b>                   |                                      |
| Annual fee for the basic level MasterCard and Visa               | 2.5% of min. 60.00                   |
| Parallel card  | 20.00                                |
| MastrCard Gold Credit/Debit and Visa Gold                        | 90.00                                |
| Parallel card  | 40.00                                |
| MasterCard Platinum Credit/Debit                                 | 180.00                               |
| Parallel card  | 60.00                                |
| Finnair Plus Visa  | 60.00                                |
| Parallel card  | 15.00                                |
| Finnair Plus Visa Gold   | 150.00                               |
| Parallel card  | 30.00                                |
| <b>Private Banking -cards</b>                                    |                                      |
| WorldElite MasterCard Credit/Debit                               | 540.00                               |
| Parallel card  | 0.00                                 |
| MasterCard Platinum Credit/Debit                                 | 312.00                               |
| Parallel card  | 0.00                                 |
| <b>Invoicing fees</b>  |                                      |
| E-invoice  | 2.00                                 |
| Paper invoice  | 3.50                                 |
| MasterCard Credit, that has originally been issued as            |                                      |
| YkkösBonus MasterCard  | 3.00                                 |
| Tiliraha MasterCard  | 4.00                                 |
| Finnair Plus: Visa and Visa Gold                                 | 0.00                                 |
| Cash withdrawal from a credit account through eBanking or an ATM | 2.00 + 3.0%                          |
| Exchange rate  | Mastercard/Visa exchange rate +1.95% |

| <b>Debit Cards</b>   |  | <b>EUR</b>                            |
|--|--|---------------------------------------|
| Monthly fee  |  | 3.30                                  |
| Under 18 years   |  | 0.00                                  |
| Student MasterCard Debit   |  | 0.00                                  |
| ISIC Student MasterCard Debit  |  | 0.00                                  |
| ISIC Postgraduate MasterCard Debit   |  | 0.00                                  |
| <b>Cash withdrawals</b>  |  |                                       |
| <b>Euro-denominated ATM withdrawals</b> (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 cash withdrawals   |  | 2.00 + 3.0%                           |
| <b>Cash withdrawals from POS terminal with cashback</b>  |  |                                       |
| Four withdrawals free of charge per month per account  |  |                                       |
| Exceeding withdrawals each   |  | 0.40                                  |
| <b>Cash deposits</b>   |  |                                       |
| 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 + 1.95% |
| <b>Changes to Cards and other fees</b> (for credit cards agreed before 1.9.2019 and debit cards) |  | <b>EUR</b>                            |
| Card renewal before the date of expiry (e.g. change of name, replacing a destroyed card)         |  | 10.00                                 |
| If ordered through personal service  |  | 20.00                                 |
| Reissuing a PIN  |  | 5.00                                  |
| If ordered through personal service  |  | 10.00                                 |
| Changing the PIN   |  | 10.00                                 |
| If ordered through personal service  |  | 20.00                                 |
| Change of payment plan   |  | 5.00                                  |
| If ordered through personal service  |  | 10.00                                 |
| Change of overdraft limit  |  | 8.00                                  |
| If ordered through personal service  |  | 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 domestic transaction  |  | 2.00                                  |
| 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                          | 0.60  |
| Transaction enquiry on ATMs                      | 1.00  |

|                 |            |
|-----------------|------------|
| <b>Payments</b> | <b>EUR</b> |
|-----------------|------------|

|  |       |
|--|-------|
| Payment of invoices via Payment envelopes /Invoice   | 2.50  |
| 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  |

|                         |  |
|-------------------------|--|
| <b>Money remittance</b> |  |
|-------------------------|--|

|  |       |
|--|-------|
| 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  |
| Withdrawal at a branch   | 10.00 |

|             |            |
|-------------|------------|
| <b>Cash</b> | <b>EUR</b> |
|-------------|------------|

|  |       |
|--|-------|
| 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% |

|                             |            |
|-----------------------------|------------|
| <b>Account -information</b> | <b>EUR</b> |
|-----------------------------|------------|

|  |            |
|--|------------|
| Balance and transaction enquiries through Personal Service             | 3.50       |
| Balance and transaction enquiry ordered as a text message, per message | 0.25 + mnc |
| Agreed information sent as a text message, per message                 | 0.40       |

|                        |  |
|------------------------|--|
| <b>Receipts / each</b> |  |
|------------------------|--|

|   |       |
|---|-------|
| Receipt ordered upon payment  | 2.50  |
| Receipt ordered afterwards  | 5.00  |
| Audit letter (regarding total banking) or certificate of balance and interest for accounts for current or previous year | 15.00 |

| <b>Account statement</b>  |                    |
|---|--------------------|
| 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               |
| Pledging of an account (e.g. as rental deposit)                                     | 35.00              |
| <b>Notices</b>  |                    |
| Of insufficient account coverage  | 6.00               |
| Overdraft fee   | 12.00              |
| Overdraft facility  | 20.00              |
| Letter of notice about overdraft  | 5.00               |
| <b>Bank Identifiers</b> EUR   |                    |
| Monthly fee for bank identifiers  | 3.00               |
| <b>Renewal of bank identifiers</b>  |                    |
| 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              |
| <b>Delivery of bank identifiers, separate PIN codes and code calculators abroad</b> |                    |
| Sent by bank, with an acknowledgement of receipt                                    | 12.00              |
| By courier service  | 45.00              |
| <b>Telephone Services</b> EUR   |                    |
| <b>Personal Service</b>   |                    |
| Using bank identifiers 0200 2590  | Inc/mnc            |
| <b>Automated Service</b>  |                    |
| Using bank identifiers 0200 2591 24 h/day   | 0.06/min + Inc/mnc |
| <b>International payment Services</b> EUR   |                    |
| <b>Payments Abroad</b>  |                    |
| Account transfer as SEPA-payment  | 0.00               |
| - 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                    |                    |
| 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, Ireland, Northern Ireland and Luxemburg, as well as London, Hamburg and Warsaw)  | 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                              |
| <p>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.</p> |                                    |
| Additional fee for transfers to EU/EEA countries if no IBAN provided  | 10.00                              |
| Change request or enquiry   | 20.00                              |
| Sending of cancellation request   | 35.00                              |
| Sending a stop payment request on foreign cheque (In addition, possible foreign bank expenses)  | 35.00                              |
| <b>Payments from abroad</b>   |                                    |
| Incoming SEPA-payment (See rules of an SEPA-payment under Payments abroad)  | 0.00                               |
| Other incoming payment from abroad  | 8.00                               |
| <b>Encashment of cheques</b>  |                                    |
| Cheque taken on collection basis (Plus foreign bank fees and possible courier expenses)   | 0.25% or min. 60.00<br>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, € 5-100 per case.

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  |
|---|------|
| <b>Danske Target account</b>                                      |      |
| 10 withdrawals/account transfers free of charge per calendar year |      |
| Other withdrawals/account transfers each                          | 6.00 |
| <b>Danske Safety account</b>                                      |      |
| 5 withdrawals/account transfers free of charge per calendar year  |      |
| Other withdrawals/account transfers each                          | 6.00 |
| <b>Danske Harvest account</b>                                     |      |
| 5 withdrawals/account transfers free of charge per month          |      |
| Other withdrawals/account transfers each                          | 2.20 |
| <b>Return account</b> (Part of the base package for Depositor)    |      |
| 2 withdrawals/account transfers free of charge per month          |      |
| Other withdrawals/account transfers each                          | 6.00 |