



Nordea Terms and Conditions for Nordea Bank Finland Plc Estonia Branch

April 2009

EEK covers both the ISO code, the country as well as the legal unit of Nordea Bank Finland Plc Estonia Branch

This document supersedes all previous editions.

Nordea is member of all relevant domestic clearing systems in Estonia.

Charging of item fees will generally take place on a monthly basis unless otherwise stated or agreed.

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Account services

Interest conditions

	EEK
Credit interest	Nordea internal o/n rate -1.25%
Debit interest	Nordea internal o/n rate +1.25%
Account maintenance fee per month	free of charge

Reporting

	EEK
MT 950	Free of charge
Interest statement	Free of charge
Additional statement	45
Fax statement per item	45

Audit reports

	EEK
Confirmation of balances	100
Complete report for audit purposes	300

Contact information

Please contact your Relationship Manager for special requests such as additional copy of statements, statements by telefax and other matters.

Payments

Bank-to bank transfers

Cut-off times

Estonia	
Payments in EEK	15.00 (CET)
Book transfers in EEK	15.00 (CET)

Payments received after cut-off will be handled on a best effort basis.

Charges

	EEK
Debits STP (straight-through processing)	50
Debits non-STP	50
Debits manual	50
Credits	Free of charge

Cancellations and Amendments

	EEK
Not yet executed	50
Executed (effected on a best effort basis)	50

Note: Additional charges from other banks may apply.

Back-valuations

Back-valuations is not market practise in Estonia.

Investigations

	EEK
Up to 1 month	250
Items older than 1 month	500

Note: Additional charges from other banks may apply.

Should you consider to nominate your business to Nordea in more than one of the Baltic markets and currencies, please contact your Relationship Manager to receive information about our favourable terms in the Baltic countries.

Contact information

Customer Service Desk, EE
Phone +372 6283 361
Fax +372 6283 203
E-mail katrin.lepp@nordea.com

Customer payments

Cut-off times

Estonia	
Payments in EEK	15.00 (CET)
Book transfers in EEK	15.00 (CET)

Funds available

	EEK
To our customers	D
To other domestic banks	D
To foreign banks	D

D = the value date stated in
SWIFT MT100/ MT102/ MT103 field 32

D + 1 = next banking day.

Payment are usually effected on receipt also prior to value date.

Charges

	EEK
Low value payments	35
STP payments	35
Non-STP payments	35
Payments in favor of other banks	35
Reject of payment orders	250
Return of payment orders	Free of charge

Note: SHA/BEN charges will be charges for the beneficiary, OUR charges
will be charges for the sending bank.

The fee will be accumulated and debited on a monthly basis.

Reporting

Accumulated monthly charging	Subject to agreement
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Cancellations and Amendments

	EEK
Not yet executed	50
Executed (effected on a best effort basis)	50

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Investigations

	EEK
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Customer service desk, EE
Phone +372 6283 361
Fax +372 6283 203
E-mail katrin.lepp@nordea.com

Cheque services

This product is currently not offered.

Custody services

Nordea is among the 20 largest custodians in the world. For Custody services in Estonia, please contact Nordea Bank Finland directly.

Contact information

Nordea Bank Finland Plc
2589 Custody Services
Aleksis Kiven katu 3-5
FIN-00020 NORDEA
Finland
Phone +358 9 165 51007
Fax +358 9 165 51358
www.nordea.com/custody

Markets

According to local market practise the minimum amount for placing funds is EEK 1.000.000. Money Market services are provided by our dealing room. Should you wish to place funds, please contact our dealers at phone +372 6283 340 and see Reuters page <NORDEA 12> for indicative prices.

Trade Finance

Trade Finance, Estonia

Nordea Bank Finland Plc Estonia branch provides a full scale of Trade Finance products.

For detailed information please contact our Trade Finance department directly.

Contact information

Nordea Bank Finland Plc Estonia Branch
Hobujaama 4
15068 Tallinn
Phone +372 6283 422
Fax +372 6283 202
E-mail birgit.hint@nordea.com

Nordea contact information:

Nordea Bank Finland Plc Estonia branch
Hobujaama 4
15068 Tallinn
Estonia
SWIFT: NDEAEE2X

The account and these Terms will be governed by laws and regulations of the Republic of Estonia, rules of the Bank of Estonia and general commercial bank practices applicable to the services provided.

The Bank shall not be liable for any losses incurred as a result of inaccurate and incomplete transfer instructions.

Except where a different standard is required by law, the Bank assumes no liability for special, incidental, consequential, punitive or indirect loss or damage to you, including lost profits, whether or not the Bank has been advised of the possibility of such damage, and you agree that the Bank shall be liable only for damages which are the direct result of the Bank's misconduct.

The Bank shall not be liable for any loss or damage to you caused by the conditions that have arisen or result from superior power, including the following events or conditions:

- change of applicable law or other regulation;
- revolutions, strikes, war, natural disasters, acts of terrorism, black-out;
- termination of the Bank's operations as the result of fire;
- interruptions of post operations or electronic data transfer equipment or other electronic communications means;
- failure of any agent or correspondent, or any other cause beyond the Bank's control.