

# Cash Pool Services

## Sweeping Services

Do you regularly move funds across borders between your own accounts? We can do this for you automatically.

Sweeping Services is an automated funds transfer product for the concentration of bank account balances belonging to a company or a group of companies.

On an agreed, regular basis the balance of the sweep account is automatically swept to the concentration account. In case of a negative balance, funds can automatically be topped from the concentration account to the sweep account.

### Functionality

Both the sweep account and the concentration account must be denominated in the same currency.

You have the possibility either to sweep a fixed amount or to set a target amount to be kept in the sweep account.

### Extra services

A floor amount facility prevents the transfers of small amounts.

Your account can be swept daily, weekly or monthly. Funds are transferred intraday and/or at the beginning of the day at your choice.

### Concentration of cash balances

Concentrates your group's balances, giving you the opportunity to easily manage your group's total surplus/deficit and to place surplus funds or obtain financing in the market.

### Interest

Improves your net interest by concentrating your liquidity in one account.

### Benefits

- Concentrates the group's cash balances
- Improves your net interest
- Reduces the need for external financing
- Facilitates your administration

### Financing

Reduces your need for external financing since deficits in sweep accounts are covered by the concentration account.

### Administration

Facilitates your administration as there is no need to monitor the sweep accounts.

Transfers are made automatically when a target amount is reached.

Customer-specific references allow you to choose a reference for each Sweeping Service transaction.

This reference will be found in your electronic account statement or in your ERP system.

### Account information

Nordea's electronic banking systems will provide you and your subsidiaries with real-time information on transactions and balances.

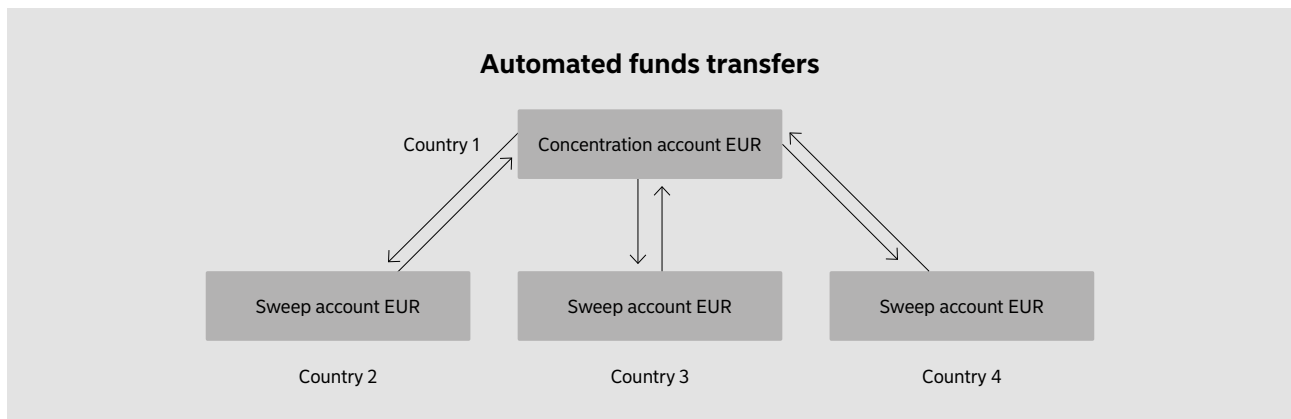
### Legal aspects

As the Sweeping Services may generate inter-company loans, legal and tax issues have to be addressed.

Legal and regulatory requirements vary from country to country. So it is important that you investigate the applicable regulations before establishing a Sweeping Service.

### Further information

Please contact your relationship manager or your cash management specialist in Nordea for further information.



A number of sweep accounts may be swept to or topped from the concentration account under the same agreement.