

# Cash Pool Services

## Global Cash Concentration

Do you regularly move funds from your accounts with other banks to your cash concentration accounts? We can do this for you automatically.

Global Cash Concentration is an automated funds transfer service between your account with another bank and your account with Nordea.

The service facilitates the concentration of bank account balances belonging to a single company or a group of companies.

On an agreed, regular basis the positive balance of your sweep account with the other bank is automatically swept to your concentration account in Nordea. In case of a negative balance, funds can be transferred in the opposite direction.

### Functionality

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

You have the possibility either to sweep the total balance or to re-establish a target amount in the sweep account.

### Extra services

You can define a minimum amount to be transferred. Thereby you avoid transferring too small amounts.

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

Concentration of cash balances Concentrating your group's cash balances gives you the opportunity to easily and efficiently manage your group's total surplus/deficit and to invest surplus funds or obtain financing in the market.

### Benefits

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

### Interest

Cash Concentration improves your net interest by concentrating your liquidity in one account per currency.

### Financing

Global Cash Concentration reduces your need for external financing since deficits in sweep accounts are covered by transfers from the concentration account.

### Administration

Global Cash Concentration facilitates your administration as there is no need to monitor the balances of the sweep accounts.

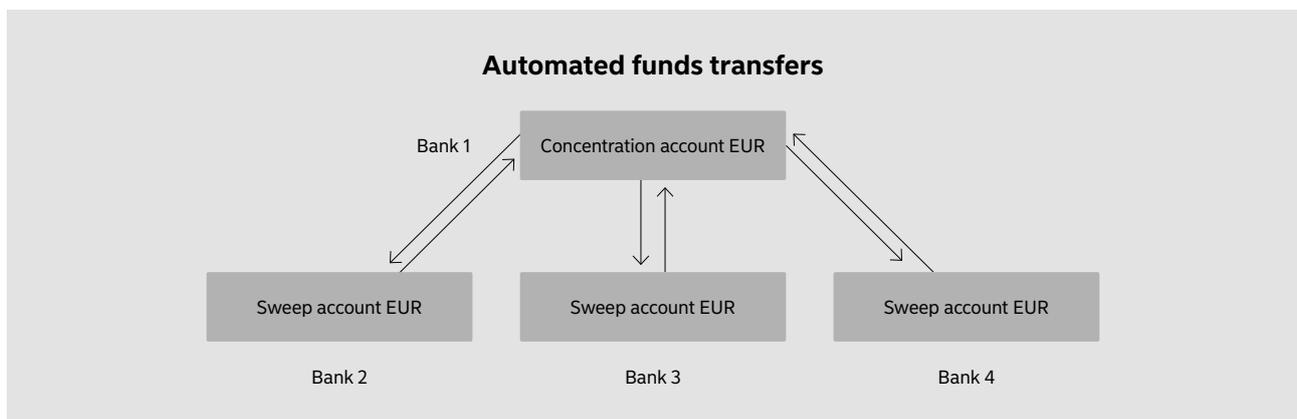
### Account information

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

### Legal aspects

As the cash concentration may generate inter-company loans, you should consider any legal and tax issues.

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



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

**Implementation**

Implementation is easy and requires no additional interface.

An agreement with Nordea is needed as is an agreement on SWIFT Customer Statement/ Balance Report and Request for Transfer with the other bank.

**Further information**

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