

# Nordea

## Cash Clearing Services Price List for Banks

April 2019



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## Definitions

DKK covers the currency ISO code, the country as well as the legal unit of Nordea Danmark, filial af Nordea Abp, Finland.

EUR covers the currency ISO code, the country (Finland) as well as the legal unit of Nordea Bank Abp.

NOK covers the currency ISO code, the country as well as the legal unit of Nordea Bank Abp, filial i Norge.

SEK covers the currency ISO code, the country as well as the legal unit of Nordea Bank Abp, filial i Sverige.

Charging of item fees mentioned in this document are connected to transactions related to the respective account held at Nordea and generally takes place monthly unless otherwise stated or agreed (with the exception of Commercial payments in Denmark which are charged on a single basis). The charges are debited from your account in the local currency. Nordea reserves the right to charge your account for charges related to payments on which such account is not used. Should you consider concentrating your business with Nordea in more than one of the Nordic markets and currencies, please contact Transaction Banking for Banks to receive information about our favorable pan-Nordic terms.

### Base interest rates

Denmark	The reference rate on your DKK account is N-bid and N-bor. The rate is Nordea Denmark's official day-to-day rate, calculated on actual number of days over 360. You will have to rely upon direct contact with Nordea Denmark, for quotations on N-bid and N-bor.
Finland	The reference rate on your EUR account is EONIA. The rate is fixed daily and calculated on actual number of days over 360. The rate is the offered EUR rate by European Central Bank. Daily EONIA quotations are shown on Reuters page EONIA.
Norway	The reference rate on your NOK account is NIBOR. The rate is the Norwegian Interbank Offered Rate fixed daily, which is calculated on actual number of days over 360. For daily quotations of NIBOR, please visit <a href="https://www.oslobors.no/markedsaktivitet/#/list/nibor/quotelist">https://www.oslobors.no/markedsaktivitet/#/list/nibor/quotelist</a>
Sweden	The reference rate on your SEK account is STIBOR 1 week. The rate is the average interbank lending rate in Sweden fixed daily and calculated on actual number of days over 360. For daily quotations of STIBOR, please see Reuters page SIOR.
Negative interest rate	Nordea applies negative interest rate on credit balances for DKK, EUR, and SEK. The base rates for the currencies have been described above. In Sweden the negative interest rate is charged as a deposit fee based on Skatteverket directive.





## CLS

Nordea offers CLS™ Nostro Agent Services in DKK, NOK, and SEK for CLS members. Please contact Transactions Banking for Banks for more information on our CLS services.



## Cut-off

Nordea's cut-offs are based on STP payments. Payments received after cut-off will be handled on a best-effort basis. Non-STP payments will always be processed on a best effort basis. For STP requirements, please visit our website at: [www.nordea.com/tc](http://www.nordea.com/tc).



## Hourly fee

Services not mentioned in this price list may be priced in accordance with an hourly fee of EUR 100 (or equivalent in local currency) depending on the nature of the request.



## MT103 SHA option

Due to local market practice commercial payments in Denmark, charges for SHA optioned non-PSD payments are deducted from the principle amount before being credited to the customer. For all other countries and respective currencies, PSD and non-PSD payments are treated the same as per current market practice.



## PSD compliant countries

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and United Kingdom.



## Use of funds

Nordea handles requests for use of funds on a case-by-case basis for specific amounts and periods. Please contact Transactions Banking for Banks for further information.



## Value dates

The accounts, irrespective of their currency, follow local banking days and respective currency holiday calendars. For more information on the bank holidays in the Nordic countries, kindly visit our website: <https://www.nordea.com/en/about-nordea/contact/bank-holidays/>

## Account services

### Interest and account conditions

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
Credit interest		Subject to individual arrangement		
Debit interest		Subject to individual arrangement		
Account maintenance fee per month		Subject to individual arrangement		

### Account reporting

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
MT940/MT950		Free of charge		
Interest statement		Free of charge		
Summary of charges statement		Free of charge		
MT941/MT942 per item		Subject to individual arrangement		
MT900/MT910 per item	10	1	10	10
Copy of statement < 1 year	250	25	250	250
Copy of statement > 1 year		Copy of statement + hourly fee		
SWIFT reporting to additional recipient	Setup fee EUR 100 (or equivalent), standard fee applies to each item			
Cash Clearing report		Subject to individual arrangement		

### Additional services

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
Online Banking		Subject to individual arrangement		
Confirmation of balances per account	300	30	300	300
Audit report	1,500	150	1,500	1,500
Ad Hoc -requests		Hourly fee		
CLS™ Nostro Agent Services		Subject to individual arrangement		

# Payments

## MT202 Bank-to-bank payments – Cut-off in Central European Time (CET)

	Denmark	Finland	Norway	Sweden
Book payment in local currency	17:00	17:00	15:30	17:00
Standard payment local currency	15:30	17:00	15:30	15:30
EUR payment	16:00	17:00	N/A	16:00
Our cut-offs are based on STP payments. Non-STP payments will be handled on a best-effort basis.				

## MT202 Bank-to-bank payments

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
Credit to your account(s)	Free of charge			
Debit Book Transfer	20	2	20	20
Debit Transfer	30	3	30	30
Non-STP, additional charge	80	8	80	80
The prices shown above are for STP payments. Otherwise a Non-STP fee is charged.				

## MT103 – Customer payments – Cut-off in Central European Time (CET)

	Denmark	Finland	Norway	Sweden
Standard payment local currency	15:30	16:00	15:00	15:30
EUR payment	16:00	16:00	16:00	16:00
For cut-off times on other currencies, kindly contact the Loro Account Management team.				

## MT103 Customer payments – charges for the sending bank

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
BEN/SHA to Nordea beneficiaries	Free of charge for sending bank			
BEN/SHA, 3rd party transfer	25	3	25	25
OUR, Book transfer	75	10	60	50
OUR, 3rd party transfer		10	80	75
OUR, Guaranteed	Subject to individual arrangement			
Non-STP, additional charge	80	8	80	80
The prices shown above are for STP payments. Otherwise an additional Non-STP fee is applied.				

## MT103 Value date

	Denmark	Finland	Norway	Sweden
To Nordea customer	D	D	D	D
Without conversion	D	D	D	D
With conversion between EEA CCY	D	D	D*	D
With conversion between Non-EEA CCY	D+1	D+1	D+1	D+1
3rd party payments**	D	D	D	D

\* Payments in EUR are available on D. All other currencies are D+1.  
\*\* Payments in other currencies than the receiving countries currency and EUR are only accepted if there is an account relationship in the instructed currency in place.

## Payment services

Additional services for MT103 and MT202

Cancellations/returns

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
Return of payment	100	10	100	100
Cancellation of non-executed payments	450	50	450	450
Cancellation Executed payments	750	100	750	750

*Note that additional charges from other banks may apply. Executed payments are handled on a best-effort basis.*

Investigations

	Denmark DKK	Finland EUR	Norway NOK	Sweden SEK
1 month or less	400	50	400	400
1-6 months	750	100	750	750
Older than 6 months	1,500	200	1,500	1,500

Back-valuation up to 3 months

	DKK	EUR*	NOK	SEK
Admin. fee, in house Nordea	750	100	750	750
Admin. fee, 3rd party involvement min.	1,000	100	1,000	1,000
Compensation rate	NBOR + 1%	EONIA + 0,25%	NIBOR + 1,5%	REPO + 0,25%

*\* The European Interbank Compensation Guidelines issued by EBF are applied when ECB deposit facility rate is below zero.*

Amendment of future value date

	DKK	EUR	NOK	SEK
Admin. fee, in house Nordea	750	100	750	750
Admin. fee, 3rd party involvement min.	750	100	750	750

*Compensation rate is not applied for amendment of future value date.*

# Contact information

## Transaction Banking for Banks

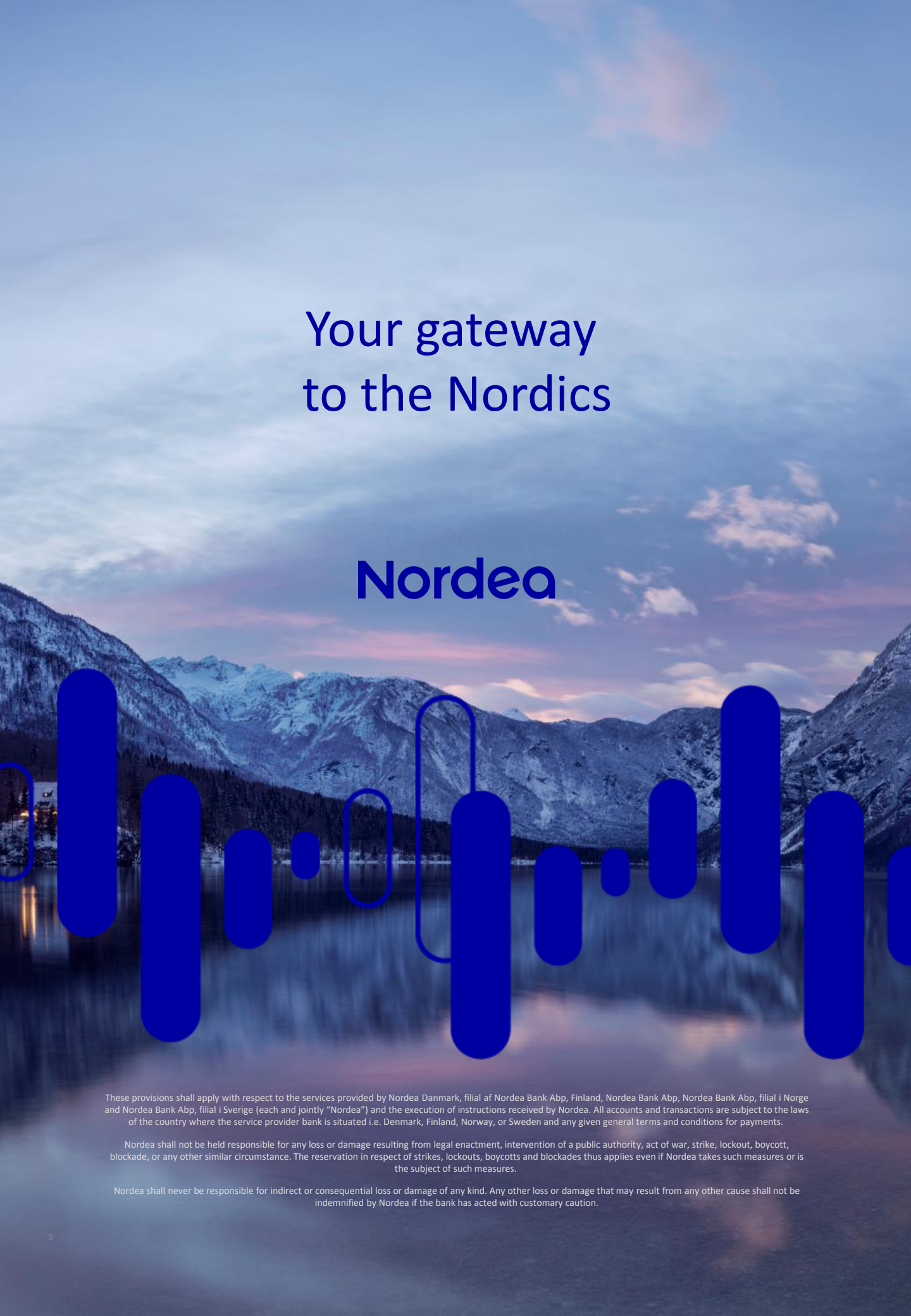
<p><b>Transaction Banking for Banks</b></p> <p>Cash Clearing Sales (Nordic coverage)</p> <p>txb.bank.cash@nordea.com</p>	<p><b>Financial Institutions Group</b></p> <p>Relationship Management (Nordic coverage)</p> <p>globalbanks@nordea.com</p>
<p><b>Loro Account Management</b></p> <p>Team Denmark +45 5547 4730 Team Norway +47 2401 2001 Business hours 08:00 – 16:30 CET</p>	<p>Team Finland +358 9 5300 7220 Team Sweden +45 5547 4730 Joint e-mail: loroaccounts@nordea.com</p>

<p><b>Investigations teams</b></p> <p>Team Denmark +45 5547 4667 investigations.dk@nordea.com</p> <p>Team Norway +47 2401 2001 investigations.no@nordea.com</p> <p>Business hours for all teams 08:00 – 16:30 CET</p>	<p>Team Finland +358 102 76 5868 investigations.fi@nordea.com</p> <p>Team Sweden +46 10 156 1860 investigations.se@nordea.com</p>
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## Nordea general information

<p><b>Main Nordic Offices</b></p> <p><b>Denmark</b> Nordea Danmark, Filial af Nordea Bank Abp, Finland Grønlandsvej 10, 2300 Copenhagen S Denmark SWIFT: NDEADKKK www.nordea.dk / www.nordea.com</p> <p><b>Norway</b> Nordea Bank Abp, filial i Norge Essendrops gate 7 0368 Oslo Norway SWIFT: NDEANOKK www.nordea.no / www.nordea.com</p>	<p><b>Finland</b> Nordea Bank Abp Satamaradankatu 5 00020 NORDEA, Helsinki Finland SWIFT: NDEAFIHH www.nordea.fi / www.nordea.com</p> <p><b>Sweden</b> Nordea Bank Abp, filial i Sverige Smålandsgatan 17 105 71 Stockholm Sweden SWIFT: NDEASESS www.nordea.se / www.nordea.com</p>
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# Your gateway to the Nordics

## Nordea

These provisions shall apply with respect to the services provided by Nordea Danmark, filial af Nordea Bank Abp, Finland, Nordea Bank Abp, Nordea Bank Abp, filial i Norge and Nordea Bank Abp, filial i Sverige (each and jointly "Nordea") and the execution of instructions received by Nordea. All accounts and transactions are subject to the laws of the country where the service provider bank is situated i.e. Denmark, Finland, Norway, or Sweden and any given general terms and conditions for payments.

Nordea shall not be held responsible for any loss or damage resulting from legal enactment, intervention of a public authority, act of war, strike, lockout, boycott, blockade, or any other similar circumstance. The reservation in respect of strikes, lockouts, boycotts and blockades thus applies even if Nordea takes such measures or is the subject of such measures.

Nordea shall never be responsible for indirect or consequential loss or damage of any kind. Any other loss or damage that may result from any other cause shall not be indemnified by Nordea if the bank has acted with customary caution.