

Payments via Unitel & Corporate Netbank Request for Transfer

Customer tariff effective from 1 January 2017

Contents

About the Tariff	3
Charges	3
Danish and local cut-off time	3
Intercompany transfers	3
Cancellations	3
Disclosure of remitter's account number.....	3
IBAN and BIC	3
Payments effected by Nordea in:	
Finland	4
Norway	6
Sweden	8
Estonia	10
Latvia.....	11
Lithuania	12
Great Britain	13
Germany	14
USA	15
Singapore	16
Denmark	17

About the Tariff	This Tariff contains charges for payments ordered via Request for Transfer in Unitel. The request code listed next to each payment type is used in Denmark only.
Charges	The tariffs are subject to change.
Danish and local cut-off time	<p>The time when the payment instruction must have been received by the account-holding unit.</p> <p>Due to restrictions in Unitel opening hours the two cut-off times may not always correspond to each other.</p>
Intercompany transfers	"Payments within the Nordea Group" (Nordea Intercompany Payments) applies to transfers within your own group between accounts held in two different Nordea units. The terms and conditions apply to payments ordered in the Nordea currencies: DKK, EUR, GBP, NOK, SEK, SGD, or USD.
Cancellations	<p>If you try to cancel a Request for Transfer and your cancellation is rejected, the reason is that we have already passed on your Request for Transfer. Electronic cancellation is <i>only</i> possible via Unitel in Denmark.</p>
Disclosure of remitter's account number	Due to international anti-terrorist measures we must always disclose the remitter's account number to our correspondent bank. The account number is sent in the IBAN format.
IBAN and BIC	<p>For some countries both IBAN and BIC are mandatory. If a payment instruction does not meet this requirement, it will be rejected.</p> <p>For some of the countries, where IBAN is mandatory, an additional IBAN-only principle applies. This principle implies that the beneficiary's bank is identified through the IBAN. Nordea will automatically derive all needed information on the beneficiary's bank from the IBAN. If a payment instruction contains information on the beneficiary's bank, even if it is not needed, Nordea will ignore this information and use the information which can be derived from the IBAN instead.</p> <p>Read more on nordea.dk/iban.</p>

Payments effected by Nordea, Finland

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Transfer to an account with Nordea in favour of yourselves or of another company in your group	201	Day 0 16.30	Day 0 15.30	Day 0	Day 0	8

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to Beneficiary	Tariff (EUR)
Transfer between own accounts with Nordea, Finland	400	Day 0 18.00	Day 0 17.00	Day 0	Day 0	Free
Transfer to domestic account:						
Bank transfer with free text	401	Day 0 18.00	Day 0 17.00	Day 0	Day 1 ⁽¹⁾	1.25
Bank transfer with reference ⁽²⁾	402	Day 0 18.00	Day 0 17.00	Day 0	Day 1 ⁽¹⁾	0.95
Express payment	403	Day 0 15.30	Day 0 14.30	Day 0	Day 0 ⁽³⁾	From 15.00
Payment to tax authorities ⁽⁴⁾	405	Day 0 15.30	Day 0 14.30	Day 0	Day 1 ⁽¹⁾	6.00

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to Beneficiary	Tariff (EUR)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						
Express	301	Day 0 16.00	Day 0 15.00	Day 0	Day 1 ⁽³⁾	32.00
Ordinary ⁽⁶⁾	302	Day 0 16.00	Day 0 15.00	Day 0	Day 2 ⁽³⁾	5.00
Inter-company payment ⁽⁵⁾	303	Day 0	Day 0	Day 0	Day 0	Customer specific pricing
PLN		09.00	08.00			
CZK		11.00	10.00			
DKK		13.30	12.30			
NOK		15.00	14.00			
CAD, GBP, SEK		16.30	15.30			
EUR, USD		17.00	16.00			
AED, AUD, KHD, HRK, HUF, ILS, ISK, KWD, NZD, RON, RUB, SAR, SGD, TRY, ZAR		Day 0 15.00	Day 0 14.00	Day 1	Day 1	
CHF, JPY, MXN		16.30	15.30			
Other currencies		Day 0 16.00	Day 0 15.00	Day 2	Day 2	

- (1) The amount is made available day 0 to beneficiary's account with Nordea, Finland.
- (2) Reference number to be specified by the creditor, consisting of maximum 20 digits. Must comply with the validation rules.
- (3) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.
- (4) Payments to the Finnish tax authorities can also be effected as a reference payment, i.e. request code 402. Use request code 405 when the Finnish tax authorities require coded narrative information in addition to the reference number.
- (5) Subject to agreement.
- (6) Payments in EUR to EUR/EEA countries will be made available to the beneficiary's bank after 1 business day and the price will be EUR 1.25.

Payments effected by Nordea, Norway

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (NOK)
Transfer of Nordea currencies, to an account with Nordea in favour of yourselves or of another company in your group	201	Day 0 15.30	Day 0 15.30	Day 0	Day 0	70

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (NOK)
Transfers between own accounts with Nordea, Norway	400	Day 0 15.30	Day 0 15.30	Day 0	Day 0	Free
Transfer with credit Advice	403	Day 0 14.00	Day 0 14.00	Day 0	Day 0	30
KID transfer ⁽²⁾	423	Day 0 14.00	Day 0 14.00	Day 0	Day 0	30
Domestic transfer Urgent	402	Day 0 15.00	Day 0 15.00	Day 0	Day 0	45
Transfer - no credit account number	433	Day 0 14.00	Day 0 14.00	Day 0	Depends on the time of encashment	75

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (NOK)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						
Ordinary without currency exchange	302	Day 0 15.00	Day 0 15.00			60
- Nordea currencies				Day 1	Day 1	
- Other currencies				Day 2	Day 2	
Ordinary with currency exchange						60
- Nordea currencies				Day 0	Day 1	
- Other currencies				Day 0	Day 2	
Express ⁽³⁾ :						350
PLN	303	Day 0 10.00	Day 0 10.00	Day 0	Day 0	
TRY	303	Day 0 08.00	Day 0 08.00	Day 0	Day 0	
CZK	303	Day 0 10.00	Day 0 10.00	Day 0	Day 0	
DKK	301	Day 0 12.30	Day 0 12.30	Day 0	Day 0	
NOK	301	Day 0 15.00	Day 0 15.00	Day 0	Day 0	

International payments con.

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (NOK)
Express ⁽³⁾ : (cont.)						350
AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, RUB, SAR, SGD, ZAR	303	Day 0 14.00	Day 0 14.00	Day 1	Day 1	
THB, IDR, KRW, MYR	303	Day 0 15.00	Day 0 15.00	Day 2	Day 2	
CAD, GBP, SEK	301	Day 0 15.30	Day 0 15.30	Day 0	Day 0	
CHF, JPY, MXN HUF, TRY	303	Day 0 15.30	Day 0 15.30	Day 1	Day 1	
EUR, USD	301	Day 0 16.00	Day 0 16.00	Day 0	Day 0	
Other currencies	303	Day 0 15.00	Day 0 15.00	Day 2	Day 2	
Inter-company payment:	304					200
PLN		Day 0 10.00	Day 0 10.00	Day 0	Day 0	
TRY		Day 0 08.00	Day 0 08.00	Day 0	Day 0	
CZK		Day 0 10.00	Day 0 10.00	Day 0	Day 0	
DKK		Day 0 12.30	Day 0 12.30	Day 0	Day 0	
NOK		Day 0 15.00	Day 0 15.00	Day 0	Day 0	
AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, RUB, SAR, SGD, ZAR		Day 0 14.00	Day 0 14.00	Day 1	Day 1	
THB, IDR, KRW, MYR		Day 0 15.00	Day 0 15.00	Day 2	Day 2	
CAD, GBP, SEK		Day 0 15.30	Day 0 15.30	Day 0	Day 0	
CHF, JPY, MXN, HUF, TRY		Day 0 15.30	Day 0 15.30	Day 1	Day 1	
EUR, USD		Day 0 16.00	Day 0 16.00	Day 0	Day 0	
Other currencies		Day 0 15.00	Day 0 15.00	Day 2	Day 2	

- (1) Business day when the amount is made available to the beneficiary's bank or Nordea's correspondent bank.
- (2) In the case of KID transfers, the KID number (customer identification number), up to 25 digits, must be entered in the field "Advice to beneficiary" (Unitel for PC) / "KID No" (Unitel International). Please observe that some payments to Norwegian authorities require the presence of Kid No., such as tax, duties, etc.
- (3) All express payments in Nordea currencies in favour of beneficiaries holding accounts within Nordea and containing the correct BIC (Bank Identifier Code) will be debited to your account day 0 and will be made available to the beneficiary with same day value.

Payments effected by Nordea, Sweden

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (SEK)
Transfer to an account with Nordea in favour of yourselves or of another company in your group	201	Day 0 15.30	Day 0 15.30	Day 0	Day 0	70

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (SEK)
Transfer between own accounts with Nordea, Sweden	400	Day 0 16.00	Day 0 16.00	Day 0	Day 0	Free
Transfer to third party's account with Nordea, Sweden	401	Day 0 16.00	Day 0 16.00	Day 0	Day 1	5
Transfer to an account with another Swedish bank	401	Day 0 16.00	Day 0 16.00	Day 0	Day 1	5
Transfer to bankgiro number - only SEK 100,000 ^{(2) (3)}	402	Day 0 16.00	Day 0 16.00	Day 0	Day 1	5
PG reference Payment	412	Day 0 11.00	Day 0 11.00	Day 0	Day 1	5

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (SEK)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						
Express	301	Day 0 14.00	Day 0 14.00	Day 0	Day 1	330
Ordinary						
All currencies	302	Day 0 15.00	Day 0 15.00	Day 0	Day 2	40
EUR to the EU and the EEA countries ⁽⁴⁾	302	Day 0 15.00	Day 0 15.00	Day 0	Day 1	30
Inter-company payment:	303	Day 0	Day 0	Day 0	Day 0	240
USD		16.00	16.00			
CAD, EUR, GBP		15.30	15.30			
≥ SEK 500,000		15.00	15.00			
NOK		14.00	14.00			
DKK		12.30	12.30			
CSZ, < SEK 500,000		10.00	10.00			
PLN		08.00	08.00			
CHF, JPY		Day -1 15.30	Day -1 15.30	Day 0	Day 1	

International payments (cont)

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (SEK)
AED, AUD, CYP, HKD, HRK, HUF, ILS, ISK, KWD, MXN, NZD, RUB, SAR, SGD, SIT, SKK, THB, TRY, ZAR		14.00	14.00			
- Other currencies		Day - 2 15.00	Day - 2 15.00	Day 0	Day 0	

- (1) Business day when the amount is made available to the beneficiary's bank or Nordea's correspondent bank.
- (2) Please provide the OCR reference in full for OCR transfer forms in the "Message" field.
- (3) Transfers to bankgironumber exceeding SEK 100,000 are made via crossborder system.
- (4) Only to the EU and the EEA countries:
If the following conditions are present the payment will automatically become an EU Payment:

Your instruction must be in EUR or SEK, up to max EUR 50,000 or SEK 500,000, to a beneficiary's bank in another EU member state, Norway, Iceland or Liechtenstein. The instruction must contain correct BIC (Bank Identifier Code) and beneficiary's IBAN (International Bank Account Number). The remitter pays Nordea's charges, whereas the beneficiary pays the receiving bank's charges.

The price of the payment is SEK 1,50, and the amount will be available to the receiving bank after 1 business day.

Payments effected by Nordea, Estonia

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Transfer to an account with Nordea in favour of yourselves or of another company in your group ⁽¹⁾	201	Day 0 15.30	Day 0 13.30	Day 0	Day 0	5.75

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (EUR)
Transfers to an account within Nordea, Estonia, in favour of yourselves or of another company in your group	400	Day 0 17.00	Day 0 15.00	Day 0	Day 0	Free
Domestic transfers to the remitter's account outside the Nordea Group, or to another beneficiary	401	Day 0 17.00	Day 0 15.00	Day 0	Day 0	0.19

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (EUR)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						
Express	301	Day 0 15.00	Day 0 14.00	Day 0	Day 1	10.23
Ordinary ⁽³⁾	302	Day 0 15.00	Day 0 13.00	Day 0	Day 2	4.47

(1) Provided that currency conversion is not required.

(2) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.

(3) Payments in EUR to EUR/EEA countries will be made available to the beneficiary's bank after 1 business day and the price will be EUR 0.19.

Payments effected by Nordea, Latvia

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Transfer to an account with Nordea in favour of yourselves or of another company in your group ⁽¹⁾	201	Day 0 14.00	Day 0 13.00	Day 0	Day 1	2.85

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (EUR)
Transfers to an account within Nordea, Latvia, in favour of yourselves or of another company in your group	400	Day 0 17.00	Day 0 16.00	Day 0	Day 0	Free
Domestic transfers to the remitter's account outside the Nordea Group, or to another beneficiary:						
Ordinary	401	Day 0 17.00	Day 0 16.00	Day 0	Day 1	0.21
Express	404	Day 0 12.00	Day 0 11.00	Day 0	Day 0	14.23

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (EUR)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary ⁽³⁾ :						
Express	301	Day 0 14.00	Day 0 13.00	Day 0	Day 1	21.34
Ordinary ⁽⁴⁾	302	Day 0 14.00	Day 0 13.00	Day 0	Day 2	7.11

(1) Provided that currency conversion is not required.

(2) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.

(3) If the remitter is to pay all charges involved in the transfer, an additional fee of EUR 1.43 will be charged per transfer.

(4) Payments in EUR to EUR/EEA countries will be made available to the beneficiary's bank after 1 business day.

Payments effected by Nordea, Lithuania

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Transfer to an account with Nordea in favour of yourselves or of another company in your group ⁽¹⁾	201	Day 0 15.00	Day 0 14.00	Day 0	Day 0	11.58

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (EUR)
Transfers to an account within Nordea, Lithuania, in favour of yourselves or of another company in your group	400	Day 0 19.00	Day 0 18.00	Day 0	Day 0	Free
Transfers to other Lithuanian banks	403	Day 0 16.00	Day 0 15.00	Day 0	Day 0	0.29

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (EUR)
Transfer to the remitter's account outside the Nordea Group, or to other Beneficiary						
Express	301	Day 0 13.00	Day 0 12.00	Day 0	Day 0	57.92
Ordinary ⁽³⁾	302	Day 0 17.00	Day 0 16.00	Day 0	Day 2	17.38

(1) Provided that currency conversion is not required.

(2) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.

(3) Payments in EUR to EUR/EEA countries will be made available to the beneficiary's bank after 1 business day and the price will be EUR 0.43.

Payments effected by Nordea, Great Britain

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary (1)	Tariff (GBP)
Transfer to an account with Nordea in favour of yourselves or of another company in your group	201	Day 0 14.30	Day 0 15.30	Day 0	Day 0	5
Other major Currencies	203	Day 0 15.00	Day 0 16.00	Day 2	Day 2	5

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary (1)	Tariff (GBP)
Transfer within Nordea, Great Britain (Own group)	400	Day 0 14.30	Day 0 15.30	Day 0	Day 0	Free
Transfer within Nordea, Great Britain (Third party)	400	Day 0 14.30	Day 0 15.30	Day 0	Day 0	0.35
Transfer to domestic account:						
Via CHAPS (2)	401	Day 0 14.30	Day 0 15.30	Day 0	Day 0	8
Via BACS (3)	402	Day 0 14.30	Day 0 15.30	Day 2	Day 2	0.35
FASTER payments (4)	404	Day 0 14.30	Day 0 15.30	Day 0	Day 0	2.50

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary (1)	Tariff (GBP)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						
SEPA Credit Transfer	301	Day 0 14.00	Day 0 15.00	Day 0	Day 0	2.5
GBP, USD, and EUR	301	Day 0 14.00	Day 0 15.00	Day 0	Day 0	13
DKK, NOK, and SEK	302	Day 0 11.00	Day 0 12.00	Day 0	Day 0	13
Other major currencies	303	Day 0 15.00	Day 0 16.00	Day 2	Day 2	13
Issue of banker's cheques in GBP and other major currencies	321	Day 0 15.00	Day 0 16.00	Day 0	N/A	15

(1) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.

(2) **C**learing **H**ouse **A**utomated **P**ayment **S**ystem. Available in GBP.

(3) **B**anks **A**utomated **C**learing **S**ystem.

(4) Most English banks can receive this payment type. If they cannot the payment will be converted to a CHAPS payment with a price of GBP 8. The maximum amount for FASTER payments is GBP 100,000 per payment.

Payments effected by Nordea, Germany

Nordea Intercompany payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Nordea currencies ⁽¹⁾	201	Day 0 15.30	Day 0 15.30	Day 0	Day 0	8
Other currencies		Day 0 15.30	Day 0 15.30	Day 2	Day 2	

To EEA-countries in Euro or another EEA-currency without currency conversion⁽²⁾

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Transfers between own accounts with Nordea, Germany ⁽³⁾	400	Day 0 16.15	Day 0 16.15	Day 0	Day 0	0.15
Express transfer: ⁽³⁾ - EUR, PLN - USD, GBP, SEK, CAD - NOK - DKK - Other currencies	401	Day 0 16.15 15.30 14.00 12.00 On request	Day 0 16.15 15.30 14.00 12.00 On request	Day 0	Day 0	10
Transfer ⁽³⁾	402	Day 0 16.15	Day 0 16.15	Day 0	Day 1	0.15

To non EEA-countries, payments in non EEA- currencies with currency conversion⁽²⁾

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (EUR)
Express: - EUR, DKK, NOK, SEK, USD, GBP, CAD, PLN	301	Day 0 15.30	Day 0 15.30	Day 0	Day 0	30
- Other currencies		Day 0 15.30	Day 0 15.30	Day 0	Day 1	
- With currency exchange		Day 0 13.00	Day 0 13.00	Day 0	Day 1	
Ordinary:	302					4
EUR without currency exchange		Day 0 15.30	Day 0 15.30	Day 0	Day 2	
Other currencies with currency exchange		Day 0 13.00	Day 0 13.00	Day 0	Day 2	

(1) Nordea currencies: EUR, DKK, NOK, SEK, USD, GBP, CAD.

(2) Current EEA-countries: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and United Kingdom.

Current EEA-currencies: BGN, CHF, CZK, DKK, EUR, GBP, HUF, ISK, NOK, PLN, RON, SEK.

(3) The payment will be processed if necessary information (IBAN, BIC) contained.

Note: Payments can only be processed with the SHARE-fee-option.

Payments effected by Nordea, USA

Payments within the Nordea Group

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (USD)
Transfer to an account with Nordea in favour of yourselves or of another company in your group:						
USD	201	Day 0 15.00	Day 0 18.00	Day 0	Day 0	10
CAD	201	Day -1 15.00	Day 1 15.00	Day 0	Day 0	10
Any currency other than USD	211	Day 0 14.00	Day 0 18.00	Day 2	Day 2	10

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (USD)
Transfer within Nordea, USA	400	Day 0 15.00	Day 0 18.00	Day 0	Day 0	5
Transfer to domestic account:						
FED transfer ⁽¹⁾	401	Day 0 15.00	Day 0 18.00	Day 0	Day 0	10

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽²⁾	Tariff (USD)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						
USD	301	Day 0 12.00	Day 0 18.00	Day 0	Day 0	10
Any currency other than USD	303	Day 0 14.00	Day 0 18.00	Day 2	Day 2	10

(1) Federal Funds.

(2) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.

Request for Transfer Payments effected by Nordea, Singapore

Payments within the Nordea Group - INTC

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (USD)
Transfer to an account with Nordea in favour of yourselves or of another company in your group. Currency:						
- EUR, SGD, USD	201	Day 0 14.30	Day 0 07.30	Day 0	Day 0	10
- DKK,NOK, SEK	201	Day 0 14.30	Day 0 07.30	Day 2	Day 2	
No FX conversion						

Domestic payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (SGD)
MEPS Payments No FX conversion	401	Day 0 14.30	Day 0 07.30	Day 0	Day 0	10
MEPS Payments Requiring FX	401	Day 0 14.30	Day 0 07.30	Day 2	Day 2	10
GIRO Payments	404	Day 0 16.00	Day 0 07.30	Day 1	Day 2	1

International payments

Type	Request code	Local cut-off time	Danish cut-off time	Debit value date	Available to beneficiary ⁽¹⁾	Tariff (USD)
Transfer to the remitter's account outside the Nordea Group, or to other beneficiary:						35.00
SGD, USD, EUR	301	Day 0 14.30	Day 0 07.30	Day 0	Day 0	
Other Nordea Currencies	302	Day 0 14.30	Day 0 07.30	Day 2	Day 2	
Other currencies without foreign exchange	303	Day 0 14.30	Day 0 07.30	Day 2	Day 2	
Transactions requiring a foreign exchange deal	304	Day 0 14.30	Day 0 07.30	Day 2	Day 2	

(1) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.

Payments effected by Nordea, Denmark

via incoming MT101 Request for Transfer

Payments within the Nordea Group

Type	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (DKK)
Nordea intercompany payment in EUR and USD ⁽¹⁾	Day 0 16.00	Day 0	Day 0	60
Nordea intercompany in other Nordea currencies ^{1) (2) (9)}	Day 0 15.30	Day 0	Day 0	60

Domestic payments

Type	Danish cut-off time	Debit value date	Available to beneficiary	Tariff (DKK)
Transfer between own accounts in Nordea, Denmark	Day 0 15.30	Day 0	Day 0	Free
Transfer to 3rd party within Nordea, Denmark	Day 0 15.30	Day 0	Day 0	2.50
Standard Credit Transfer to other Danish banks	Day 0 15.30	Day 0	Day 1 ⁽³⁾	2.50
Salary transfer with advice	Day 0 15.30	Day 0	Day 1 ⁽³⁾	2.50
Domestic urgent transfer (express) to other Danish banks	Day 0 13.30	Day 0	Day 0	300
Financial payment ⁽⁵⁾ :	Day 0	Day 0	Day 0	200
DKK	13.30			
GBP	15.30			
USD, EUR	16.00			
Intercompany payment:	Day 0	Day 0	Day 0	200
DKK	13.30			
GBP	15.30			
USD, EUR	16.00			

International payments

Type	Danish cut-off time	Debit value date	Available to beneficiary ⁽³⁾	Tariff (DKK)
Transfer to the remitter's account outside the Nordea Group or to other beneficiary:				
Ordinary ⁽¹⁾				
All currencies	Day 0 15.00	Day 0	Day 2 ⁽⁸⁾	50
EUR to the EU and the EEA countries ⁽⁶⁾	Day 0 15.00	Day 0	Day 1	20
Urgent express ⁽¹⁾				
HUF, TRY, RUB	Day 0 08.00	Day 0	Day 0	300 ⁽⁷⁾
CZK, PLN	Day 0 10.00	Day 0	Day 0	
DKK	Day 0 13.30	Day 0	Day 0	
NOK	Day 0 15.00	Day 0	Day 0	

International payments (con.)

Type	Danish cut-off time	Debit value date	Available to beneficiary ⁽³⁾	Tariff (DKK)
Urgent express ⁽¹⁾ (con.)				300 ⁽⁷⁾
AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, SAR, SGD, ZAR	Day 0 14.00	Day 1	Day 1	
CAD, GBP, SEK	Day 0 15.30	Day 0	Day 0	
CHF, JPY, MXN, RSD	Day 0 15.30	Day 1	Day 1	
EUR, USD	Day 0 16.00	Day 0	Day 0	
Other currencies	Day 0 15.00	Day 2	Day 2	
Intercompany payment cross-border:				200
HUF, PLN, TRY, RUB	Day 0 08.00	Day 0	Day 0	
CZK	Day 0 10.00	Day 0	Day 0	
DKK	Day 0 13.30	Day 0	Day 0	
NOK	Day 0 14.00	Day 0	Day 0	
AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, SAR, SGD, ZAR	Day 0 14.00	Day 1	Day 1	
CAD, GBP, SEK	Day 0 15.30	Day 0	Day 0	
CHF, JPY, MXN, RSD	Day 0 15.30	Day 1	Day 1	
EUR, USD	Day 0 16.00	Day 0	Day 0	
Other currencies	Day 0 15.00	Day 2	Day 2	

- (1) The instruction must contain the correct IBAN of the beneficiary bank in IBAN countries. Otherwise a fee of DKK 50 will be charged.
- (2) The debit and credit clearing time for SGD transfers is day 1.
- (3) Business day when the amount is made available to beneficiary's bank or Nordea's correspondent bank.
- (4) Only available after agreement with Nordea Denmark. Only available among Nordea units.
- (5) This payment type can only be used as a treasury payment where the beneficiary is a bank. The product can also be used internationally (a special password is required).
- (6) Only to the EU and the EEA countries:
If the following conditions are present the payment will automatically become an EU Payment: Your instruction must be in EUR to a beneficiary's bank in another EU state, Norway, Iceland or Liechtenstein. The instruction must contain and the beneficiary's IBAN (International Bank Account Number). The remitter pays Nordea's charges, whereas the beneficiary pays the receiving bank's charges. The price of the payment is DKK 15, and the amount will be available to the receiving bank after 1 business day.
- (7) For currencies with the value date day 2 the charge is without an addition of 0.05 %. See more information at nordea.com/cutoffuk.
- (8) If the beneficiary's bank is a Nordea unit and the currency is a Nordea currency the payment will be made as an Nordea Payment and will be available to the beneficiary's bank after one business day.
- (9) SGD must be ordered the day before 15.30.

Please note that the account number structure in Denmark is as follows:

- IBAN 18 digits (BBAN 14 digits). All other combinations are rejected.

For payment instructions that do not meet the requirements for STP (straight through processing) an additional fee DKK 150 will be charged. Requirements are:

- Instruction code in field 23E must be filled in correctly and not missing
- Within the EU: BIC (Bank Identifier Code) and IBAN must be filled in correctly and not missing, see page 3.