

Supplier Handbook



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Dear Sir or Madam,

At Nordea, we act in line with our corporate values both inside the group and towards the outside world and this applies to how we engage with our suppliers as well. Accordingly, we strive to be as transparent a customer as possible to enable our suppliers to support us in the best possible way. To guide our current suppliers in conducting day-today business with Nordea and to provide clear guidance to new suppliers on how to engage with our company, we are pleased to introduce the Nordea Supplier Handbook.

This handbook serves as a guideline and provides an overview of Nordea's general requirements in terms of sourcing process, invoicing and compliance. It is to guide you as a supplier on how to interact with Nordea, explaining how we work with our procurement and sourcing processes and highlighting the need to comply with Nordea's terms and conditions.

We encourage you to study this handbook carefully as it defines our expectations concerning our cooperation with you. If you have any questions, please feel free to ask your regular contact person in our respective departments or to contact either of us. We look forward to our future cooperation.

Kind regards

Morten Hedegaard

Head of Group Procurement

1 PURPOSE & INTRODUCTION

The purpose of the Nordea Supplier Handbook is to give existing and potential suppliers an overview of Nordea's expectations and requirements. This document will guide suppliers in interacting with us, explain how we work with procurement and introduce Nordea's sourcing process, our approach to risk and compliance as well as ECommerce.

Procurement and sourcing of goods and services for the Nordea Group is executed by Group Procurement and Group IT, Supplier Management. The decisions about what to buy from which suppliers are taken by the areas in the value chain responsible for the goods and services delivered to Nordea and for the related costs. Nordea procures products and services within areas such as:

- Cards
- Collaboration
- Construction and Refurbishment Projects
- Consulting Services
- Debt Collection
- Exteriors
- Facility Services
- Industrial Print & Postage
- Interior & Furniture
- IT Hardware
- Marketing
- Office Supplies
- Payment Services
- Postage & Logistics
- Software
- Staff Services

- Travel Services

The Procurement Departments, Group Procurement and Group IT, Supplier Management are responsible for supporting the Nordea Group in optimising costs and finding the right balance between cost and quality.

Their main activities are:

- Executing sourcing projects to find the best suppliers
- Driving contract negotiations with suppliers
- Supporting the implementation and realization of supplier contracts



2 SOURCING

2.1 Sourcing process

Nordea believes that openness and transparency in business transactions with suppliers is the best way to build trust with suppliers. We select our suppliers based on Nordea's well-established sourcing process.

As Nordea operates in an international environment our corporate language is English. This is the language we use in our communication with suppliers in the sourcing process. All formal documents must be in English.

We use a multi-dimensional selection process to choose the suppliers which most effectively fulfil our requirements.

Nordea also has a mandatory Consultant Procurement Process for the procurement of consulting services. The request, search, negotiation and contracting of consultants are handled through this process by the Consulting Services team. This process ensures that the need for consulting services is fulfilled at competitive prices, terms and conditions, through:

- A clear preferred supplier strategy (suppliers appointed every second year through an RFP process headed by Consulting Services)
- Framework agreements with standardized terms and conditions

- Reporting and follow-up of the consulting services volumes and prices

The preferred suppliers are free to discuss potential assignments with relevant stakeholders, but Consulting Services must be involved in commercial discussions to ensure that Nordea's Sourcing Policy is followed.

The Consulting Services team manages the contact between the supplier account manager and Nordea and ensures that follow-up and governance is performed in a formalized way.

2.2 E-Sourcing and e-Auction

Nordea uses an e-Sourcing platform provided by Ariba to collect information and proposals from potential suppliers. It allows our sourcing managers easy access to the newest templates and information and in turn ensures process compliance, consistent and professional treatment of all potential suppliers and a transparent and recognizable interface.

Nordea uses e-Auction as an integrated tool in the sourcing process. The benefits are two-fold: for Nordea, it ensures the best total cost of the product or service in question and for suppliers it provides a transparent process. In addition, the negotiation phase is considerably shorter.

Potential suppliers who are invited to e-Auction can expect:

- Thorough communication about what is required to attend the auction and conduct business with Nordea.
- Training on placing bids and navigating in Ariba.

2.3 Supplier landscape

We select our suppliers through a fair and objective selection process, which is managed by our sourcing teams in accordance with Nordea's sourcing process and policy.

When initiating a sourcing process, we collect information from the Ariba Discovery database to identify qualified and potential suppliers that live up to Nordea's product and service requirements.

Suppliers must register a profile with their company information in the Ariba Discovery database to become part of Nordea's supplier landscape. It is important that all fields are completed, that products/areas are specified and that the profile is regularly updated.

Please follow the below steps if you are interested in becoming a supplier to Nordea:

Please note that a complete supplier profile is not a guarantee that a supplier will receive an invitation to participate in our sourcing process. However, it will make the supplier's information available for the relevant sourcing teams in Nordea for potential future business opportunities.

3 PURCHASING

3.1 E-commerce at Nordea

E-commerce is a vital part of a fruitful and efficient cooperation between Nordea and our suppliers. E-commerce at Nordea consists of electronic purchasing and electronic invoicing. Both areas need to be set up efficiently for Nordea and our suppliers to achieve the following benefits:

- Automated processes

Step 1 - Ariba Discovery

To be considered in a tender process all suppliers interested in working with Nordea must complete a profile on the ARIBA website.

Step 2 - Nordea supplier registration: When your company is selected in our procurement process, it will be registered in Nordea's internal supplier database.

- Nordea validates the company's financial status through financial rating databases, alternatively requests financial reports for privately held companies
- Nordea will require suppliers to complete a Third Party Risk Management supplier self-assessment questionnaire covering:
 - TPRM Sustainability
 - TPRM Business Continuity and Crisis Management (BC&CM)
 - TPRM Information Security and Cloud
 - TPRM Compliance
 - TPRM Financial Risk

- Transparency and financial management
- Compliance management
- Payment on time

By fulfilling E-commerce requirements suppliers improve the likelihood of good cooperation.

During the sourcing process we will clarify if our suppliers have the required capability. Likewise, we expect suppliers to invest time and resources to this area.

Invoice format and content

Format is the type of technical e-invoicing format. *Content* is the type and quality of how invoiced products and services are described. Nordea is phasing out formats such as hard copies, PDF, direct-debit, etc. in favor of e-invoicing. Suppliers are required to send invoices electronically.

Complying with Nordea E-commerce requirements

As part of the sourcing process, suppliers must assign experts to carefully assess whether they are able to fulfil the listed requirements. Suppliers must also be able to specify which technical format they will use for data communication. As part of the on-boarding, Nordea will test the integration, which suppliers should be prepared to support.

Unless otherwise communicated by Nordea, electronic invoicing is mandatory, but depending on the procurement object, electronic purchasing might not be relevant. For electronic purchasing Nordea will find the best solution with its supplier during the implementation.

If e-invoicing is not possible despite best efforts from both Nordea and the suppliers, the alternative is an online portal solution where the supplier types invoicing details into an online interface to Nordea's invoicing system. However, there should be no practical hindrance to electronically invoicing Nordea and we reserve the right to reject invoices that do not comply with our requirements.

Please see section 4 for detailed invoice requirements.

4. INVOICE REQUIREMENTS

Electronic invoicing is mandatory, unless otherwise agreed. An invoice is required to feature the following information as a minimum.

If this information is not provided, the invoice may be rejected. If so, Nordea will expect a new corrected invoice from the supplier. Issue date and due date for the new invoice must be altered to reflect the revised date of submission.

4.1 Invoice information

Supplier's information:

- Supplier's name and address.
- Supplier's VAT number (FIxxxxxxx/ NOxxxxxxx(MVA)/ DKxxxxxxx/ SExxxxxxx)
- Supplier's unique payment information (IBAN, including BIC code / SWIFT, Post giro, bank account number etc.).
- Supplier's contact information – email address, phone number and postal address

Buyer's information:

- Relevant Nordea entity names, billing addresses and invoice addresses. **See Appendix 2**
- Relevant Nordea entity's VAT number.

- Name and cost centre of the reference person at Nordea (surname, first name / cost centre, e.g. Jonsson, Lotta/ 2050004080). Nordea Contract ID number. (CWxxxxx)

Purchase order number for order-based invoices (NORxxxxxx purchase order number from the Ecommerce Solution).

- Subscription number (contains a specific Identity in the invoice head - it's an agreed string of letters or numbers that allows automatic invoice flow) in case invoicing is made against ongoing contracts.

Standard information per invoice:

- Invoice date.
- Invoice number.
- Delivery date.
- Item description. All types of goods or services must have their own invoice line. All invoice lines must be specified in separate fields:
- line item/product/service number,
- Description,
- quantity, agreed unit type,
- agreed unit price,
- VAT rate and net price.
- Total price (Total gross invoice amount).
- Total VAT (Total VAT amount).
- VAT per VAT rate.
- Applied VAT rate.
- Payment due date.
- Terms of payment – minimum 30 days.
- Credit notes must state a reference to the original invoice. It is preferable to have the payment method from the original invoice used on a credit note.

Additional information IT invoices:

- MAC address (only applicable for IT hardware)
- Serial/Nordea asset number (only applicable for IT hardware).

- IT project/application number (NIIDS/AR). ITSE reference on invoice
- IT related invoices concerning services must be addressed to parent company Nordea Bank Abp (Finland), according to invoicing instruction - **See Appendix 2**

For 100% Poland activities – all IT invoicing goes to Poland. Invoice must be issued for Poland, according to invoicing instruction available in Appendix 2.

- For shared IT activities (part for Poland, part for Nordics) there should be 2 invoices – for Polish part to Poland (like above), for Nordic - to Finland.

Invoice which does not meet Nordea’s requirements specified in Chapter 4.1 may have an impact on delays in invoice processing or even cause an invoice rejection.

Please note that Nordea may have some specific additional requirements to invoicing. However, this will be communicated to the specific suppliers directly, to reach a common understanding of the invoice process.

4.2 Regulations for invoice information:

- Only one currency per invoice.
- Only one payment method on the invoice
- One due date per invoice.
- Only one order number per invoice (NORxxxxxx). It is allowed to send several invoices against one order number if items/services are part delivered.
- Reference to only one subscription number per invoice.
- The supplier must be able to issue invoices separately for each legal entity within Nordea Group does not accept Pro-forma invoices.
- Nordea does not accept invoicing fees or penalty interest invoices unless the interest is invoiced separately.
- E-invoices must be sent to Nordea according to the specific date stated on the invoice and not sooner. Electronic invoices should only contain information about delivered goods or services – not information which is not related to the invoice.

4.3 Technical specifications for invoicing

Nordea support electronic invoice delivery through intermediaries such as EAN/GLN/Peppol/Opus Capita. **See Appendix 2** for e-invoicing details.

Acceptable e-invoice formats:

- **Svefaktura XML**
- **OIO UBL 2.02**
- **EHF**
- **Peppol BIS 3.0**

Please note that if above e-invoice formats are not supported by your company, Nordea offers “Visma Proceedo Supplier Portal”. It is a web-based tool to create and send electronic invoices directly to Nordea system.

Example of standard invoice layout:

Invoice

Invoice number
TEST1234567

Invoice date
20180921

Due date
20181021

Order number
Purchase order provided by
Nordea (if applicable)

Reference
Name Surname/cost centre

Customer number

Delivery date
20170921

OCR

Subscription number
Nordea contract ID - i.e. CW123456 (as specified during
onboarding process)

Buyer
Nordea Bank Abp
Satamaradankatu 5,
7332545014840
VAT number: FI28583949

Orderer: Name Surname/cost centre

Supplier contact
Jane Smith
jane.smith@test.com

Supplier Name
Address 1
Address 2
VAT number: SE999999999901
Postal giro: 12345-1
IBAN: SE123456789123456789

Comments

Test invoice.

Line	Item	Description	Delivery date	Quantity	Unit	Unit price	Total price
1	15445	Office materials		15	PCE	50,00	750,00
2	25474	Printers		1	PCE	1000,00	1000,00
						Sum excl. VAT	1750,00
						VAT amount	0,00
						Adjustment amount	0,00
						To pay	1750,00
						Currency	SEK

Tax	Reduction	Taxable amount	Tax %	Amount
VAT	Standard	1750,00	0,00	0,00

Example of IT invoice layout:

Invoice

Invoice number
TEST1234567

Invoice date
20180921

Due date
20181021

Order number
Purchase order provided by
Nordea (if not applicable,
Nordea contract ID)

Reference
ITSE/project number provided
by Nordea

Customer number

Delivery date
20170921

OCR

Subscription number
Project number provided by Nordea

Buyer
Nordea Bank Abp
Satamaradankatu 5,
7332545014840
VAT number: FI28583949

Orderer: ITSE/project number provided
by Nordea

Supplier contact
Jane Smith
jane.smith@test.com

Supplier Name
Address 1
Address 2
VAT number: SE999999999901
Postal giro: 12345-1
IBAN: SE123456789123456789

Comments
Test invoice.

Line	Item	Description	Delivery date	Quantity	Unit	Unit price	Total price
1	1546	John Smith – IT consultancy work		15	Hour	50,00	750,00
2	2244	Travel expenses		1	PCE	1000,00	1000,00
Sum excl. VAT							1750,00
VAT amount							0,00
Adjustment amount							0,00
To pay							1750,00
Currency							SEK

Tax	Reduction	Taxable amount	Tax %	Amount
VAT	Standard	1750,00	0,00	0,00

4.4 Foreign invoices:

Invoices in foreign currency:

If the invoice issuer is registered for VAT in different country than invoice receiver, we consider the transaction as a foreign. For such transactions VAT number of the invoice issuer & invoice receiver is obligatory. (Only EU)

Please note for international payments and invoices in other currency than the local one, must contain full payment details such as: IBAN & SWIFT/BIC number.

When reverse charge mechanism is applied in cross border transactions, “reverse charge” phrase is required to be stated on a purchase invoice from another EU country.

Omitting some data on invoices as IBAN or VAT number can lead to delayed payments, because a credit note, and new corrected invoice must be sent to Nordea, to be able to pay it properly, according to invoice requirements.

Please be aware that payment transfer fees are equally divided between parties.

4.5 Other Nordea companies:

Invoices to Nordea subsidiaries:

Please note that other Nordea subsidiaries are responsible for receiving and paying invoices at their own accounts payable and invoices etc. must be sent to them directly, according to their requirements.

However, the invoice requirements also apply for the subsidiaries, concerning the invoice information and regulations for invoices.

All requests and inquiries must be directed to their accounts payable at any times.

If any further information is needed, please find the subsidiary contact information on their web sites.

5 RISKS, TERMS & CONDITIONS

Sourcing is defined as any arrangement connected to the supply of goods and services to Nordea from a supplier. The supplier process includes a supplier self-assessment questionnaire, which is a part of Nordea’s Third-Party Risk Management process. The questionnaire is divided into following risk areas: Compliance, Sustainability, Information Security, Business Continuity and Crisis Management.

As a supplier you are expected to fill in this questionnaire to the best of your ability. All data/information provided should be accurate and to the best knowledge of your company. Nordea reserves the right to audit any information submitted by the supplier.

Nordea will not share the information outside the organization and will use it solely for contracting the supplier.

It is important to underline that the purpose of the questionnaire is to give us a better understanding of suppliers’ risk profile. If a supplier is evaluated as a medium- or high-risk profile, this indicates that Nordea will have to engage more extensively with the supplier regarding the specific risk issues.

5.1 Sustainability in supplier relations

We require all our suppliers to operate in accordance with our sustainability principles described below. Nordea has a Supplier Code of Conduct which is a mandatory appendix in our standard contract template. The Supplier Code of Conduct is based on the Nordea Code of Conduct, as well as our external commitments

to the United Nations Global Compact, the UN Guiding Principles for Business and Human Rights and the OECD Multinational Enterprise guidelines, asking companies to embrace, support and enact, within their sphere of influence, a set of core values in the areas of human rights, labour rights, the environment and anti-corruption. The Nordea Supplier Code of Conduct is available on Nordea.com.

5.2 Non-Disclosure Agreement (NDA)

Suppliers must sign an NDA before entering the supplier self-assessment process. The NDA secures the rights of Nordea and suppliers in terms of disclosure of classified information about both parties. It is considered mandatory and non- negotiable by Nordea.

It is mandatory to fill in the NDA template and it must be available throughout the sourcing process.

5.3 Unified Agreement template (UAT)

Nordea expects suppliers to agree in full to the terms and conditions of the Agreement. Suppliers’ willingness to comply with Nordea’s standard agreement is one of the criteria on which their RFP response will be evaluated.

CONTACT

If you cannot find an answer to your question in the FAQ sections do not hesitate to contact us. You can contact us by sending an e-mail to one of below addresses.

Topic area	E-mail address
Invoicing and Payments	vendorquery.ps@nordea.com
Sourcing Process	E-sourcing@nordea.com
Sustainability in Procurement	Sustainable.procurement@nordea.com
Consultant Procurement	consultant.procurement@nordea.com

The e-mail will be answered after you have provided the following mandatory information:

- Company name
- Contact person
- Response e-mail address
- Phone

Please state in the subject line which business area you are asking about.

DEFINITIONS

Ariba	A platform for matching business buyers and sellers globally.
Sustainability	<p>For Nordea, sustainability means taking responsibility for the impact we have on our surroundings. As the leading bank in the Nordic region, we play a key role in the transition towards a sustainable future. We take this role very seriously. Together with our customers and partners, we can make a difference through the choices we make.</p> <p>Sustainability is to Nordea, to take responsibility for the impact we have on our surroundings. In Nordea, we want to do what is right, not just what is allowed. We select Suppliers who share our commitment to social responsibility and sustainable business practices. Nordea requires its suppliers to operate in accordance with Nordea’s sustainability principles., even if it stipulates a higher standard than required by national laws or regulations. Read more about our sustainability efforts at Nordea’s website.</p>
E-Commerce	Commercial transactions conducted electronically on the networks, such as the Internet
E-Invoice	Electronic invoicing, a solution for invoicing electronically on networks
E-Sourcing and e-Auction	A process of obtaining bids from different suppliers via a single online portal
Non-Disclosure Agreement	A written contract regarding confidentiality/non-disclosure.
RFP	A request for proposal, a solicitation; specifies what Nordea is looking for and establishes evaluation criteria for assessing proposals.

Unified Agreement template	A package of all documents needed for the Agreement made with the supplier.
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APPENDIX 1 – FREQUENTLY ASKED QUESTIONS

Invoicing

Q: I need to send an invoice to Nordea; what do I need to do?

A: Please see Nordea’s minimum requirements for invoices (section 4). To make sure you receive payment on time,

please state clearly on the invoice who at Nordea is responsible for that invoice. **Q: I have questions about sending e-invoices; who can I contact to help me?**

A: Please read more about our Invoice requirements (section 4) and communicate these requirements with your electronic invoice provider: If you need more help about sending a proper e-invoice for Nordea, please contact Nordea by e-mailing vendorquery.ps@nordea.com.

Q: I have sent an invoice to Nordea; who can I contact to make sure it has arrived and will be paid?

A: If you have any questions regarding payments, please send an e-mail to vendorquery.ps@nordea.com. The question will be directed to the respective Nordea department, which will respond to your inquiry.

Q: What are the benefits of sending e-invoices?

A: The main benefits of sending e-invoices are:

- Payment on time
- Transparency and financial management
- Compliance management

Q: I am missing the invoice address; where can I find that?

A: Please see Nordea’s invoice address list in Appendix 2

Q: I have sent a credit invoice to Nordea and also need to make a refund/deposit. To which account can I make the payment?

A: Please contact us at vendorquery.ps@nordea.com for further instructions.

Sourcing process

Q: What is procurement and what does it mean to Nordea?

A: Procurement is the acquisition of goods, services or works from an external source. The decisions about what to buy from which suppliers are taken by the areas in the value chain responsible for the goods and services delivered to Nordea and for the related costs. Nordea always seeks to buy high-quality products and services for our many business areas. Please read more in our Supplier Handbook.

Q: How can I be a supplier to Nordea?

A: By registering your company in Ariba you make it possible for Nordea to find you and to send you an RFP. When your company is selected to attend a sourcing process, it will be registered in Nordea's internal supplier database. After receiving offers from selected suppliers, Nordea begins the evaluation and starts negotiations with the suppliers. To find more about Nordea's sourcing process, please go to Supplier Handbook.

Q: What products or services is Nordea interested in?

A: In the section Purpose & Introduction of our Supplier Handbook, you will find a list of the relevant areas.

Q: Who oversees purchasing of (category/product/service) at Nordea?

A: The decisions about what to buy from which suppliers are taken by the areas in the value chain responsible for the goods and services delivered to Nordea and for the related costs.

Q: How can our company get to deliver consulting services to Nordea?

A: Nordea has a supplier strategy for consulting services that builds on several so-called preferred suppliers. These are re-evaluated every second year through an RFP process. The procurement of consulting services is managed through a mandatory consultant procurement process. Please contact consultant.procurement@nordea.com if you have questions directly related to consultant requests.

Q: What is e-sourcing and e-auction and how can I be part of it?

A: E-sourcing and e-auction is a process of obtaining bids from different suppliers via a single online portal. Nordea will invite potential suppliers separately and provide them more details and training on how to participate. Read more about it in our Supplier Handbook.

Q: Why haven't I been invited to any Nordea's RFPs even though I have registered my company in Ariba?

A: Please note that a complete supplier profile in Ariba is not a guarantee that a supplier will receive an invitation to participate in our sourcing process. However, it will make the supplier's information available for sourcing teams at Nordea for potential future business opportunities.

Q: Who to contact at Nordea when I present a specific service or product but cannot find the relevant/responsible person or unit?

A: If you do not know who is responsible at Nordea for sourcing your product/service category, please send your question to esourcing@nordea.com and we will guide you to the correct sourcing category unit.

Q: What is CSR and why is it needed?

A: CSR = Corporate Social Responsibility. Nordea requires its suppliers to operate in accordance with Nordea's CSR principles. The CSR Supplier Policy is based on ten principles of the **United Nations Global Compact**, asking companies

support and enact, within their sphere of influence, a set of core values in the areas of human rights, labor rights, the environment and anti-corruption. Read more about CSR at Nordea's website.

Q: Why do I need to sign a Non-Disclosure Agreement (NDA)?

A: Suppliers must sign an NDA before they enter the RFP process. The NDA secures the rights of Nordea and suppliers in terms of disclosure of classified information about both parties. It is considered mandatory and non-negotiable by Nordea.

Q: Why do I need to fill in a Unified Agreement template (UAT)?

A: Nordea expects suppliers to agree to the terms and conditions of the Agreement, which is mandatory to fill in and must be available throughout the tender process. However, if suppliers have reservations or comments to the Agreement, these must be stated in the provided Contract Feedback Form in connection with the RFP response. **Q. Do we have to use Nordea's contract templates?**

A. Suppliers' willingness to comply with Nordea's standard agreement is one of the criteria on which their RFP response will be evaluated.

Q: What does contracting with Nordea entail?

A: We aim to use our internal template called the Unified Agreement Template (UAT). This document is customized on a case-by-case basis depending on the service/product that is being acquired.

Q: What current RFXs does Nordea have ongoing?

A: Nordea does not disclose publicly any information about ongoing RFXs. By registering on Ariba you will have a greater chance of getting through our down-selection process and being invited to our ongoing RFXs.

Q: What does Nordea's sourcing process entail?

A: See link to the Nordea Sourcing Process.

Q: How do you choose between suppliers in the RFX process?

A: Nordea's supplier selection is based on several criteria. In each case criteria related to quality, risks and costs and any other project relevant criteria are weighted. **Q. Will you commit to any volume?** A. Nordea will not make any volume commitments.

APPENDIX 2 – INVOICE ADDRESSES

Any wrongly issued invoices will require credit notes and new invoices with correct addresses – this can cause delays in payments.

Below you will find the address list for each country. If you cannot find the correct e-invoice address, please contact us directly at vendorquery.ps@nordea.com.

FINLAND

Entity:	Nordea Bank Oyj Nordea Bank Abp
Bill to address stated on the invoice:	Satamaradankatu 5 FI-00020 NORDEA
Mail to/address where physical invoice should be sent:	F206 SE - 971 90 Luleå Sweden
VAT number:	FI28583949
GLN(EAN):	7332545014840
Peppol:	0088:7332545014840
OVT Code:	003728583949
Opus Capita intermediary code:	E204503

Entity:	Nordea Rahoitus Suomi Oy Nordea Finance Finland Ltd
Bill to address stated on the invoice:	Aleksis Kiven katu 7, FI-00500 HELSINKI
Mail to/address where physical invoice should be sent:	F203 SE 971 90 Luleå Sweden
VAT number:	FI01123053
GLN(EAN):	7332545014857
Peppol:	0088:7332545014857
OVT Code:	003701123053
Opus Capita intermediary code:	E204503

Entity:	Nordea Henkivakuutus Suomi Oy
Bill to address stated on the invoice:	Aleksis Kiven katu 9 FI-00020 NORDEA
Mail to/address where physical invoice should be sent:	SE - 971 90 Luleå Luleå Sweden
VAT number:	FI09270728
OVT Code:	003701011385
Opus Capita intermediary code:	E204503

Entity:	Nordea Funds Ltd.
Bill to address stated on the invoice:	Satamaradankatu 5 FI-00020 NORDEA
Mail to/address where physical invoice should be sent:	F221 SE - 971 90 Luleå Sweden
VAT number:	FI17377859
GLN(EAN):	7332545028809
Peppol:	0088:7332545028809
OVT Code:	003717377859
Opus Capita intermediary code:	E204503

Entity:	Nordea Investment Management AB, Finnish Branch
Bill to address stated on the invoice:	Satamaradankatu 5 FI-00020 NORDEA
Mail to/address where physical invoice should be sent:	F213 971 90 LULEÅ Sweden
VAT number:	FI19634417
GLN(EAN):	7332545028793
Peppol:	0088:7332545028793
OVT Code:	003719634417
Opus Capita intermediary code:	E204503

Entity:	Nordea Mortgage Bank Plc
Bill to address stated on the invoice:	Satamaradankatu 5 FI-00020 NORDEA
Mail to/address where physical invoice should be sent:	F207 971 90 LULEÅ Sweden
VAT number:	FI27432196
GLN(EAN):	7332545038037
Peppol:	0088:7332545038037
OVT Code:	003727432196
Opus Capita intermediary code:	E204503

Entity:	Tukirahoitus Oy
Bill to address stated on the invoice:	Kirkkokatu 6 FI-90100 OULU
Mail to/address where physical invoice should be sent:	Kirkkokatu 6 FI-90100 OULU tukirahoitus.tukipalvelut@nordea.com
VAT number:	FI06771316

SWEDEN

Entity:	Nordea Bank Abp, filial i Sverige
Bill to address stated on the invoice:	Smålandsgatan 17 SE-105 71 Stockholm
Mail to/address where physical invoice should be sent:	F200 971 90 LULEÅ Sweden
VAT number:	SE663000019501
Organisation number used for sending e-invoices:	SE516411168301
GLN(EAN):	7381000062001
Peppol:	0088:7381000062001

Entity:	Nordea Hypotek AB
Bill to address stated on the invoice:	Lindhagensgatan 112 SE-105 71 Stockholm
Mail to/address where physical invoice should be sent:	F201 971 90 LULEÅ Sweden
VAT number:	SE663000019501
Organisation number used for sending e-invoices:	SE556091544801
GLN(EAN):	7332545013959
Peppol:	0088:7332545013959

Entity:	Nordea Asset Management Holding AB
Bill to address stated on the invoice:	Mäster Samuelsgatan 21 SE-111 56 Stockholm, Sverige
Mail to/address where physical invoice should be sent:	F215 971 90 LULEÅ Sweden
VAT number:	SE663000019501
Organisation number used for sending e-invoices:	SE559104330101
GLN(EAN):	7332545039843
Peppol:	0007:5591043301

Entity:	Nordea Funds Ltd, Swedish Branch
Bill to address stated on the invoice:	Smålandsgatan 17 SE-105 71 Stockholm
Mail to/address where physical invoice should be sent:	F222 971 90 LULEÅ Sweden
VAT number:	SE663000019501
Organisation number used for sending e-invoices:	SE516408878201
GLN(EAN):	7332545028847
Peppol:	0088:7332545028847

Entity:	Nordea Finans Sverige AB
Bill to address stated on the invoice:	Lindhagensgatan 112 SE-105 71 Stockholm
Mail to/address where physical invoice should be sent:	F202 971 90 LULEÅ Sweden
VAT number:	SE663000019501
Organisation number used for sending e-invoices:	SE556021147501
GLN(EAN):	7332545038587
Peppol:	0088:7332545038587

Entity:	Nordea Investment Management AB
Bill to address stated on the invoice:	Smålandsgatan 17 SE-105 71 Stockholm
Mail to/address where physical invoice should be sent:	F211 971 90 LULEÅ Sweden
VAT number:	SE663000019501
Organisation number used for sending e-invoices:	SE556060230101
GLN(EAN):	7332545028830
Peppol:	0088:7332545028830

Entity:	Nordea Livförsäkring Sverige AB
Bill to address stated on the invoice:	Mäster Samuelsgatan 17-21 111 44 Stockholm
Mail to/address where physical invoice should be sent:	Mäster Samuelsgatan 17-21 111 44 Stockholm claudine.rufatti@nordea.se
VAT number:	SE663000019501

Entity:	Nordea Life Holding
Bill to address stated on the invoice:	Mäster Samuelsgatan 21 105 71 Stockholm
Mail to/address where physical invoice should be sent:	Mäster Samuelsgatan 21 105 71 Stockholm madeleine.karlsson@nordea.com
VAT number:	SE663000019501

Entity:	Nordea Asset Management Alternative Investments AB
Bill to address stated on the invoice:	M540 105 71 Stockholm
Mail to/address where physical invoice should be sent:	F226 971 90 LULEÅ Sweden
VAT number:	SE556742330501
Organisation number used for sending e-invoices:	SE559180131001
GLN(EAN):	7332545041792
Peppol:	0088: 7332545041792

Entity:	Nordea Finance Equipment AS, Sverige filial
Bill to address stated on the invoice:	Solna Torg 3, 17 145 Solna
Mail to/address where physical invoice should be sent:	sg.sverige@fakturaskanning.no
VAT number:	SE516403708601

DENMARK

Entity:	Nordea Danmark, Filial af Nordea Bank Abp, Finland
Bill to address stated on the invoice:	PO Box 850 DK-0900 Copenhagen
Mail to/address where physical invoice should be sent:	F220 971 90 LULEÅ Sweden
VAT number:	DK25992180
GLN(EAN):	5790001087760
Peppol:	0088:5790001087760

Entity:	Nordea Finans Danmark A/S
Bill to address stated on the invoice:	Helgeshøj Alle 33 DK-2630 Taastrup
Mail to/address where physical invoice should be sent:	F204 971 90 LULEÅ Sweden
VAT number:	DK89805910
GLN(EAN):	7332545014734
Peppol:	0088:7332545014734

Entity:	Nordea Investment Management AB, Danish Branch
Bill to address stated on the invoice:	Strandgade 3 DK - 1401 Copenhagen K
Mail to/address where physical invoice should be sent:	F212 971 90 LULEÅ Sweden
VAT number:	DK25992180 DK28715560 (For domestic transactions in Denmark)
GLN(EAN):	7332545028779
Peppol:	0088:7332545028779

Entity:	Nordea Funds Ltd, Danish Branch
Bill to address stated on the invoice:	Strandgade 3 DK - 1401 Copenhagen K
Mail to/address where physical invoice should be sent:	F224 971 90 LULEÅ Sweden
VAT number:	DK25992180 DK35640851 (For domestic transactions in Denmark)
GLN(EAN):	7332545028861
Peppol:	0088:7332545028861

Entity:	Velliv, Pension & Livsforsikring A/S
Bill to address stated on the invoice:	Lautrupvang 10 2750 Ballerup, Denmark
Mail to/address where physical invoice should be sent:	Lautrupvang 10, 2750 Ballerup, Denmark kreditor@velliv.dk
VAT number:	DK24260577

Entity:	Nordea Kredit Realkreditaktieselskab
Bill to address stated on the invoice:	Po Box 850 DK-0900 Copenhagen
Mail to/address where physical invoice should be sent:	Send an invoice as a pdf file to nordeakredit@nordea.dk
VAT number:	DK15134275

Entity:	Nordea Finance Equipment AS, filial af Nordea Finance Equipment AS, Norge
Bill to address stated on the invoice:	Roskildevej 342 B, 2630 Taastrup
Mail to/address where physical invoice should be sent:	Faktura.dk@nordeafinance.com
VAT number:	DK28483325

NORWAY

Entity:	Nordea Bank Abp, filial i Norge
Bill to address stated on the invoice:	P.O. Box 1166 Sentrum NO-0107 Oslo
Mail to/address where physical invoice should be sent:	F217 971 90 LULEÅ Sweden
VAT number:	NO920058817MVA
GLN(EAN):	7332545014017
Peppol:	0088:7332545014017
ELMA	0192:920058817

Entity:	Nordea Funds, Norwegian Branch
Bill to address stated on the invoice:	P.O. Box 1166 Sentrum NO-0107 Oslo
Mail to/address where physical invoice should be sent:	F223 971 90 LULEÅ Sweden
VAT number:	NO912651045MVA
GLN(EAN):	7332545028823
Peppol:	0088:7332545028823
ELMA	0192:912651045

Entity:	Nordea Investment Management AB, Norwegian branch
Bill to address stated on the invoice:	P.O. Box 1166 Sentrum NO-0107 Oslo
Mail to/address where physical invoice should be sent:	F214 971 90 LULEÅ Sweden
VAT number:	NO887525552MVA
GLN(EAN):	7332545028816
Peppol:	0088:7332545028816
ELMA	0192:887525552

Entity:	Nordea Eiendoms kreditt AS
Bill to address stated on the invoice:	Essendrops gate 5 NO-0368 Oslo
Mail to/address where physical invoice should be sent:	F208 971 90 LULEÅ Sweden
VAT number:	NO971227222MVA
GLN(EAN):	7332545038044
Peppol:	0088:7332545038044
ELMA	0192: 971227222

Entity:	Livsforsikringsselskapet Nordea Liv Norge AS
Bill to address stated on the invoice:	Postboks 7078 5020 BERGEN
Mail to/address where physical invoice should be sent:	F225 971 90 Lulea Sweden
VAT number:	NO959922659MVA
GLN(EAN):	7332545014901
Peppol:	0088:7332545014932
ELMA	0192:959922659

Entity:	Nordea Finans Norge
Bill to address stated on the invoice:	Essendrops gate 7 NO-0368 Oslo
Mail to/address where physical invoice should be sent:	F205 971 90 LULEÅ Sweden
VAT number:	NO924507500MVA
GLN(EAN):	7332545014901
Peppol:	0088:7332545014901
ELMA	0192:924507500

Entity:	Nordea Direct Bank ASA
Bill to address stated on the invoice:	Essendrops gate 7, Postboks 33, 0101 Oslo
Mail to/address where physical invoice should be sent:	Postboks 144 Kalbakken 0902 Oslo
VAT number:	NO990323429MVA
ELMA:	990323429

Entity:	Nordea Finance Equipment AS
Bill to address stated on the invoice:	Strandveien 18, 1366 Lysaker
Mail to/address where physical invoice should be sent:	admfaktura@nordeafinance.com Postboks 105, 1325 Lysaker
VAT number:	NO987664398MVA

POLAND

Entity:	Nordea Bank Abp Spółka Akcyjna
Bill to address stated on the invoice:	Satamaradankatu 5 FI-00020 Helsinki, Finlandia Oddział w Polsce Aleja Marszałka Edwarda Śmigłego-Rydza 20 93-281 Łódź, Polska
Mail to/address where physical invoice should be sent:	Aleja Marszałka Edwarda Śmigłego-Rydza 20 93-281 Łódź, Polska Send an invoice as a PDF file to vendorquery.ps@nordea.com
VAT number:	PL1050003082
GLN(EAN):	7332545035968
Peppol:	0088:7332545041303

LUXEMBURG

Entity:	Nordea Investment Funds S.A
Bill to address stated on the invoice:	562, rue de Neudorf P.O. Box 782 L-2017 Luxembourg
Mail to/address where physical invoice should be sent:	562, rue de Neudorf P.O. Box 782 L-2017 Luxembourg Send an invoice as a PDF file to vendorquery.ps@nordea.com
VAT number:	LU14302805
GLN(EAN):	7332545040610
Peppol:	0088: 7332545040610

ESTONIA

Entity:	
	Nordea Bank Abp Eesti filiaal
Bill to address stated on the invoice:	Valukoja 8 11415 Tallinn
Mail to/address where physical invoice should be sent:	F219 971 90 LULEÅ Sweden Send an invoice as a PDF file to vendorquery.ps@nordea.com
VAT number:	EE101699310
GLN(EAN):	7332545040849
Peppol:	0088: 7332545040849

UNITED KINGDOM

Entity:	
	Nordea Bank Abp London Branch
Bill to address stated on the invoice:	6th Floor, 5 Aldermanbury Square London EC2V 7AZ
Mail to/address where physical invoice should be sent:	6th Floor, 5 Aldermanbury Square London EC2V 7AZ Send an invoice as a PDF file to vendorquery.ps@nordea.com
VAT number:	GB300435068
GLN(EAN):	7332545042447
Peppol:	0088: 7332545042447

