

Price list - Corporate customers

Effective from 14. May 2018

The list contains the standard financial services for corporate customers provided by Nordea Bank Abp, filial i Norge (hereby referred to as "Nordea") and subsidiaries of Nordea Bank Abp.

Price list - Corporate customers

Part B of the Account agreement

Investment, financing and payment products

Contents.....	Page
DEPOSITS/INVESTMENTS.....	3
GENERAL TERMS.....	3
CURRENT ACCOUNTS.....	3
INTERNATIONAL SUBSIDIARY GROUP (ISG)	4
INVESTMENT ACCOUNTS	4
FINANCING	5
OPERATING LOANS AND INVESTMENT LOANS	5
ADJUSTMENTS TO INTEREST RATES	5
PAYMENT SERVICES.....	5
GENERAL INFORMATION	6
DOMESTIC PAYMENTS	7
CARDS.....	7
OUTGOING PAYMENTS	8
INCOMING PAYMENTS	9
eInvoicing - ELECTRONIC INVOICING	10
NETBANK BEDRIFT	10
CORPORATE ACCESS.....	10
SUBSCRIPTION/ESTABLISHMENT.....	10
BALANCE AND TRANSACTION INFORMATION	12
BANK NOTES AND COINS	12
CROSS-BORDER PAYMENTS.....	13
OUTGOING CROSS-BORDER PAYMENTS.....	13
INCOMING CROSS-BORDER PAYMENTS	14
CARDS.....	15
AUDIT REPORT	16
EMPLOYEE INSURANCE - NORDEA LIV AS.....	16
SECURITIES, SHARES, BONDS AND VPS	17
FINANCING - NORDEA FINANS AS	19
FACTORING	19
LEASING.....	19
TRADE FINANCE - RISK HEDGING.....	20
DOCUMENTARY COLLECTION	20
DOCUMENTARY CREDITS (LETTERS OF CREDIT).....	20
GUARANTEES	21

DEPOSITS/INVESTMENTS

GENERAL TERMS

Overdrafts are charged at an overdraft interest rate of 18% per annum.

CURRENT ACCOUNTS

Bedriftskonto (Corporate account).....0.05% p.a.

Standard prices for payment services apply to all withdrawals or debits to the account.

Bedriftskonto (corporate account) included in Bedriftspakken (the business package)0.05% p.a.

Standard prices for payment services apply to all withdrawals or debits to the account. In addition to Bedriftskonto, Bedriftspakken consists of the products Bedriftskort med Visa (Visa company card), Nettbank Bedrift and e-faktura bedrift. Standard prices apply to the three last mentioned products.

Bedriftskonto i valuta (Foreign currency corporate account)

It is a deposit account in a currency other than Norwegian Kroner.

The interest rate on deposit is the prevailing base rate at any time for the relevant currency less a margin to be agreed upon between the Bank and the accountholder. The Bank's base rate for deposit is based on the rate received by the Bank on its call deposits in the interbank market.

Below the thresholds and prevailing margins on following currencies USD, EUR, SEK, DKK, GBP, CHF and JPY;

Currency	Threshold 1	Margin	Threshold 2	Margin
USD	0 – 149,999	-2.50%	150,000 and over	-1.00%
EUR	0 – 99,999	-2.50%	100,000 and over	-1.00%
SEK	0 – 1,199,999	-2.50%	1,200,000 and over	-1.00%
DKK	0 – 799,999	-2.50%	800,000 and over	-1.00%
GBP	0 – 99,999	-2.50%	100,000 and over	-1.00%
CHF	0 – 149,999	-2.50%	150,000 and over	-1.00%
JPY	0 – 14,999,999	-2.50%	15,000,000 and over	-1.00%

When the balance on the account exceeds a threshold, the new threshold rate will apply to the total balance.

For CAD and AUD following interest conditions apply;

- Interest will be calculated on the total deposit balance less a margin of -3.00%

Interests calculated on the account will be booked (capitalized) semi-yearly on the 30. of June and 31. of December.

For other currencies:

No interests are being given for deposits.

As of 1 September 2016 a monthly fee will be introduced on deposit accounts in currencies with negative steering rate (currently EUR, DKK, SEK, CHF and JPY). The fee is calculated based on the average balance and the highest quoted reference rate* (less negative) for the relevant month and the relevant currency accounts. The fee is charged in arrears. Customer relationships with total deposits below NOK 2.0 million (equivalent value) are not affected at this time. We reserve the right to change this limit. The fee will be charged as long as the key policy rate in the above currencies is negative.

¹⁾ The reference rate used for fee calculation is daily LIBOR (London Interbank Offered Rate), based on the 7-day LIBOR rate for currencies CHF and JPY. For EUR one uses 7 day EURIBOR, for SEK 7 days STIBOR and for DKK 7 day CIBOR. The bank's method of calculating interest rates is currently based on 365 days (366days) / 360days per year for all mentioned currencies.

Skattetrekkskonto (Withholding tax account) ..0.05% p.a.

Special account for withholding tax deposits. According to Norwegian law the account is blocked for all withdrawals/debits to other than the Norwegian tax authority.

Standard prices for payment services apply to all withdrawals or debits to the account.

INTERNATIONAL SUBSIDIARY GROUP (ISG)

Opening fee	NOK 15,000.00
• Per company ID	
• Fee charged in local currency	
Monthly fee for account services	NOK 850.00
• Per company ID	
• Fee charged in local currency	

INVESTMENT ACCOUNTS

Kapitalkonto (Savings account)

Have favorable rate for investments up to NOK 5,000,000. For more information about investment alternatives, contact Contact Centre Corporate on phone +47 23 20 60 02 or your bank advisor in Nordea.

You are allowed twelve free withdrawals per calendar year, as well as one or several withdrawals of last year's interest. Subsequent withdrawals and/or transfers will be charged with currently NOK 250.00 per withdrawal and/or transfer.

Interest and installments on loans with Nordea may be charged to the account subject to prior agreement without reducing the number of free withdrawals. Standard prices for payment services apply to all withdrawals or debits to the account.

Terminnskuddskonto (Term deposit account)

A fixed interest rate for a deposit of NOK 500,000 and over may be agreed upon.

Interest rate and required savings period have to be agreed upon for every deposit. The rate is fixed and the deposit tied up during the required savings period, that is withdrawals or deposits to the account cannot be made.

After the required savings period standard prices for payment services apply to all withdrawals or debits to the account.

Depositumskonto i husleieforhold BM-kunder (Rent deposit account) 0.05% p.a.

Establishment of rent deposit account (per account) NOK 1,000.00

Note! According to the Norwegian Tenancy Act section 3-5 it is the Landlord that pays the establishment fee.

If pledge or notice of pledge, per pledge/notice of pledge NOK 250.00

FINANCING

OPERATING LOANS AND INVESTMENT LOANS

Please contact the bank in order to get prices and terms for loans and credits.

ADJUSTMENTS TO INTEREST RATES

The Bank may adjust the floating rates on an amortization loan upon prior written notice.

PAYMENT SERVICES

Definitions

<i>Payment order:</i>	Order for withdrawal or transfer of funds.
<i>Execution time:</i>	Time from the payment order date to the date when the funds are available to the beneficiary's bank.
<i>Cut-off time:</i>	The latest time of receipt of a payment order for same day execution.
<i>Compensated value date:</i>	The day when interest calculation on an amount starts on one account and ends on another account.
<i>Manual payment order:</i>	International payment orders delivered to the Bank in another way than on the standard payment order form.
<i>Payment order date:</i>	The date when the payment order is received and accepted by the Bank. The payment order date will be notified to the beneficiary.
<i>Settlement day:</i>	The date when the settlement between the Norwegian banks takes place. Settlement day for transfers within Nordea is the day the accounts are debited and credited, respectively.
<i>Value date:</i>	The day when interest calculation on an amount begins or ends, respectively.
<i>Bank working day:</i>	Every weekday, Monday through Friday except Norwegian bank holidays and other public holidays.

GENERAL INFORMATION

EXECUTION OF PAYMENT ORDERS

Cross-border outgoing payments

Execution time to countries within EEA: 2-5 bank working days

Execution time to countries outside EEA: 2-20 bank working days

VALUE DATING

Deposits

Interest is calculated as of the first calendar day after the deposit has been made. Interest on other credits to the account is calculated on the settlement day.

Cheques

Cheques drawn on an account with Nordea is credited with value as of calendar day. Cheques drawn on an account with another Norwegian bank is credited with value on the settlement day.

Withdrawals

Interest is calculated up to and including the calendar day before the withdrawal. For withdrawals on Saturdays, bank holidays or other public holiday interest is calculated up to and including the last calendar day before the last bank working day prior to the withdrawal.

Cross-border outgoing payments

Value dates are stated in the relevant tables where "D" means the payment order date and the number represents the number of days after the payment order date. Credit value date is the date on which the funds are available to Nordea's correspondent bank.

Cross-border incoming payments

Value dates are stated in the relevant tables where "D" means the date on which the funds are available to Nordea and the number represents the number of days after this date. For foreign currency cheques the days mean the number of days after the cheque has been presented to Nordea.

DOMESTIC PAYMENTS

Nordea Business solutions:

Monthly fee for business services 99 kr/mnd
 Nordea Start: 159 kr/mnd.
 Nordea Plus: 239 kr/mnd
 Nordea Pro: 389 kr/mnd

Additional services follow standard subscription prices.

CARDS

Price and interest rate	Annual price	Interest rate in % p.a.
Bedriftskort m/Visa	NOK 250.00	
Visa Business Card	NOK 590.00 standard Card as part of Bedriftspakken NOK 0.00 year 1, NOK 195.00 thereafter	Nominal interest rate 17.50% Effective interest rate 21.93% with e-invoice Effective interest rate 30.29% with paper invoice
Invoicing pricing	Paper based invoice	e-invoice
Visa Business Card		
- Private liability	NOK 49.00	In accordance with the Nordea price list, at present NOK 0.00
- Corporate liability	NOK 0.00	

Price Withdrawals and payments	Minibank (ATM)			Payment
	Nordea		Other bank	
Value date - bank working days - Saturdays, Sundays, public holidays	Calendar day For Saturdays, Sundays and Holidays: last working day		Calendar day For Saturdays, Sundays and Holidays: last working day	Settlement day Settlement day
Visa Classic Debit card - for companies	NOK 0.00	NOK 0.00	NOK 7.00	NOK 2.50
Visa Business Card	4% of amount min NOK 40.00	4% of amount min NOK 40.00	4% of amount min NOK 40.00	NOK 0.00

Merchant Acquiring	Price, NOK until 31.03.2018	Price, NOK from 01.04.2018
Transaction price*	0,22	0,12
Cost for establishing a new terminal agreement	900,00	**
Monthly subscription fee**	150,00	**
Return of goods, monthly fee**	95,00	**
Establishing new reconciliation/settlement report	4.000,00	4.000,00
Monthly reconciliation/settlement report	2.800,00	2.800,00

* change of name to Settlement Agreement from April 1, 2018

** to be invoiced by BankAxept. For BankAxept's prices and conditions, please visit bankaxept.no

For priceoffers regarding Visa/ MasterCard, please contact Teller at 815 32 515 (2) or send an e-mail to kortaccepsales@teller.com

DOMESTIC OUTGOING PAYMENTS

OUTGOING PAYMENTS	Transfer	Standing Order	Giro debited account
Manual services			
Intercompany payment within Nordea	NOK 50.00	NOK 0.00	
Payment to account with Nordea/ domestic bank	NOK 100.00	NOK 50.00	NOK 100.00
Salary payment, manual list	NOK 25.00		
Urgent salary payment added to the transaction price	NOK 400.00		
Giro payment - payment without beneficiary's account number		NOK 100.00	NOK 151.00
Insufficient funds, per transaction ¹⁾		NOK 115.00	NOK 115.00
Return of payment because of errors and deficiencies			NOK 115.00

¹⁾ Pursuant to the Norwegian Financial contracts act banks are obliged to inform the customer in writing in case a payment order is not executed due to insufficient funds in the account.

OUTGOING PAYMENTS			
Electronic services	SWIFT MT 101 ²⁾	Electronic channels	Direct remittance
Payment with single KID (Customer ID)	NOK 30.00	NOK 1.25	NOK 2.50
Structured payments ³⁾		NOK 2.00	
Payment without notification ⁴⁾		1.50	NOK 4.00
Payment with notification	NOK 30.00	NOK 4.50	NOK 8.00
Salary payment	NOK 30.00	NOK 1.75	NOK 4.00
Payment of tax and VAT		NOK 2.00	
Giro payment - payment without beneficiary's account number	NOK 75.00	NOK 100.00	NOK 100.00
Intercompany payment within Nordea	NOK 0.00	NOK 0.00	
SWIFT payment ⁴⁾	NOK 45.00	NOK 35.00	
Payment in foreign currency	See Cross-border outgoing payments		

²⁾ Request for Transfer = payment order received via SWIFT MT101

³⁾ Payments containing structured references/credit note, for integrated payments Telepay and PAYMUL

⁴⁾ Service are not provided via Nettbank Bedrift

INCOMING PAYMENTS	OCR Giro	Autogiro (VPH)	AvtaleGiro (Direct Debit)	EDIFACT (Cremul)
Payment information with KID (Customer ID), per KID	NOK 2.25		NOK 2.25	NOK 2.25
Payment information without KID, per transaction				NOK 2.00
Without notification		NOK 2.00		
With notification		NOK 8.00		
Security trading (VPH) - Non-recurring mandate		NOK 8.00		
Security trading – (VPH) Non-recurring mandate – beneficiary paid		NOK 10.00		
With advanced payment notice from the beneficiary			NOK 1.50	
With advanced payment notice from the Bank			NOK 4.00	
Cancellation of payment order			NOK 10.00	
Beneficiary paid transaction with notification		NOK 6.00	NOK 5.00	
Beneficiary paid transaction without notification		NOK 4.50	NOK 2.50	

eInvoicing - ELECTRONIC INVOICING	Price
eInvoice B2B via file, invoice issuer – transaction cost per invoice sent	NOK 2.50
eInvoice B2B via file, invoice receiver – transaction cost per invoice received	NOK 3.50
eInvoice B2B in Nettbank Bedrift – transaction cost per invoice sent	NOK 8.00
additional fee for invoice sent by post to invoice receiver	NOK 1.80
eInvoice Corporate in Nettbank Bedrift – transaction cost per received invoice (click and pay)	NOK 2.50
eInvoice B2C – Claim for payment per transaction	NOK 3.60
eInvoice B2C – Claim for payment per transaction in combination with Direct Debit (AvtaleGiro)	NOK 3.30
eInvoice B2C – Storing of invoices at the Bank solution (Nets) per. invoice	NOK 1.00

NETBANK BEDRIFT ⁵⁾	Establishment	Subscription
Establishment of new main company (Part A of the agreement), accounts, services. Price per company ⁶⁾	NOK 320.00	
Continuous subscription per main company per month		NOK 99.00
Price per user per month		NOK 40.00
Connection to account, per account per month ⁷⁾		NOK 15.00

Tillegg for bruk av filtjenester		
Price per main company (Part A) using file transfer services	NOK 1200.00	
Establishment of additional companies (under the above agreement), per company	NOK 100.00	
File transfer services per month		NOK 300.00
Security card, per card (one card per company included)	NOK 200.00	
Replacement of damaged or lost card	NOK 200.00	

⁵⁾ Clubs and associations with business codes 93299 and 94991 in the Brønnøysund registers are not invoiced according to this price list

⁶⁾ A connected party is only access to new account and are priced only as accounts

⁷⁾ Includes up to three accounts per company. For additional accounts the charge is NOK 15.00 per account

CORPORATE ACCESS	Establishment	Change	Subscription
File transfer via Corporate Netbank	kr 1500,00		
Change of communication set-up		kr 450,00	
File transfer via Corporate Netbank, per month per agreement			kr 150,00
Contact your advisor for prices related to other communication protocols.			
Implementing payment files	kr 2500,00		
Change of subscription		kr 1000,00	
Signer ID			kr 80,00
Per extra country (first country for free)			kr 80,00

SUBSCRIPTION/ESTABLISHMENT	Establishment	Subscription	Subscription basis
Change of subscription within a Group	NOK 500.00 ¹⁰⁾		
Direct remittance	NOK 3,000.00 ¹⁰⁾	NOK 150.00	per month/contract
AvtaleGiro (Direct Debit)	NOK 1,200.00 ¹⁰⁾	NOK 60.00	per month/contract
Autogiro (Direct Debit)	NOK 1,200.00 ¹⁰⁾	NOK 60.00	per month/contract
OCR/Cremul	NOK 1,200.00 ¹⁰⁾	NOK 50.00	per month/contract
eInvoice B2B via file, invoice receiver, per agreement organisation number	NOK 5,000.00	NOK 500.00	per month
eInvoice B2B via file, invoice issuer, per agreement/organisation number	NOK 5,000.00	NOK 500.00	per month
eInvoice Corporate in Nettbank Bedrift	NOK 0.00	NOK 50.00	per month
eInvoice B2C	NOK 8,000.00	NOK 75.00	per month

¹⁰⁾ Including 4 hours' training. Travel cost charges in excess of NOK 300.00 will be added.

ORDERED ADDITIONAL SERVICES	Customer price		Invoiced
Direct debit (Autogiro) – Nets registration/change of mandates	NOK	200.00	per mandate
Change in sent but not booked Direct debit (Autogiro) transactions and Direct remittance transactions	NOK	100.00	per transaction
Manual registration of Direct debit (Autogiro) transactions	NOK	200.00	per transaction
Change or deletion of not booked Direct debit (Autogiro) orders and Direct remittance orders	NOK	525.00	per transaction
GiroMail – notification sent by post	NOK	15.00 + stamp	per submission
OCR - transaction lists 701 A + B	NOK	60.00 + stamp	per list per ID agreement
OCR - manual registered KID	NOK	30.00	per transaction
Direct debit (Autogiro) - overview/conversion/deletion/stop of mandates	NOK	1,200.00	per order per ID agreement
Direct debit (AvtaleGiro) - overview beneficiary agreements	NOK	1,400.00	per order per ID agreement
Direct debit (Avtalegiro) – KID change	NOK	1,400.00	per file per order
Direct debit (Avtalegiro) – Cancellation of payment demand	NOK	10.00	per file per order
File to/from Nets (OCR, Direct debit (Autogiro) and Direct remittance)	NOK	5.00	per order
File from Nets - copy (OCR, Direct debit (Autogiro) and Direct remittance)	NOK	750.00	per file
Direct Remittance Block orders before clearing		750.00	per order per ID
Changing of transmitted not cleared Direct Remittance trans.		180.00	per transaction
Changing of transmitted not cleared Direct Remittance orders		750.00	per order per ID
Direct Remittance bank overrules balance control		750.00	
Direct Remittance payer initiate new balance control		750.00	
Overview of transactions without vouchers	NOK	150.00	per transaction
BankAxess merchant, monthly price	NOK	300.00	per month
BankAxess merchant, transaction price	NOK	4.50	per transaction

Other services	Price	
Notice of insufficient funds, Direct Debit B2B and B2C -	per notice	NOK 115.00
Stick-on receipt/list of receipt		NOK 20.00
Confirmation of transfers in Norway	per telefax/email	NOK 100.00
Bankers' draft/cheque		NOK 100.00
Urgent salary payment, manual list	in addition to transaction	NOK 400.00
Copy of statements and receipts,	minimum per copy	NOK 100.00

With effect from 1 July 2004 we will take over the invoicing of the following additional services, which will be based on the information we receive from Nets.

BALANCE AND TRANSACTION INFORMATION	Price
Bank statement	NOK 0.00
Nordea ATMs	NOK 0.00
Net payment	NOK 0.00
Telephone bank	NOK 0.00
Balance and transaction report from accounts with other banks via telex	NOK 2.00
Electronic balance and transaction report from accounts with Nordea to the Nordea Group, per month/account	NOK 0.00
Electronic balance and transaction report from accounts with Nordea to another bank, per month/account	NOK 240.00
Electronic interim transaction report from accounts with Nordea to the Nordea Group, per month/account	NOK 0.00
Electronic interim transaction report from accounts with Nordea to another bank, per month/account	NOK 160.00

BANK NOTES AND COINS

Night safe deposit and coins	Customer of Nordea	Non-customers of Nordea
Counting of deposit in the deposit machine, per deposit	NOK 100.00	
Counting of deposit of foreign currency in deposit machines equivalent amount below 200 NOK ⁹⁾	NOK 0.00	
Counting of deposit of foreign currency in deposit machines equivalent amount above 200 NOK ⁹⁾	NOK 100.00	

⁹⁾ The price is per currency. Present deposit for foreign currency is for DKK, SEK, GBP, USD and EUR notes

CROSS-BORDER PAYMENTS

OUTGOING CROSS-BORDER PAYMENTS

The prices also apply to foreign currency payments to domestic banks.

Payment Type	Conditions and required payment information	Electronic instruction	Manual instruction
Ordinary payment	<ul style="list-style-type: none"> - Payments within the EU/EEA - Currency: EUR and SEK - Maximum amount: EUR unlimited/SEK 500,000 - Beneficiary: IBAN Account Number - Beneficiary's bank: BIC - not bank's name - Charging alternative: SHARED 	NOK 20.00	
	Beneficiary's account and bank Within Europe: <ul style="list-style-type: none"> - Mandatory IBAN and BIC Outside Europe: <ul style="list-style-type: none"> - BBAN and BIC - BBAN + clearing code and name - Some countries in Asia and Africa demand BBAN and BIC + bank's name and address 	NOK 60.00	NOK 250.00
Express payment	Beneficiary's account and bank: See Ordinary payment	NOK 350.00	NOK 450.00
Intercompany payment within the Nordea Group	To own account in Nordea: See Ordinary payment	NOK 70.00	NOK 90.00
Intercompany payment outside the Nordea Group	To own account in receiving bank: See Ordinary payment	NOK 200.00	NOK 350.00
International cheque	Beneficiary's name and address	NOK 60.00	NOK 250.00
Rectification/amendment of payment orders, in addition	See Ordinary payment	NOK 120.00	NOK 0.00
If remitter is to pay charges abroad, in addition	For amounts in excess of EUR 50,000 or the counter value in another currency, additional charges may incur and will be debited separately	NOK 150.00	NOK 150.00
Payment confirmation by fax	Receiver's fax number	NOK 150.00	NOK 150.00
Request for Transfer to debit own account in the Nordea Group	Debit account and bank	NOK 0.00	
Request for Transfer to debit own account with another bank	Debit account and bank	NOK 30.00	
Enquiries due to customer errors, added to charges abroad, min.	When Nordea has not caused the error	NOK 300.00	NOK 300.00

IBAN: International Bank Account Number

BBAN: Basic Bank Account Number

BIC: Bank Identifying Code (SWIFT)

VALUE DATING RULES AND CUT-OFF FOR OUTGOING CROSS-BORDER PAYMENTS

Value dates are expressed in the number of bank working days after execution day (D).

Credit value date is the bank working day on which the amount is made available to Nordea's correspondent bank.

PAYMENT WITHIN THE NORDEA GROUP

Payment Type and Currency	Cut-off	Value Date Debit/Credit
Intercompany payment		
EUR, USD	16.00	D / D
DKK, GBP, NOK, PLN, SEK, SGD	15.30	D / D
Express payment		
EUR, USD	16.00	D / D
CAD, GBP, SEK	15.30	D / D
NOK	15.00	D / D
DKK	12.30	D / D
CZK, PLN	10.00	D / D
HUF, TRY	08.00	D / D
CHF, MXN, JPY	15.30	D+1 / D+1
AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, RUB, SAR, SGD, ZAR	14.00	D+1 / D+1
Other currencies	15.00	D+2 / D+2
Ordinary payment without currency exchange		
DKK, EUR, GBP, NOK, PLN, SEK, SGD, USD	15.00	D+1 / D+1
Other currencies	15.00	D+2 / D+2
Ordinary payment with currency exchange		
DKK, EUR, GBP, NOK, PLN, SEK, SGD, USD	15.00	D / D+1
Other currencies	15.00	D / D+2

PAYMENT OUTSIDE THE NORDEA GROUP

Payment Type and Currency	Cut-off	Value Date Debit/Credit
Express payment / Intercompany payment		
EUR, USD	16.00	D / D
CAD, GBP, SEK	15.30	D / D
NOK	15.00	D / D
DKK	12.30	D / D
CZK, PLN	10.00	D / D
HUF, TRY	08.00	D / D
CHF, MXN, JPY	15.30	D+1 / D+1
AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, RUB, SAR, SGD, ZAR	14.00	D+1 / D+1
Other currencies	15.00	D+2 / D+2
Ordinary payment without currency exchange		
EUR, GBP, NOK, USD	15.00	D+1 / D+1
Other currencies	15.00	D+2 / D+2
Ordinary payment with currency exchange		
EUR	15.00	D / D+1
Other currencies	15.00	D / D+2

INCOMING CROSS-BORDER PAYMENTS

The prices also apply to international cheques drawn on accounts with Nordea and other Norwegian banks.

Transfers and cheques	Transfer	Cheque
Amounts up to NOK 2,000	NOK 50.00	NOK 75.00
Amounts over NOK 2,000	NOK 100.00	NOK 200.00
EU Payment, amounts up to EUR 50,000 or SEK 500,000 provided in accordance with the EU Directive	NOK 20.00	
Low value payment	NOK 40.00	
Intercompany payment within the Nordea Group	NOK 0.00	
Intercompany payment from selected correspondent banks abroad	NOK 50.00	
Paid out cash, any amount	NOK 200.00	
Bankers' draft to beneficiary, added to transfer price	NOK 60.00	
International cheque for collection, added to charges in foreign bank.		NOK 450.00
Returned international cheque, added to reversal		NOK 150.00
Payment confirmation by fax	NOK 100.00	NOK 100.00

VALUE DATING RULES AND CUT-OFF FOR INCOMING CROSS-BORDER PAYMENTS

Cut-off in time (CET) and number of working days previous to value date instructed from sender (D).

Credit value date is expressed in number of working days after value date instructed from sender (D).

PAYMENT TYPE AND CURRENCY	Cut-off		Credit Value Date	
	Time CET	Day	Without exchange	With exchange
Intercompany payment within the Nordea Group				
EUR, USD	16.00	D	D	D
DKK, EEK, GBP, NOK, PLN, SEK	15.30	D	D	D
SGD	15.30	D-1	D	D
Ordinary payment within the Nordea Group in Nordea currency				
EUR, USD	16.00	D	D	D
GBP, SEK	15.30	D	D	D
NOK	15.00	D	D	D
DKK	13.30	D	D	D
PLN	10.00	D	D	D
SGD	14.00	D-1	D	D
Payments from other banks/in other currencies				
EUR, USD	16.00	D	D	D+1
CAD, GBP, SEK	15.30	D	D	D+1
NOK	15.00	D	D	D+1
DKK	13.30	D	D	D+1
CZK, PLN	10.00	D	D	D+1
HUF, TRY	08.00	D	D	D+1
CHF, JPY, MXN, RSD	15.30	D-1	D	D+1
RUB, AED, AUD, HKD, HRK, ILS, ISK, KWD, NZD, RON, SAR, ZAR, SGD	14.00	D-1	D	D+1
Other currencies	15.00	D-2	D	D+1
Bought cheques				
Bankers draft in foreign currency	14.00	D	D+5	D+5
Private cheque in foreign currency	14.00	D	D+8	D+8
Bankers draft drawn on Nordea	14.00	D	D+1	D+1
Bankers draft drawn on other Norwegian bank	14.00	D	D+2	D+2
Bankers draft in foreign currency payable in Norway	14.00	D	D+1	D+1

CARDS

Withdrawals and payments	Withdrawals	Payment
Value date	Calendar day	Settlement day
Visa Classic Debit card - for companies	NOK 30.00 + 0.50% of the amount	NOK 2.50
Visa Business Card	4% of the amount, min NOK 40.00	NOK 0.00
Transfer from credit card to an account with the Bank, Visa Business Card private liability	1.5% of the amount, min. NOK 25.00	NOK 0.00
Extra charge for cash withdrawals and payments abroad		1.75% plus exchange rate

AUDIT REPORT

Audit report with only closed accounts	Free of charge
Audit report up to 2 accounts	NOK 300.00
Audit report up to 5 accounts	NOK 700.00
Audit report over 5 accounts	NOK 1,200.00
Inquiries from foreign institutions (banks)...	NOK 250.00

For large corporate customers is it possible to set price according to agreement between CRU and Customer Data.

EMPLOYEE INSURANCE - NORDEA LIV AS

Tjenestepensjon (Occupational pension scheme)

We offer occupational pension schemes through our life insurance company Nordea Liv. For more information, please contact your adviser in Nordea or Nordea Liv on telephone 09990.

SECURITIES, SHARES, BONDS AND VPS

Nordea provides investment in shares and bonds, including derivatives via Nordea Markets. We provide services to companies that are planning share issues, initial public offerings, mergers and acquisitions. Active management offers tailor-made custodian services that meet any customer demand.

Securities trading

- Shares and primary capital certificate, of sales value... 0.75%, min NOK 350.00
- Subscription rights, of sales value 0.75%, min NOK 50.00
- Bonds, of nominal value 0.20%, min NOK 350.00
- Government bonds, of nominal amount According to agreement
- Convertible bonds, of sales value..... 0.50%, min NOK 350.00
- Equity index bonds, of nominal value 0.50%, min NOK 250.00
- Certificates, minimum items of NOK 1 million..... Determined per loan
- International shares, of sales value 0.75%, min NOK 400.00
- International bonds, of nominal value 0.25%, min NOK 400.00
- International convertible bonds,..... 0.50%, min NOK 400.00

Brokerage may be negotiated subject to customer and order.

Active management

- Shares, active management..... upon agreement
- Bonds, active management upon agreement

Management commission is a percentage of the average value of the portfolio and is charged quarterly. Commission rates are reduced in correlation with increasing portfolio and vary for shares and bonds. For further information please contact Nordea on +47 23 20 60 02.

Equity fund, fixed income fund and combination fund

Nordea Fondene AS provides investment in money markets funds, bond funds and equity funds. The funds are well suited for short-term liquidity investments and long-term financial investments. The return on the investments has normally been higher than traditional bank savings over time. There is, however, no guarantee for future returns.

Nordea Fondene AS also provides investments in international funds. The international funds may produce a higher return because of higher risk diversification than similar Norwegian investments. The international funds risk is reduced because investments are spread on several sectors and in several countries. International funds give access to the global financial markets.

Investors may select funds from several different markets or an aggregated fund.

For further information please contact Nordea or Nordea Fondene AS on +47 23 20 60 02.

Electronic share trading

Fee for transaction on the Oslo Stock Exchange	
Stocks	0.05% / minimum NOK 95.00
Customers with more than 20 trades per calendar month, the commission will be reduced the following month.	0.05% / minimum NOK 59.00
Issue Rights	0.05% / minimum NOK 50.00
Quotes, monthly fee	
15.min delayed	Free of charge
Market Monitor with order depth	NOK 475.00
Other prices	
Establishment fee	Free
Transfer of shares to external account	NOK 250.00

VPS account Prices

Holdings fee/annual fee – charged per year

The calculation of the holdings/annual fee is based on the market price of the holdings ¹²⁾ at 31 December. Customers maintaining several VPS accounts operated by the Bank will be invoiced according to the value of the total holdings of all VPS accounts per national ID no/organisation no.

Holdings' value	Price
NOK 1 up to NOK 100,000	Free of charge
NOK 100,001 up to NOK 1,000,000	NOK 380
NOK 1,000,001 up to NOK 1,000,000,000	NOK 200 per million or fraction thereof
NOK 1,000,000,001 up to NOK 1,000,000,000	NOK 125 per million or fraction thereof
NOK 1,000,000,001 and over	NOK 40 per million or fraction thereof

The annual fee will be the sum of the above fee thresholds depending on the value of the total holdings.

Certificates

Monthly fee	NOK 6 per million or fraction thereof
Minimum	NOK 50 per invoice

Transactions – semi-annually

Release of a holding by sale outside Nordea	NOK 100 per transaction
Transfer from a VPS account	NOK 100 per transaction
Transfer from a VPS account to an account abroad	NOK 500 per instruction
Transfer from a VPS account via Internet	NOK 60 per transaction
Transfer of holdings to another ID/account operator	NOK 100 for first transaction
Transfer of holdings to another ID/account operator	NOK 100 from second transaction
Redemption of bonds (“put”)	NOK 100 per transaction
Establishment of rights	NOK 300 per right
Establishment of authorization	NOK 300 per authorization t
Extra copy of investor statements, except annual statement	NOK 125 per copy + VAT

Other fees

Giro fee	NOK 50
Payment reminder	NOK 100

The fees will be charged to the bank fee account linked to the VPS account. Please contact Securities Operations at Nordea if you wish to change the fee account. The Accountholder is responsible for ensuring that the registered account is active. An invoice will be sent prior to the charge. An invoice and a giro form will be sent to the Accountholder if no fee account is linked to the VPS account. Please note that a giro fee will apply. If questions send an E mail to: vps-ki@nordea.no.

¹²⁾ Special for not listed securities:
The value for invoicing is based on these principles:
1. Last traded price previous year
2. If last traded price is missing: Assessed value
3. If assessed value is missing: Nominal value

FINANCING - NORDEA FINANS AS

FACTORING

By using the factoring services provided by Nordea Finans AS companies can borrow up to 80% of their outstanding sales invoices. Nordea Finans AS will also handle the management and collection of the invoices on behalf of the company.

The prices are based on the turnover, volume of invoices and number of customers. They include interest charged on advanced funds and service for handling the management and collection of the invoices. For further information please contact your customer adviser in Nordea or Nordea Finans AS.

INVESTMENT - NORDEA FINANS AS

LEASING

Leasing provided by Nordea Finans AS is an off-balance sheet method of financing a company's assets without utilizing its capital or other lending sources. Leasing means that Nordea Finans AS purchases the assets as specified by the company and leases it to the company against a monthly fee. The company is responsible for negotiating any discount and any residual value with suppliers.

The monthly leasing price to be agreed with the individual company and is based on factors such as the nominal interest rate, invested amount, residual value and term. For further information please contact your customer adviser in Nordea or Nordea Finans AS.

Employee car purchase loans

Nordea Finans AS may offer a financing service to companies to assist them in providing car purchase loans to their employees. This may be part of the company's human resources policy and does not tie up its capital. The loans are normally secured on the cars and against a deposit or a company guarantee on behalf of its employees. The company may subsidise the loan rate. For further information please contact your customer adviser in Nordea or Nordea Finans AS.

Vendor financing

Nordea Finans AS provides vendor financing that enables companies selling capital goods to offer financing of the purchased goods to their customers. The financing is linked to the capital goods sold and will normally require a charge on the goods purchased and the right of ownership. The purpose is to contribute to increased sales for the capital goods industry. For further information please contact your customer adviser in Nordea or Nordea Finans AS.

TRADE FINANCE - RISK HEDGING

DOCUMENTARY COLLECTION

	TFG* (Online)	TFG* (Manual by letter)
• Collection commission.....	0,35%	0,40%
..... min. NOK 600.00		NOK 1,000.00
..... max. NOK 3,000.00		NOK 3,500.00
• Acceptance commission	NOK 500.00	NOK 500.00
• Amendment commission	NOK 500.00	NOK 500.00
• Discounting commission	NOK 1.000,00	NOK 1.000,00
• Extradition (Incl. mail)	NOK 1.000,00	NOK 1.000,00

The above are the main commissions. Direct costs such as telephone and stamp will be added.

*TFG = Trade Finance Global

DOCUMENTARY CREDITS (LETTERS OF CREDIT)

Export Documentary Credit

• Advising commission		
- TFG (Online)	NOK 900.00	
- Manually by letter	NOK 1.500,00	
• Documentary commission, per disposal	0.275%	min NOK 1,000.00
• Confirmation commission, quotation given by TF Sales upon request and is subject to the bank and country risk)	% (p.a)	min NOK 1,000.00 (min. period of 60 days)
• Acceptance commission (incl. deferred payment, rate subject to the bank and country risk)	% (p.a)	min NOK 1,000.00
• Drafting of template	NOK 500.00	
• Discounting fee.....	NOK 1,000.00	
• Amendment fee	NOK 800.00	

The above are the main Export DC fees and commissions. Direct costs such as SWIFT, courier/stamp and foreign bank charges will come in addition. Extra handling charges will be applicable for cases with extra handling/drafting time needed.

Import Documentary Credits

• Issuance commission		
Individual (according to customer risk)	% (p.a.)	cash deposit is applicable. min. 0,50% p.a
- TFG (Online)	NOK 1,000.00	
- Manually by letter	NOK 1,500.00	
• Documentary commission, per disposal	0.275%	min NOK 1,000.00
• Acceptance commission (subject to the bank and country risk).....	% (p.a.)	min NOK 900.00 (Incl. deferred payment)
• Amendment commission.....	NOK 800.00	
• Preparation of draft (pr. set)	NOK 500.00	

The above are the main Import DC fees and commissions. Direct costs such as SWIFT, courier/stamp and foreign bank charges will come in addition. Extra handling charges will be applicable for cases with extra handling/drafting time needed.

GUARANTEES

- Guarantee commission, subject to type of guarantee, risk and security According to agreement
..... min NOK 750.00 per 3 months
- Establishment fee for standard Nordea guarantee 1.00% min NOK 2,500.00
- Establishment fee for non-standard Nordea guarantee 1.00% min NOK 4,000.00
- Establishment fee for urgent cases min NOK 3,000.00
(standard establishment fee/handling fee for amendments will also be charged)
- Handling fee for amendments to guarantees, reductions, prolongation etc. NOK 1,500.00
- Handling fee for claims – Notification of claims NOK 3,500.00
- Payment of claims NOK 500.00
- Advising foreign guarantees without commitmentmin. NOK 1,000.00
- Advising amendment NOK 500.00
- Advisory/forming of draft..... pr. hour NOK 800.00
- Safe custody..... subject to type

The above are the main Guarantee fees and commissions. Direct costs such as SWIFT, courier/stamp and foreign bank charges will come in addition. Extra handling charges will be applicable for cases with extra handling/drafting time needed.

Prices for direct charges are listed at the bottom of this document.

Fees to cover direct costs (applies to all products)

SWIFT	NOK 200.00
Courier	NOK 350.00
Postage	NOK 60.00
Postage (certified mail).....	NOK 180.00
Postage (overnight express)	NOK 410.00
Special treatment (pr. hour).....	NOK 800.00