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	EEK		EUR****	
OPENING A CURRENT ACCOUNT	Free of charge		Free of charge	
DOMESTIC PAYMENTS IN ESTONIAN KROONS	In bank office	Via Netbank	In bank office	Via Netbank
<i>Outgoing payments</i>				
Payment to another bank	15 kr	Free of charge / 6 kr* ¹	€ 0,96	Free of charge / € 0,38* ¹
Urgent payment to another bank	50 kr	50 kr	€ 3,20	€ 3,20
Payment within Nordea Estonia (all currencies)	15 kr	Free of charge	€ 0,96	Free of charge
Payment under a standing payment order		6 kr*		€ 0,38*
<i>Incoming payments</i>	Free of charge		Free of charge	
Cross-border payments	In bank office	Via Netbank	In bank office	Via Netbank
<i>Outgoing payments in Estonian kroons</i>				
Standard payment	60 kr*	40 kr*	€ 3,83*	€ 2,56*
Urgent payment	150 kr	130kr	€ 9,59	€ 8,31
Payment in full to the beneficiary ²	150 kr	130 kr	€ 9,59	€ 8,31
Urgent payment in full to the beneficiary ²	240 kr	220 kr	€ 15,34	€ 14,06
Payment to Nordea Latvia or Lithuania ³	60 kr*	tasuta	€ 3,83*	tasuta
Other payment within Nordea group ⁴	60 kr*	30 kr*	€ 3,83*	€ 1,92*
Other payment within Nordea group in full to the beneficiary ⁴	90 kr	60 kr	€ 5,75	€ 3,83
<i>Outgoing payments in foreign currency</i>				
EU payment	-	Free of charge / 6 kr* ¹	-	Free of charge / € 0,38* ¹
Standard payment	180 kr*	70 kr*	€ 11,50*	€ 4,47*
Urgent payment	270 kr	160 kr	€ 17,26	€ 10,23

¹ The price depends on the Netbank price package chosen by the customer.

² If, in case of a payment in full to the beneficiary, the costs of the transfer (i.e. the fees of payment intermediaries and of the beneficiary's bank) exceed the service fee established for the relevant payment by the current pricelist, the bank shall debit from the payer's account, in addition to the service fee, the difference of such costs and the service fee.

³ Always urgent payment (T+1) and in full to the beneficiary.

⁴ Always urgent payment (T+1).

	EEK		EUR****	
Payment in full to the beneficiary ²	480 kr	370 kr	€ 30,68	€ 23,65
Urgent payment in full to the beneficiary ²	570 kr	460 kr	€ 36,43	€ 29,40
Payment to Nordea Latvia, Lithuania or Poland ³	60 kr*	20 kr*	€ 3,83*	€ 1,28*
Other payment within Nordea group ⁴	90 kr*	30 kr*	€ 5,75*	€ 1,92*
Other payment within Nordea group in full to the beneficiary ⁴	120 kr	60 kr	€ 7,67	€ 3,83
Nordea Intercompany Payment ⁵	160 kr*	90 kr*	€ 10,23*	€ 5,75*
Non-customer's payment ⁶	360 kr	-	€23,01	-
Non-customer's urgent payment ⁶	450 kr	-	€ 28,76	-
Non-customer's payment in full to the beneficiary ⁶	660 kr	-	€ 42,18	-
Non-customer's urgent payment in full to the beneficiary ⁶	750 kr	-	€ 47,93	-
SWIFT-cheque	180 kr*	70 kr*	€ 11,50*	€ 4,47*
INCOMING PAYMENTS⁷				
Payment in Estonian kroons	30 kr*		€ 1,92*	
Payment in foreign currency	90 kr*		€ 5,75*	
EU-payment	90 kr*		€ 5,75*	
Payment from a bank within Nordea group	Free of charge		Free of charge	
Payment to non-customer ⁸	200 kr		€ 12,78	
Intermediated payment in Estonian kroons	35 kr		€ 2,24	
<i>Corrections to payment orders already confirmed by customer, queries about transactions made</i>				
Correction or cancellation of domestic payment	50 kr		€ 3,20	
Correction or cancellation of cross-border payment	Actual costs, min 250 kr		Actual costs, min € 15,98	
Query via SWIFT regarding payment dating back up to 6 months	250 kr		€ 15,98	

⁵ Payment made between accounts of the same customer with the same value date (T+0) within Nordea group.

⁶ An additional cash handling fee shall be charged in case of cash payments.

⁷ If the incoming payment is not in the currency of the beneficiary's account shown in the payment order, the funds shall be converted into the account currency on the basis of the exchange rate as of the day the account is credited.

⁸ An additional cash handling fee shall be charged in case the received amount is withdrawn in cash.

	EEK	EUR***
Query via SWIFT regarding payment dating back more than 6 months	500 kr	€ 31,96

	EEK	EUR***
DIRECT DEBITING		
Conclusion/amendment/termination of the agreement	Free of charge	Free of charge
Transfers	Free of charge	Free of charge
CASH SETTLEMENTS		
<i>Estonian kroon</i>		
Cash depositing	Free of charge	Free of charge
Depositing cash to account of another customer	25 kr	€ 1,60
Depositing cash by a customer not holding an account at Nordea Estonia, along with transfer to another bank	50 kr	€ 3,20
Depositing cash to a Child Deposit	Free of charge	Free of charge
Coins depositing	5% of the amount, min 25 kr	5% of the amount, min € 1,60
Depositing coins to account of a customer under 20 years of age	Free of charge	Free of charge
Cash withdrawal	0,25% of the amount, min 25 kr	0,25% of the amount, min € 1,60
Coins withdrawal	5% of the amount, min 25 kr	5% of the amount, min € 1,60
<i>Foreign currencies ⁹</i>		
Depositing cash to EUR Savings Account (<i>Reservhoius</i>)	Free of charge	Free of charge
Depositing cash to open a term deposit for a period of at least 1 month	Free of charge	Free of charge
Depositing cash in USD, SEK, EUR, NOK, DKK, GBP	0,45% of the amount	0,45% of the amount
“ other foreign currencies	0,9% of the amount	0,9% of the amount
Depositing cash to account of another customer in USD, SEK, EUR, NOK, DKK, GBP	0,45% of the amount	0,45% of the amount
“ muud välisvaluutad	0,9% of the amount	0,9% of the amount
Cash withdrawal in USD, SEK, EUR, NOK, DKK, GBP	0,45% of the amount	0,45% of the amount
“ other foreign currencies	0,9% of the amount	0,9% of the amount

⁹ Rikutud või maksevahendina kehtetud välissularaha pank vastu ei võta. Välisvaluutade metallrahaga pank ei arvelda.

	EEK	EUR****
Cash withdrawal via Nordea Estonia from an account in Nordea Finland ¹⁰	500 kr	€ 31,96
<i>Estonian kroon and foreign currencies</i>		
Withdrawal of time deposit interest within 3 month after the deposit maturity date	Free of charge	Free of charge
Exchange of banknotes of different denominations in the same currency	0,5% of the amount, min 25 kr	0,5% of the amount, min € 1,60
Exchange of Estonian kroon banknotes in the amount of up to 1000 kroons for customers holding current account at Nordea Estonia	Free of charge	Free of charge
The bank must be notified 2 banking days in advance regarding withdrawals of cash exceeding 100 000 kroons or the equivalent in another currency.		
Surcharge for non-preordered same day cash withdrawals exceeding the aforesaid limit	600 kr	€ 38,35
Penalty for failure to withdraw pre-ordered cash	600 kr	€ 38,35

ACCOUNT STATEMENTS
Upon single request

In bank office	1 kr lk, min 25 kr	1 kr per page, min € 1,60
Via Netbank	Free of charge	Free of charge
Balance queries and activity statement from any ATM of any bank in Estonia	Free of charge	Free of charge

Periodic statements

<i>Monthly statement</i>		
by mail within Estonia	40 kr	€ 2,56
“ abroad	80 kr	€ 5,11
by fax within Estonia	40 kr	€ 2,56
“ abroad	80 kr	€ 5,11

¹⁰ The maximum amount of cash that can be withdrawn via Nordea Estonia from an account in Nordea Finland is EUR 1000 or its equivalent per day.

	EEK	EUR***
in bank office ¹¹	40 kr	€ 2,56

¹¹ For customers that do not have a Netbank contract the Bank shall provide one statement per month in a bank office free of charge.

BANK CARDS

		Debit card	Monthly repayment credit card		MasterCard Topelneto	MasterCard MUST	Stockmann MasterCard	BalticMiles MasterCard	MasterCard Platinum
			MasterCard Standard	MasterCard Gold					
Annual fee		---	Principal card 300 kr (€19,17)** Additional card 150 kr (€9,59)	Principal card 1500 kr** (€95,87) Additional card 750 kr (€47,93)	---	200 kr (€12,78) Additional card 200 kr (€12,78)	---	---	2100 kr (€134,21) Extra card 2100 kr (€134,21)
Monthly maintenance fee	For Check in customers	5 kr (€0,32)						30 kr (€1,92) (starting from 7th month after signing the application)	---
	For customers under 20 years or over 60 years of age	Free of charge							
	For all other customers	15 kr (€0,96)*							
Cash withdrawal from Nordea ATMs in Estonia, Latvia, Lithuania, Finland, Sweden, Norway, Denmark, Poland and Russia		Free of charge			30 kr (€1,92) + 2,5 % of the transaction amount				Free of charge
Cash withdrawal from		20 kr (€1,28)			30 kr (€1,92) + 2,5 % of the transaction amount				

other banks' ATMs in Estonia			
Cash withdrawal from other banks' ATMs in EMU (Economic and Monetary Union of the European Union) countries	20 kr (€1,28)	30 kr (€1,92) + 2,5 % of the transaction amount	
Cash withdrawal from other banks' ATMs abroad	30 kr (€1,92) + 2,5 % of the transaction amount		
Cash withdrawal from banks' offices (except from Nordea's offices in Estonia)	30 kr (€1,92) + 2,5 % of the transaction amount		
Issuing of additional card	30 kr (€1,92) *	Free of charge	
Changing credit limit	---	100 kr (€6,39)	Free of charge
Penalty for failure to make mandatory repayment	---	100 kr (€6,39)	---
Credit usage fee	---	20 kr (€1,28)	---

	EEK	EUR
<i>Other fees related to bank cards (applicable to all types of cards)</i>		
Picture card issuing fee	50 kr	€ 3,20
Exchange rate for converting the amount of a card transaction made in a foreign currency from euros into Estonian kroons ¹²		
Currency of a card transaction	Exchange rate	
EUR	15,6935	
LVL, LTL, PLN, RUB, SEK, NOK, DKK	15,7405	
Other foreign currencies	15,8030	
Ordering a copy of a protested transaction receipt		
transaction in Estonia	75 kr	€ 4,79
transaction abroad	100 kr	€ 6,39
Unjustified protest		
transaction in Estonia	75 kr	€ 4,79
transaction abroad	200 kr	€ 12,78
Expenses of foreign banks may be added in case of protesting a transaction made abroad.		
Card replacement		
Maestro, MasterCard Standard, MasterCard Gold, MasterCard Topeltneto, MasterCard MUST	30 kr*	€ 1,92*
Stockmann MasterCard, BalticMiles MasterCard	30 kr	€ 1,92
MasterCard Platinum	Free of charge	Free of charge
Card blocking due to overdue indebtedness		
MasterCard Standard, MasterCard Gold, MasterCard Topeltneto, MasterCard MUST, Stockmann MasterCard, BalticMiles MasterCard	200 kr	€ 12,78
MasterCard Platinum	Free of charge	Free of charge
Penalty for use of a card that is closed or blocked	1000 kr	€ 63,91

¹² The claim for payment resulting from a card transaction made in a foreign currency shall be submitted to the bank in euros. The bank shall convert such claim from euros into Estonian kroons using the above exchange rate.

	EEK	EUR
Reward for finding a card		
Nordea debit card	30 kr	€ 1,92
MasterCard credit card	100 kr	€ 6,39
Priority Pass lounge visit fee (starting from 5 th visit in a calendar year)	350 kr	€ 22,37
Issuing of paper bill per postal service	50 kr	€ 3,20
MasterCard Global Service (emergency credit card replacement)	actual costs, max 2000 kr	actual costs, max 2000 kr

NETBANK
Package with monthly fee

Monthly maintenance fee	20 kr**	€ 1,28**
Maintenance fee for a customer under 20 years of age	Free of charge	Free of charge
Domestic payment to another bank	Free of charge	Free of charge
Urgent domestic payment to another bank	50 kr	€ 3,20
Payment within Nordea Estonia	Free of charge	Free of charge
EU payment	Free of charge	Free of charge
Other cross-border payments	see price list for cross-border payments	see price list for cross-border payments

Package without monthly fee

Domestic payment to another bank	6 kr*	€ 0,38*
Urgent domestic payment to another bank	50 kr	€ 3,20
Payment within Nordea Estonia	Free of charge	Free of charge
EU payment	6 kr*	€ 0,38*
Other cross-border payments	see price list for cross-border payments	see price list for cross-border payments

TELEPHONE BANKING

Monthly maintenance fee	Free of charge	Free of charge
Domestic payment to another bank	15 kr	€ 0,96

Nordea Bank Finland Plc Estonia Branch
 Liivalaia 45, Tallinn 10145
 Tel +372 6283 300

All service fees are in Estonian kroons

* 25% discount for Silver customers and 50% for Gold customers

** 25% discount for Silver and Check in customers, 50% for Gold customers

*** The prices expressed in euros are for informational meaning

	EEK	EUR
All other payments	see price list for payments made in bank office	see price list for payments made in bank office
OTHER FEES		
Withdrawal from Savings Account (<i>Reservhoius</i>) (transfer to the current account)		
first withdrawal in each month	Free of charge ¹³	Free of charge ¹³
all subsequent withdrawals	0,3% of the amount, min 25 kr	0,3% of the amount, min € 1,60
Opening an account with any other bank within Nordea group	300 kr*	€ 19,17
Filling in a payment order form	18 kr	€ 1,15
Confirmations	200 kr per hour, min 50 kr	€ 12,78 per hour, min € 3,20
Copy of SWIFT	25 kr	€ 1,60
Sending a notice to a customer concerning an overdue indebtedness or any other overdue obligation	100 kr	€ 6,39
Copy of archived banking document	50 kr lk	€ 3,20 lk
Faxing data within Estonia	30 kr lk	€ 3,20 lk
” abroad	45 kr lk	€ 2,88 lk
Mailing data within Estonia	20 kr	€ 1,28
” abroad	45 kr	€ 2,88
Default interest on consumer credit	8 % per 360-days year, however not less than interest rate of the loan under the agreement	8 % per 360-days year, however not less than interest rate of the loan under the agreement
Default interest on any other indebtedness	8 % per 360-days year	8 % per 360-days year
LOANS		
<i>Overdraft</i>		
Arrangement fee	300 kr*	€ 19,17*
Annual limit fee	1 % of the amount of the limit, min 100 kr	1 % of the amount of the limit, min € 6,39

¹³ Kui hoiustajal on samas valuutas enam kui üks reservhoius, on tasuta üks väljamakse kuus kõigi tema samas valuutas olevate reservhoiuste kohta kokku.

	EEK	EUR
Increasing the limit	1 % of the additional limit, min 100 kr	1 % of the additional limit, min € 6,39
Amending other terms of the loan agreement	100 kr	€ 6,39
Terminating the loan agreement	Free of charge	Free of charge
<i>Consumer Loan</i>		
Arrangement fee	1.5 % of the loan amount, min 1000 kr*	1.5 % of the loan amount, min € 63,91*
Increasing the loan amount	1 % of the additional amount, min 500 kr	1 % of the additional amount, min € 31,96
Changing the monthly repayment date	once a year free of charge	once a year free of charge
Amending other terms of the loan agreement	500 kr	€ 31,96
Partial ¹⁴ or full premature repayment of the loan	interest for the first 9 months of the loan period if the premature repayment takes place before the end of the said period; free of charge if the premature repayment takes place after the end of the said 9-months period	interest for the first 9 months of the loan period if the premature repayment takes place before the end of the said period; free of charge if the premature repayment takes place after the end of the said 9-months period
<i>Home Flex</i>		
Interest rate		
Loans in Estonian kroons	Nordea EEK Prime + margin	Nordea EEK Prime + margin
Loans in euros	Nordea EUR Prime + margin	Nordea EUR Prime + margin
Margin (on annual basis)		
Ordinary or Bronze customer	4%	4%
Silver or Check in customer	3%	3%
Gold customer	2%	2%
Changing the loan currency	1000 kr	€ 63,91

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In case of a partial premature repayment of the loan the fee for amending of the loan agreement shall also be payable.

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** 25% discount for Silver and Check in customers, 50% for Gold customers

*** The prices expressed in euros are for informational meaning

	EEK	EUR
Premature termination of the agreement	upon 3-months prior notice free of charge, in all other cases 0.50 % of the loan amount	upon 3-months prior notice free of charge, in all other cases 0.50 % of the loan amount
<i>Housing loan</i>		
Arrangement fee	1%* of the loan amount, min 3000 kr	1 % of the loan amount, min € 191,73
Increasing the loan amount	1 %* of the additional amount, min 1000 kr	1 %* of the additional amount, min € 63,91
Changing the margin	1 %* of the loan balance, min 1000 kr	1 %* of the loan balance, min € 63,91
Fixing or capping the base interest rate (if made after concluding the loan agreement)	1000 kr	€ 63,91
Changing the loan currency, type of base interest or type of loan ¹⁵	prepayment fee of the existing loan according to the loan agreement + 1000 kr	prepayment fee of the existing loan according to the loan agreement + 1000 kr
Granting grace period in case of childbirth	500 kr	€ 31,96
Granting grace period in other cases	1000 kr	€ 63,91
Changing the monthly repayment date ¹⁶	once a year free of charge	once a year free of charge
Amending other terms of the loan agreement	1000 kr	€ 63,91
Partial ¹⁷ or full premature repayment of the loan	upon 3-months prior notice free of charge, in all other cases interest calculated on the prepaid amount for a period up to 3 months	upon 3-months prior notice free of charge, in all other cases interest calculated on the prepaid amount for a period up to 3 months
<i>Renovation loan</i>		
Arrangement fee	2 %* of the loan amount, min 1000 kr	2 %* of the loan amount, min € 63,91
Increasing the loan amount	2 %* of the additional amount, min 1000 kr	2 %* of the additional amount, min € 63,91

¹⁵ Shall be performed by way of repaying the existing loan and issuing a new loan.

¹⁶ Not applicable for loans with fixed or capped base interest rate.

¹⁷ The fee for amending the loan agreement shall also be payable upon partial premature repayment.

	EEK	EUR
Fixing or capping the base interest rate (if made after concluding the loan agreement)	1000 kr	€ 63,91
Changing the loan currency, type of base interest or type of loan ¹⁸	prepayment fee of the existing loan according to the loan agreement + 1000 kr	prepayment fee of the existing loan according to the loan agreement + 1000 kr
Granting grace period in case of childbirth	500 kr	€ 31,96
Granting grace period in other cases	1000 kr	€ 63,91
Changing the monthly repayment date ¹⁹	once a year free of charge	once a year free of charge
Amending other terms of the loan agreement	1000 kr	€ 63,91
Partial ²⁰ or full premature repayment of the loan	upon 3-months prior notice free of charge, in all other cases interest calculated on the prepaid amount for a period up to 3 months	upon 3-months prior notice free of charge, in all other cases interest calculated on the prepaid amount for a period up to 3 months
<i>Education Loan</i>		
Arrangement fee	250 kr	€ 15,98
Amendment fee	500 kr	€ 31,96
Interest rate	9,5% per year	9,5% per year
<i>Student loan</i>		
Arrangement fee	Free of charge	t Free of charge
Amendment fee	100 kr	€ 6,39
Interest rate	5% a per year	5% per year
Transfer of a student loan from another credit institution	250 kr	€ 15,98
<i>Valuation²¹</i>		
Valuation of apartment as loan collateral	700 kr	€ 44,74

¹⁸ Shall be performed by way of repaying the existing loan and issuing a new loan.

¹⁹ Not applicable for loans with fixed or capped base interest rate.

²⁰ The fee for amending the loan agreement shall also be payable upon partial premature repayment.

²¹ Valuation fee includes VAT.

	EEK	EUR
FUNDED PENSION		
Submitting a choice application to join Nordea pension fund, as well as submitting any other application referred to below if the purpose of the application is to join Nordea pension fund	Free of charge	Free of charge
Submitting a choice application to join any other pension fund	25 kr	€ 1,60
Submitting an application to amend a choice application	50 kr	€ 3,20
Submitting an application to make contributions to a new pension fund	20 kr	€ 1,28
Submitting an application to amend the aforesaid application	50 kr	€ 3,20
Submitting an application to exchange units of pension fund	50 kr	€ 3,20
Submitting an application to amend the aforesaid application	100 kr	€ 6,39
Enquiry fee in bank office	15 kr lk	€ 0,96 lk
Preparation and delivery of the pension account statement and balance notice		
by e-mail	Free of charge	Free of charge
by mail single instance	25 kr	€ 1,60
” quarterly	80 kr per year	€ 5,11 per year
” monthly	180 kr per year	€ 11,50 a per year
Submitting an application to redeem inherited units of pension fund	350 kr	€ 22,37
Submitting an application to transfer inherited units of pension fund into pension account of successor	100 kr	€ 6,39
<i>Outpayments of funded pension</i>		
Submitting an application for a lump sum payment from a pension fund	45 kr	€ 2,88
Submitting an application for a funded pension	80 kr	€ 5,11
Submitting an application to amend the funded pension	80 kr	€ 5,11

	EEK	EUR
SECURITIES		
<i>Opening and closing securities accounts</i>		
Opening a securities account in the Estonian Central Register of Securities	60 kr*	€ 3,83*
Opening a Nordea securities account	Free of charge	Free of charge
Closing a securities account	20 kr	€ 1,28
<i>Monthly securities account maintenance fee²²</i>		
ECRS securities account that contains no securities or contains securities with total value ²³ up to 100 000 kroons	10 kr	€ 0,64
ECRS securities account that contains securities with total value:		
over 100 000 kroons, but not over 1 million kroons	25 kr	€ 1,60
over 1 million kroons	55 kr	€ 3,52
Nordea securities account that contains:		
Units of Nordea investment funds or Nordea structured bonds	Free of charge	Free of charge
Securities registered in Finnish, Swedish, Norwegian and Danish depositaries	0,01 % of the value of securities ²³ , min 25 kr per each depositary	0,01 % of the value of securities ²³ , min 25 kr per each depositary
<i>Account statements²⁴</i>		
Periodic statements from the ECRS		
For a calendar year	Free of charge	Free of charge
For a day, 10-day period, month or quarter		
by mail within Estonia	50 kr per instance	€ 3,20 per instance

²² VAT shall be added to the securities account maintenance fee. The bank shall debit the fee from the customer's current account in the month following to the month for which the fee was calculated.

²³ The value of securities shall be determined at the end of each calendar month. For listed shares their closing price on the last trading day of the month, for other securities their nominal value and for investment fund units their net asset value shall be taken as basis.

²⁴ VAT shall be added to the securities account statement fee.

	EEK	EUR
by mail abroad	100 kr per instance	€ 6,39 per instance
via e-mail	5 kr per instance	€ 0,32 per instance
Single statements from Nordea Estonia		
in bank office	30 kr per instance *	€ 1,92 per instance *
by fax within Estonia	30 kr per instance *	€ 1,92 per instance *
by fax abroad	45 kr per instance *	€ 2,88 per instance *
Copy of a transaction order	25 kr*	€ 1,60*
<i>Transaction fees</i>		
Securities registered in the ECRS		
delivery free of payment	75 kr*	€ 4,79*
delivery free of charge between ECRS and a foreign register	275 kr*	€ 17,58*
delivery against payment	50 kr*	€ 3,20*
real-time delivery against payment	175 kr*	€ 11,18*
subscription	25 kr*	€ 1,60*
confirmation of a stock exchange transaction	50 kr*	€ 3,83*
registration of pledge	150 kr	€ 9,59
delivery of pledged securities	175 kr*	€ 11,18*
transferring an account to another account administrator	200 kr*	€ 12,78*
cancelling a transaction ²⁵	service fee for the transaction	service fee for the transaction
Foreign securities		
delivery within Nordea Estonia	100 kr*	€ 6,39*
transaction to a party whose account is not in Nordea Estonia	350 kr*	€ 22,37*
Purchase, sale of Nordea structured bonds	Free of charge	Free of charge
Purchase ²⁶ , sale of securities registered in Finnish,	0,25% of the transaction amount, min 295 kr	0,25% of the transaction amount, min € 18,85

²⁵ The value of securities shall be determined at the end of each calendar month. For listed shares their closing price on the last trading day of the month, for other securities their nominal value and for investment fund units their net asset value shall be taken as basis.

²⁶ Relevant service is offered only to customers of private banking department.

	EEK	EUR
Swedish, Norwegian and Danish depositaries		
INVESTMENT FUNDS		
<i>Investment fund Nordea 1, SICAV, managed by Nordea Investment Funds SA</i>		
Nordea 1, SICAV equity funds and mixed funds (<i>Equity Value, Equity Growth, Nordic Equities, Sector, Stable Return</i>)		
Purchase and sale of units	50 kr + 1% of the transaction amount	€ 3,20 + 1% of the transaction amount
Purchase of units by standing payment order	1% of the transaction amount	1% of the transaction amount
Nordea 1, SICAV bond funds (<i>Core Fixed Income, Nordic Fixed Income</i>)		
Purchase and sale of units	50 kr + 0,5% of the transaction amount	€ 3,20 + 0,5% of the transaction amount
Purchase of units by standing payment order	0,5% of the transaction amount	0,5% of the transaction amount
Nordea 1, SICAV money market funds (<i>Money Market</i>)		
Purchase and sale of units	50 kr	€ 3,20
Purchase of units by standing payment order	Free of charge	Free of charge
The exchange of units of a Nordea 1, SICAV sub-fund against units of another sub-fund of Nordea 1, SICAV shall be charged according to the purchase fee of the units of the Nordea 1, SICAV sub-fund to be acquired.		
<i>Investment funds managed by Nordea Rahastoyhtiö Suomi Oy</i>		
Equity fund <i>Nordea European Fund</i> and mixed fund <i>Nordea Stable Return Fund</i>		
Sale of units	1% of the transaction amount	1% of the transaction amount
<i>Nordea Euro Bond Fund</i>		
Sale of units	0,5% of the transaction amount	0,5% of the transaction amount