

# Accounts not subject to negative interest

Certain types of accounts are exempted from negative interest rates from 1 July 2021. This applies to accounts such as child savings accounts, investment accounts and special accounts used in property transactions.

Below, you can see a list of the accounts that are exempted from negative interest rates (applies to accounts opened by private individuals):

- All types of investment accounts
- Pension accounts held under a Danske Porteføljepleje Pension agreement
- Pension accounts held under a Merchant Formuepleje agreement
- Pension accounts held under a Puljeinvest investment agreement
- Børneopsparing (*child savings account*)
- Danske Gave
- Danske Gave Plus
- Ponduskonto
- Min Konto
- Min Opsparing
- Danske Ung
- Ung Opsparing
- Skødekonto (*conveyance account*)
- Køberkonto (*buyer account*)
- Omprioriteringskonto (*remortgaging account*)
- Byggekonto (*building financing account*)