

Terms and conditions for transfers to and from Denmark and transfers in foreign currency in Denmark – Consumers - Effective from 11 December 2020

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General

These terms and conditions apply to all accounts when you:

- transfers funds from Denmark
- receives funds from abroad
- transfers and receives funds in foreign currency within Denmark

Major currencies

Major currencies are currencies for which daily rates are set. Rates are fixed at 2.00pm (CET) on business days.

Exchange rates

Danske Bank's quoted exchange rates are available at www.danskebank.dk (website available in Danish only) and at our branches. Rates are subject to change without notice.

Exchange rate

We use two principles when setting exchange rates on transfers which are exchanged and executed on the same day:

- **Quoted exchange rates** are rates that Danske Bank fixes for major currencies on business days. We settle a transfer at quoted rates on the same day we receive the order, if it fulfil all of the following points:
 - reach us before 1.45pm CET on a business day
 - is denominated in a major currency
 - the equivalent value does not exceed DKK 3 million
- **Market rates** are exchange rates that Danske Bank fixes throughout on business days and at which currencies are traded. We settle at market rates when we execute the order for transfers to and from Denmark,

if the transfer fulfil one of the following points:

- is in a major currency and reaches us after 1.45pm CET
- exceeds an equivalent value of DKK 3 million
- is in currency for which we do not quote daily exchange rates.

For transfers with future execution date we use a quoted exchange rate.

For transfers created via Business Online it is always possible actively to choose a market rate.

EU/EEA countries

The EU countries and Norway, Iceland and Lichtenstein.

IBAN

International Bank Account Number (IBAN), is an international code set for each account. The IBAN standard allows banks to speed up transfers via the banking systems. An IBAN contains information about the payee's account number and the bank of the account. The combination of account number and bank is unique.

We recommend using IBAN for transfers to countries using the IBAN standard. IBAN must be used for transfers in EUR, sent within EU or EEA countries (Norway, Iceland and Liechtenstein). Also, if you send BGN to Bulgaria or PLN to Poland, IBAN must be stated.

SWIFT/BIC

SWIFT is short for Society for Worldwide Interbank Financial Telecommunication. SWIFT is a network for exchanging transfer data between more than 10,000 financial institutions.

BIC is short for Bank Identifier Code and is an international standard for bank identification. The code BIC Danske Bank Denmark is: DABADKKK.

Requirements of US authorities

When you transfer funds abroad, you should know that payment details may be passed on to US authorities and restrictions may apply. It is your responsibility to comply with such restrictions. Compliance may result in additional costs. SWIFT is obliged to disclose information if US authorities suspect funding of criminal activities or acts of terrorism as defined in US legislation.

Payee's bank

You should always state the receiving bank by using a SWIFT/BIC. You may also state an IBAN. If you provide an IBAN number, we reserve the right to identify the receiving bank directly from this number. We cannot be held liable if the IBAN specified by you is not the payee's IBAN. If you state both an IBAN and the SWIFT/BIC information, and if these information do not match, then IBAN prevails and we will use that, when we decide what to bank we transfer the funds.

Correspondent bank

For standard and express transfers, the correspondent bank is not necessarily the payee's bank. In some cases, we use selected correspondent banks and international clearing systems for executing transfers.

Whenever we choose to transfer amounts through a correspondent bank, the correspondent bank may in some cases deduct a fee before sending the transfer to the payee's bank. If you want to ensure that a specific amount reaches the payee, the best way to ensure this is to choose the "Payer pays all costs (OUR)" allocation method. However, even though a transfer is sent with charge code "OUR", it cannot be guaranteed in all markets that a specific amount reaches the payee.

When we have chosen the correspondent bank we of course assume the liability for the solidity of this bank. We also assume liability for errors, if the correspondent bank admits such error or if the error is determined by a final judgement.

In other cases we are not liable for any errors made by the correspondent bank nor for its solvency, just as our liability terminates once the transferred amount is credited to the payees account.

Allocation of costs

The costs of transferring funds can be divided between the payer and the payee in three ways:

- **Payer and payee share costs (Share/SHA)**

This option can be used for all types of transfer. According to the Payment Services Act, this method must be used for transfers in any currency sent within EU/EEA.

When the payer and the payee share the costs for transfers in EUR within the EU/EEA area, transfers are governed by EU regulations. These regulations state that transfer charges must not exceed those of a similar domestic transfer. The payee's IBAN and SWIFT/BIC must be stated correctly.

- **Payer pays all costs (OUR)**

If your transfer is sent to a country outside EU/EEA you can choose to pay all cost. This option is subject to our standard fees plus an additional fee of DKK 200. If the fees charged by the payee's bank exceed the additional DKK 200, we will charge the extra costs to your account. This option cannot be used for transfers (any currency) within EU/EEA area according to the Payment Services Act.

- **Payee pays all costs (BEN)**

If you use the cost code BEN we will subtract our fee from the transferred amount. This option cannot be used for transfers (any currency) within EU/EEA area according to the Payment Services Act.

Specific information about transfers to abroad

Transfer types

We offer several types of transfer to abroad:

- **Standard transfer.** This is the most simple and common type of transfer.
- **Intra-Danske Bank standard transfer.** This transfer type is used if the payee holds an account within the Danske Bank Group.
- **Transfer under EU regulations.** This is a transfer in EUR. Currency conversion can be made before the actual transfer or on receipt if the payee's account is denominated in a currency other than EUR.
 - The transfer must be within the EU/EEA countries (Norway, Iceland and Liechtenstein).
 - The payer's and the payee's banks must be able to process the transfer without manual handling. This is ensured by the use of correct SWIFT/BIC and IBAN information.
 - The payer and the payee share the costs.
- **Express transfer.** This is a type of transfer which allows you at an extra fee to transfer funds faster than with a standard transfer.
- **Internal transfer – own accounts.** Used to move funds between your own accounts placed within Danske Bank.

Tourist transfer. This type of transfer allows you to transfer funds for cash disbursement at another bank – for example, if the payee has lost his or her credit card while on holiday. The payee must present a passport or other proof of identification to withdraw the funds. Therefore, you need to state the payee's passport number or other proof of identification. You cannot choose all transfer types directly, but we will always make the best possible transfer for you.

A standard transfer meeting the requirements for a transfer under EU regulations will consequently be executed as such a transfer. A standard transfer to another Danske Bank customer will automatically be executed as an Intra-Danske Bank transfer.

Execution time

This is the time, in business days, from when we receive an order until the funds are available to the payee's bank.

If your transfer requires the assistance of a correspondent bank, or if you choose to use a correspondent bank, the execution time will be the time from when we receive your order until the funds are available to the correspondent bank.

If you send your order on paper or use a branch, we may use an additional day to process the transfer, see "Transfers through branch or by letter" table. The orders cannot be sent via e-mail.

Cut-off time for submission of orders

We consider an order as received if you submit it before the stated cut-off time on business days. If you submit an order after the cut-off time, we will consider the order as received on the following business day.

Value day(s) for payer

The number of business days passing before a transfer is value-dated in the payer's account.

Transfer with currency conversion

A transfer involves currency conversion if funds are transferred in a currency other than that of the payer's account.

Transfer with no currency conversion

A transfer involves no currency conversion if funds are transferred in the same currency as that of the payer's account.

Specific information about transfers from abroad

Cut-off time for receipt of transfers

We settle transfers on the same business day if we receive them before the cut-off time.

Value day(s) for payee

The number of business days before a transfer is value-dated in the payee's account.

Currency conversion

Currency conversion is automatically made for funds received in a currency other than that of the payee's account.

Fees

Unless otherwise agreed, we will deduct fees payable from the funds received from abroad.

Outgoing transfers in EUR

Transfers through Danske eBanking

Transfer type	Currency	Validation on your account	Validation on receiving bank	Fee in DKK	Time limit in local time (CET)		Additional information
Transfer within Danske Bank Group:							
EU-regulation: Standard transfer (with and without conversion)	**EUR	Day 0	Day 0	0.00	5.30pm*	Day 0	<p>*Cut-offs applies Danske Bank entities in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden. Transfer to other Danske Bank entities the cut-off time is 3.30pm CET</p> <p>**Applies only for transfers with conversion made with one of the following currencies: BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK</p> <p>***Terms for "Group transfer" to other banks apply, yet the fee is DKK 0.00</p>
Group transfer (with and without conversion) in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden	**EUR	Day 0	Day 0	0.00	6.30pm	Day 0	
Group transfer (with and without conversion) in Lithuania	***EUR	Day 0	Day 0	0.00	3.30pm	Day 0	
Express transfers (with and without conversion)	EUR	Day 0	Day 0	400.00	3.30pm	Day 0	
Internal transfer Own account (with and without conversion)	EUR	Day 0	Day 0	0.00	6.30pm	Day 0	
Transfer to other banks:							
EU-regulation: SEPA same day (with and without conversion) ****	**EUR	Day 0	Day 0	0/5*****	2.00pm	Day 0	<p>****Currently SEPA same day is invoiced as SEPA standard transfer</p> <p>***** For private customers without a package (Hverdag/Hverdag+/Private Banking Access or Elite</p> <p>***** Amount not to exceed EUR 100.000</p>
SEPA standard transfer (with and without conversion)	**EUR	Day 0	Day 1	0/5*****	5.30pm	Day 0	
SEPA Instant transfer (without conversion)	*****EUR	Day 0	Day 0	0/5*****	5.30pm	Day 0	
SEPA standard transfer (with and without conversion) to Switzerland	EUR	Day 0	Day 0	50.00	2.00pm	Day 0	
Non SEPA Standard transfer inside EU/EEA (with and without conversion)	**EUR	Day 0	Day 1	0.00	5.30pm	Day 0	
Non SEPA Standard transfer outside EU/EEA (with and without conversion)	EUR	Day 0	Day 2	50.00	5.30pm	Day 0	
Express transfers (with and without conversion)	EUR	Day 0	Day 0	400.00	3.30pm	Day 0	
Group transfer (with and without conversion)	EUR	Day 0	Day 0	200.00	3.30pm	Day 0	
SEPA Direct Debit (with and without conversion)	EUR	Day 0	Day 0	20.00			

Outgoing transfers in other currencies

Transfers through Danske eBanking

Transfer type	Currency	Validation on your account	Validation on receiving bank	Fee in DKK	Time limit in local time (CET)		Additional information
Transfer within Danske Bank Group:							
Standard transfer (with and without conversion)	**BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK	Day 0	Day 0	50.00	5.30pm*	Day 0	*Cut-offs applies Danske Bank entities in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden. Transfer to other Danske Bank entities the cut-off time is 3.30pm CET
	Other currencies	Day 0	Day 2	50.00	5.30pm*	Day 0	
Group transfer (with and without conversion) in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden	All currencies	Day 0	Day 0	0.00	6.30pm	Day 0	**Applies only for transfers with conversion made with one of the following currencies: BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK
Group transfer (with and without conversion) in Lithuania	***All currencies	Day 0	Day 0	0.00	3.30pm****	Day 0	***Terms for "Group transfer" to other banks apply, yet the fee is DKK 0.00
Express transfers (with and without conversion)	All currencies	Day 0	Day 0	400.00	3.30pm	Day 0	
Internal transfer Own account (with and without conversion)	All currencies	Day 0	Day 0	0.00	6.30pm	Day 0	****For transfer to other Danske Bank entities the cut-off time for DKK, EUR, GBP, NOK, SEK is 3.30pm CET and for BGN, HRK, ISK, PLN, RON 12.00pm CET and for CHF, CZK, HUF is 1.00pm CET.
Transfer to other banks:							
Standard transfer (with and without conversion)	All currencies	Day 0	Day 2	50.00	5.30pm	Day 0	
Express transfers (with and without conversion)	DKK, GBP, NOK, SEK, USD	Day 0	Day 0	400.00	3.30pm	Day 0	
	BGN, HRK, ISK, PLN, RON	Day 0	Day 0	400.00	12.00pm	Day 0	
	CHF, CZK, HUF	Day 0	Day 0	400.00	1.00pm	Day 0	
	Other currencies	Day 1	Day 1	400.00	3.30pm	Day 0	
Group transfer (with and without conversion)	DKK, GBP, NOK, SEK, USD	Day 0	Day 0	200.00	3.30pm	Day 0	
	BGN, HRK, ISK, PLN, RON	Day 0	Day 0	200.00	12.00pm	Day 0	
	CHF, CZK, HUF	Day 0	Day 0	200.00	1.00pm	Day 0	
	Other currencies	Day 1	Day 1	200.00	3.30pm	Day 0	

Outgoing transfers in EUR

Transfers through branch or by letter

We may use a day more to process the transfer than specified in the below table.

Transfer type	Currency	Validation on your account	Validation on receiving bank	Fee in DKK	Time limit in local time (CET)		Additional information	
Transfer within Danske Bank Group:								
EU-regulation: Standard transfer (with and without conversion)	**EUR	Day 0	Day 0	40.00	5.30pm*	Day 0	*Cut-offs applies Danske Bank entities in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden. Transfer to other Danske Bank entities the cut-off time is 3.30pm CET **Applies only for transfers with conversion made with one of the following currencies: BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK	
Group transfer (with and without conversion) in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden	**EUR	Day 0	Day 0	250.00	6.30pm	Day 0		
Group transfer (with and without conversion) in Lithuania	EUR	Day 0	Day 0	250.00	3.30pm	Day 0		
Express transfers (with and without conversion)	EUR	Day 0	Day 0	650.00	3.30pm	Day 0		
Internal transfer Own account (with and without conversion)	EUR	Day 0	Day 0	250.00	6.30pm	Day 0		
Transfer to other banks:								
EU-regulation: SEPA same day (with and without conversion) ***	**EUR	Day 0	Day 0	40.00	2.00pm	Day 0	***Currently SEPA same day is invoiced as SEPA standard transfer **** Amount not to exceed EUR 100.000	
SEPA standard transfer (with and without conversion)	**EUR	Day 0	Day 1	40.00	5.30pm	Day 0		
SEPA Instant transfer (without conversion)	****EUR	Day 0	Day 0	40.00	5.30pm	Day 0		
SEPA standard transfer (with and without conversion) to Switzerland	EUR	Day 0	Day 0	300.00	2.00pm	Day 0		
Non SEPA Standard transfer inside EU/EEA (with and without conversion)	**EUR	Day 0	Day 1	40.00	5.30pm	Day 0		
Non SEPA Standard transfer outside EU/EEA (with and without conversion)	EUR	Day 0	Day 2	300.00	5.30pm	Day 0		
Express transfers (with and without conversion)	EUR	Day 0	Day 0	650.00	3.30pm	Day 0		
Group transfer (with and without conversion)	EUR	Day 0	Day 0	450.00	3.30pm	Day 0		
Tourist transfer (with and without conversion)	EUR	Day 0	Day 0	300.00	3.30pm	Day 0		Equivalent value may not exceed DKK 20.000
SEPA Direct Debit (with and without conversion)	EUR	Day 0	Day 0	20.00				

Outgoing transfers in other currencies

Transfers through branch or by letter

We may use a day more to process the transfer than specified in the below table

Transfer type	Currency	Validation on your account	Validation on receiving bank	Fee in DKK	Time limit in local time (CET)		Additional information	
Transfer within Danske Bank Group:								
Standard transfer (with and without conversion)	**BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK	Day 0	Day 0	300.00	5.30pm*	Day 0	*Cut-offs applies Danske Bank entities in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden. Transfer to other Danske Bank entities the cut-off time is 3.30pm CET **Applies only for transfers with conversion made with one of the following currencies: BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK ***For transfer to other Danske Bank entities the cut-off time for DKK, EUR, GBP, NOK, SEK is 3.30pm CET and for BGN, HRK, ISK, PLN, RON 12.00pm CET and for CHF, CZK, HUF 1.00pm CET.	
	Other currencies	Day 0	Day 2	300.00	5.30pm*	Day 0		
Group transfer (with and without conversion) in Denmark, Finland, Ireland, London, Luxembourg, Northern Ireland, Norway, Poland, Germany and Sweden	All currencies	Day 0	Day 0	250.00	6.30pm	Day 0		
Group transfer (with and without conversion) in Lithuania	All currencies	Day 0	Day 0	250.00	3.30pm***	Day 0		
Express transfers (with and without conversion)	All currencies	Day 0	Day 0	650.00	3.30pm	Day 0		
Internal transfer Own account (with and without conversion)	All currencies	Day 0	Day 0	250.00	6.30pm	Day 0		
Transfer to other banks:								
Standard transfer (with and without conversion)	All currencies	Day 0	Day 2	300.00	5.30pm	Day 0		
Express transfers (with and without conversion)	DKK, GBP, NOK, SEK, USD	Day 0	Day 0	650.00	3.30pm	Day 0		
	BGN, HRK, ISK, PLN, RON	Day 0	Day 0	650.00	12.00pm	Day 0		
	CHF, CZK, HUF	Day 0	Day 0	650.00	1.00pm	Day 0		
	Other currencies	Day 1	Day 1	650.00	3.30pm	Day 0		
Group transfer (with and without conversion)	DKK, GBP, NOK, SEK, USD	Day 0	Day 0	450.00	3.30pm	Day 0		
	BGN, HRK, ISK, PLN, RON	Day 0	Day 0	450.00	12.00pm	Day 0		
	CHF, CZK, HUF	Day 0	Day 0	450.00	1.00pm	Day 0		
	Other currencies	Day 1	Day 1	450.00	3.30pm	Day 0		
Tourist transfer (with and without conversion)	All currencies	Day 0	Day 0	300.00	3.30pm	Day 0	Equivalent value may not exceed DKK 20.000	

Outgoing transfers in EUR and transfers in other currencies

Fees for notification, additional processing of transfers and other services

The table below shows our fees for notification and additional processing of transfers and other services.

Additional processing is required if the SWIFT/BIC information is incorrect, if the IBAN is missing or incorrect or if the transfer order includes a message for us.

We may also charge a fee for assistance to recover funds transferred to an account by mistake because you stated a wrong IBAN.

Notification	In Danske eBanking	If you contact us in another way
Advice through Danske eBanking and/or e-Boks to payer	DKK 0	DKK 0
Advice by letter to payer if payer does not use Danske eBanking and/or e-Boks	DKK 0	DKK 0
Advice by letter to payer if payer can receive advice through Danske eBanking and/or e-Boks	DKK 20	DKK 20
Advice of sender by e-mail when outgoing foreign transfers are to be confirmed	DKK 300	DKK 300

Transfers requiring additional processing	Additional fee in Danske eBanking
Transfers requiring additional processing is necessary if there is a missing/incorrect SWIFT/BIC, missing/incorrect IBAN, or if there is a message for us in the transfer. The fee is an additional fee and will be deducted along with the fee for the transfer.	DKK 150

Additional fees	In Danske eBanking	If you contact us in another
Costs incurred by payee's bank	Minimum DKK 200	Minimum DKK 200

Other services	In Danske eBanking	If you contact us in another
Assistance to revoke, resend, modify, enquire about and return transfers (per transfer) plus any costs to the sending bank. Transfers between 0 – 6 months old	DKK 375	DKK 375
Assistance to revoke, resend, modify, enquire about and return transfers (per transfer) plus any costs to the sending bank. Transfers 6 months old or older	DKK 800	DKK 800
Assistance to fill out order forms	-	Hourly rate, min. DKK 100
Standing order in EUR	-	DKK 0
Standing order in other currencies	-	DKK 50

Outgoing transfers in EUR and transfers in other currencies

Transfers by cheque from Denmark

If you want to transfer funds from Denmark by cheque, you can order a cheque in Danske eBanking or fill out a form available at www.danskebank.dk (website available in Danish only).

The cut-off time specified in the table below refers to the cut-off time for ordering a cheque in Danske eBanking or for handing in the form at your branch if you want us to process the order on the same business day.

You may choose to
 collect the cheque at your branch (not an option in Danske eBanking) have the
 cheque sent to your home address
 have the cheque sent to the payee.

Ask your adviser whether your branch can print foreign cheques.

Danske Bank cannot be held liable for any mistakes, omissions or delays made by the bank paying the cheque.

Standard terms and fees for transfers by cheque from Denmark	Currency	Cut-off time	Value day for	Ordered in Danske	Ordered from the Bank in another
Cheque to payer - sent on the business day after receipt of	All currencies	1.45pm	1	DKK 200	DKK 400
Cheque to payee - sent on the business day after receipt of	All currencies	1.45pm	1	DKK 200	DKK 400
Cheque for collection - to be collected at the Bank after 3.00pm	All currencies	1.45pm	0	-	DKK 450

Other cheque services	Fee
Assistance to fill out order forms	Hourly rate, minimum DKK
Stopping of cheque ¹⁾	DKK 300
Copy of cheque ¹⁾	DKK 150
Return of cheque from payee	DKK 100
Repurchase of cheque	DKK 125

¹⁾ Plus any costs incurred by the payee's bank.

Incoming transfers in EUR

Transfers from abroad

Transfer type	Currency	Validation on your account	Validation on receiving bank	Fee in DKK	Time limit in local time (CET)		Additional information	
Transfer within Danske Bank Group:								
EU-regulation: Standard transfer (with and without conversion)	*EUR	Day 0	Day 0	0.00	6.15pm	Day 0	*Applies only for transfers with conversion, if the conversion occurs with one of the following currencies: BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK ** Transfer received from Switzerland fee is DKK 50.00	
Group transfer (with and without conversion)	EUR	Day 0	Day 0	0.00	7.15pm	Day 0		
Transfer from other banks:								
EU-regulation: Standard transfer (with and without conversion) **	*EUR	Day 0	Day 0	0.00	1.45pm	Day 0		
SEPA Instant transfer (without conversion)	EUR	Day 0	Day 0	0.00	24/7/365	Day 0		
Standard transfer from outside EU/EEA (with and without conversion)	*EUR	Day 0	Day 0	50.00	1.45pm	Day 0		
Group transfer from EU/EEA (with and without conversion)	EUR	Day 0	Day 0	0.00	1.45pm	Day 0		
Group transfer from outside EU/EEA and Denmark (with and without conversation)	EUR	Day 0	Day 0	100,00	1.45pm	Day 0		
SEPA Direct Debit (with and without conversion)	EUR	Day 0	Day 0	0.00	12.00am	Day -1		

Incoming transfers in other currencies

Transfers from abroad

Transfer type	Currency	Validation on your account	Validation on receiving bank	Fee in DKK	Time limit in local time (CET)		Additional information	
Transfer within Danske Bank Group:								
Standard transfer (with and without conversion)	*BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK	Day 0	Day 0	50.00	6.15pm	Day 0	*Applies only for transfers with conversion, if the conversion occurs with one of the following currencies: BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK	
Standard transfer (without conversion)	Other currencies	Day 0	Day 0	50.00	6.15pm	Day 0		
Standard transfer (with conversion)	Other currencies	Day 1	Day 0	50.00	6.15 pm	Day 0		
Group transfer (with and without conversion)	All currencies	Day 0	Day 0	0.00	7.15pm	Day 0		
Transfer from other banks:								
Standard transfer (with and without conversion)	*BGN, CHF, CZK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK	Day 0	Day 0	50.00	1.45pm	Day 0		
	*DKK	Day 0	Day 0	50.00	4.00pm	Day 0		
Standard transfer (without conversion)	Other currencies	Day 0	Day 0	50.00	1.45pm	Day 0		
Standard transfer (with conversion)	Other currencies	Day 1	Day 0	50.00	1.45pm	Day 0		
Group transfer (with and without conversion)	GBP, NOK, SEK, BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON, USD	Day 0	Day 0	100.00	1.45pm	Day 0		
	DKK	Day 0	Day 0	100.00	4.00pm	Day 0		
Group transfer (without conversion)	Other currencies	Day 0	Day 0	100.00	1.45pm	Day -1		
Group transfer (with conversion)	Other currencies	Day 0	Day 0	100.00	1.45pm	Day -2		

Incoming transfers in EUR and transfers in other currencies

Other services

The table below shows our fees for notification and additional processing of transfers and other services.

Other services	Fee
Additional processing by Danske Bank	DKK 0
Advice by telephone	DKK 50
Information obtained from payer's bank (plus any costs incurred by payer's bank). Transfers between 0 – 6 months old	DKK 375
Information obtained from payer's bank (plus any costs incurred by payer's bank). Transfers 6 months old or older	DKK 800
Advice through Danske eBanking to payee	DKK 0
Advice by letter to payee if payee does not use Danske eBanking	DKK 0
Advice by letter to payee if payee can receive advice through Danske eBanking	DKK 20

Transfers by cheque to Denmark

When you receive a cheque from abroad, we will deposit the amount in your account, provided that we receive the funds from the non-Danish bank. Therefore, please note that we will withdraw the amount, any interest, costs incurred outside Denmark and return fees from your account if we do not receive the funds or if the settlement amount from the non-Danish bank has not yet reached us.

You should also note that a cheque may be returned long after it has been cashed, for example if it is forged. This is also the case with cheques cashed by collection at banks outside Denmark.

We will contact you if the cheque needs to be cashed by collection. The reason is that the amount will not be placed at your disposal until we know that the cheque is valid and the funds are made available to Danske Bank. We will charge an additional fee if we have to cash the cheque by collection.

Standard terms and fees for transfers by cheques to Denmark	Currency	Cut-off time at Danske Bank	Value day for	Fee
Cheque drawn on a Danske Bank account	All currencies	3.30pm	1	DKK 200 per cheque
Cheque drawn on an account held with another Danish bank	All currencies	3.30pm	6	DKK 200 per cheque
Cheque drawn on an account held with a bank outside Denmark	All currencies	3.30pm	6	DKK 200 per cheque

Other cheque services	Fee
Copy of cheque	DKK 150
Return of check	DKK 300
Cheque for collection	0.5% of cheque amount, minimum DKK 500 maximum DKK 5,000

Changes in terms and conditions

If you make transfers via payment accounts held with Danske Bank, we may change these terms and conditions without notice if they are to your advantage. Otherwise, changes are subject to two months' notice. We will inform you of changes directly by letter or electronically.

When we change the terms and conditions, you must inform us – before the changes take effect – if you do not want to be bound by the new terms and conditions. If we do not hear from you, you will be bound by the new terms and conditions.

If you inform us that you do not want to be bound by the new terms and conditions, the payment account agreement will terminate when the new terms and conditions take effect.

Please contact us if you need additional copies of these terms and conditions.

Transfers via accounts other than payment accounts are also governed by Terms and conditions for transfers to and from Denmark and transfers in foreign currency in Denmark – consumers.

In addition, Danske Bank's General conditions – consumers apply. You can download a copy of these conditions from our website at www.danskebank.dk (available in Danish only) or ask your branch for a copy.