



Nordea Platinum

Nordea
PRIVATE BANKING

Nordea Platinum



With Nordea Platinum you can pay your purchases easily both in Finland and abroad. You can also use your card to make purchases on the Internet and withdraw cash at ATMs.

The card's contactless payment feature allows you to pay for small purchases quickly and flexibly from your bank account. Further information on contactless payment is available in this guide and at www.nordea.fi.

The combination card allows you to pay your purchases either from credit (Credit) or directly from your bank account (Debit). You will get a 30-day interest-free payment period on average for all the purchases from the credit and cash withdrawals you make with your card. When you get the invoice, you decide whether to pay the sum total, the minimum amount, or something in between*.

In Nordea's Netbank or with a mobile app downloadable to your phone you can easily monitor your card purchases or change your card settings irrespective of time and place.

*The annual percentage rate of charge calculated on a Nordea Platinum Mastercard credit of EUR 1,500 is 12,1% (June 2018) for customers with service agreements. The credit interest is the 3-month Euribor + 7,5%. For customers with service agreements, the principal card is free. The calculation includes the monthly account management fee of 3 euros. E-invoice has been used as a default invoicing method in the calculation. The minimum credit limit for Nordea Platinum Mastercard is 8,500 euros and the maximum limit is 42,100 euros. The credit is valid until further notice. The total credit amount depends on the use of the credit, the amounts of the repayment instalments and the duration of the credit agreement. The creditor is Nordea Finance Finland Ltd. The contents of this brochure are as at June 2018.



Relax in the Priority Pass lounges when travelling

As a holder of Nordea Platinum, you can enjoy the Priority Pass lounges at more than 300 airports all over the world. Your Priority Pass card gives you six free lounge stays a year. If you want, you can take your friend or family member with you to a lounge. In this case a free stay is charged for each of your guest.

The nearest lounge is at the Helsinki-Vantaa Airport. Check the lounges of your travel destination in advance at www.prioritypass.com.



Continuous travel insurance for trips at home and abroad

Nordea Platinum features continuous travel insurance for trips at home and abroad. The insurance is valid even if you do not pay your trip with the card. The insurance covers 16–78-year-old Nordea Platinum holders and the accompanying family members in accordance with the insurance terms.

Travel insurance covers compensation for travel illness and travel accident, including transportation, luggage insurance and compensation for cancellation or interruption of the trip. The insured is also entitled to compensation for delayed luggage or flights, interruption of the trip or missed departure or connection. The travel insurance also includes liability insurance. The Tryg Alarm, Falck Global Assistance service helps you in serious emergencies tel. +358 800 93556 (24h service).

Read more about the comprehensive insurance and insurance terms in Netbank.

The insurer is Tryg Insurance A/S, address Sveavägen 167, 11346 Stockholm, Sweden. If you travel to a country where a separate travel insurance certificate is needed, contact the insurance company's customer service, tel +358 800 935 55 (Mon-Fri 8-16).



Additional security for your purchases with Product Safety insurance

Use Nordea Platinum card for all your purchases. When you use your card's credit facility to pay for a purchase of at least 100 euros for your home or holiday home, you get Product Safety insurance for the purchase. It covers damaged or broken items purchased in the Nordic countries in accordance with the insurance terms and conditions.

Read more about the Product Safety insurance and its terms in Netbank.

The insurer is Tryg Insurance A/S, address Sveavägen 167, 11346 Stockholm, Sweden, tel +358 800 935 55 (Mon-Fri 8-16).



Safe online purchases

If you want to make online purchases, register your card for online use. You can easily do that in Netbank under Cards. This will also register your card for the Mastercard SecureCode service.

Use the Mastercard SecureCode service to pay your online purchases with added security. With the service, both the buyer and the merchant can be identified reliably. Online merchants that have subscribed to the service display the Mastercard SecureCode symbol on their website.

When you pay with your card in an online shop that has joined the Mastercard SecureCode service, you confirm the payment with your Nordea access codes. When you pay online, you are asked to enter the card number, the card validity and the three-digit security code which features on the back of the card.



Contactless payment with the Nordea Platinum card

The Nordea Platinum combination card's debit facility allows contactless payments of less than 25 euros, which you can pay without having to key in the PIN. This makes paying quicker and easier for you.

You can also pay for small purchases in the traditional way, using the chip and PIN. All purchases exceeding 25 euros must still be paid by inserting the card into the payment terminal and keying in the PIN.

Your card's contactless payment feature is activated once you have made your first purchase with the debit facility using the chip and PIN.



You can use the contactless payment feature if the payment terminal carries the symbol for contactless payment and the merchant accepts contactless payments.



Nordea Platinum also for your family members

With Nordea Platinum you can have parallel cards for all your family members who are 15 years or older. You can apply for a parallel card at a Nordea branch. Go to a Nordea branch together with the applicant for the parallel card.

Adult cardholders can attach their bank account to their card for using the debit facility. You can set a separate usage limit for a parallel card if you want to limit the use of the card. The transactions of all cards are shown on the same invoice.

If you lose your card

If your Nordea Platinum is lost or gets stolen abroad, help is always near. For example, we can deliver within 24 hours cash to the nearest Mastercard cash withdrawal point. Our service is available 24/7 at tel **+358 9 696 4696**.

If your card is lost or stolen or is seized by a foreign ATM, report it as soon as possible to the banks' card blocking service. Reporting the loss is quicker if you can give your card number. Save the number of the blocking service in your phone.

Telephone numbers of the blocking service:
• in Finland, tel **020 333** (24 hours a day)
• from abroad, tel **+358 20 333** (24 hours a day).

If your card is stolen, remember to report it to the police as well.

