

Definition of the account

PerkAccount is intended for continuous saving.

Deposit interest

The deposit interest on the account is fixed 0,05 %.

Additional interest

In addition to normal deposit interest, the bank may pay an additional interest on the account for a fixed period or until further notice, which is paid in a way determined by the bank. When the additional interest period ends, the interest percentage of the account will on the next calendar day automatically be changed to the percentage of the deposit interest without a separate notice. The information on the value of the possible additional interest applied to the deposit at any given time is available on the bank's website (nordea.fi) and at the bank's branches in Finland.

Calculation method for deposit interest and additional interest

The bank pays deposit interest as of the value date of the deposit until the withdrawal date, excluding the withdrawal date, or as of any legally allowed date.

The bank pays possible additional interest in accordance with an interest deposit percentage determined by the bank for a period determined by the bank from the value date of the deposit to the withdrawal date, excluding the withdrawal date, or as of any legally allowed date.

The interest is calculated by calendar month on the daily closing balance according to actual calendar days using 365/366 as the divisor.

Deposit interest and possible additional interest are paid to the account annually at the end of the calendar year. If the last banking day of the year is not the last day of the calendar year and the closing balance changes due to account transactions or interest entries during the period between the last banking day of the year and the last day of the calendar year, the bank performs a new interest calculation for the calendar year in question and credits or debits the interest difference in connection with the payment of possible interest accrued for the following calendar year unless the customer and the bank agree on otherwise.

Processing of personal data

As a data controller the bank processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to comply with laws and other regulations. For detailed information on the bank's processing of personal data, please review Nordea's privacy policy, which is available on the bank's website or by contacting the bank. The privacy policy contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

Applicable terms and conditions and undertaking

This account agreement is subject to the terms and conditions of this account agreement, the special terms and conditions laid down in this account agreement, the general account terms and conditions of private persons and the general terms and conditions of payment transmission valid at any given time. Should the general terms and conditions of payment transmission deviate from the account agreement terms and conditions, the terms and conditions of the account agreement will prevail. If the special terms and conditions of the account agreement deviate from the general terms and conditions of the account, the special terms and conditions will prevail.

I have received the account agreement with the special terms and conditions and the related general account terms and conditions of private persons as well as the bank's general terms and conditions of payment transmission valid at the time of signing the account agreement, and I undertake to comply with them.