



Amendments to the terms and conditions of PerkAccount, CurrentAccountPlus and PS account

Dear customer

This notice contains information on the upcoming amendments to the special terms and conditions of PerkAccount, CurrentAccountPlus and PS account.

The new special terms and conditions of these accounts will enter into force on 1 February 2019 and they will replace the existing special terms and conditions. Please read the amended terms and conditions (enclosed).

What do you pay for your banking services?

Did you know that almost one million Nordea customers are already enjoying free daily services? By starting to use the mobile bank, you can also make sure that you get the lowest price (0 or 4 euros per month). This includes unlimited use of Netbank.

[Read more at nordea.fi/mobilepackage.](https://nordea.fi/mobilepackage)

Amendments to the special terms and conditions of PerkAccount

The deposit interest paid on PerkAccount will be fixed at 0.05%, so the same interest will be paid to all customers as of 1 February 2019. Previously, the interest on PerkAccount was tied to the Nordea Prime rate with a special margin for each customer group.

Amendments to the special terms and conditions of CurrentAccountPlus

All customers will receive the same deposit interest determined on the basis of the account balance. For more detailed information on the interest determination, please read the enclosed terms and conditions. Previously, the deposit interest was determined on the basis of the customer groups in the recently abolished Customer Programme.

The amendments will enter into force automatically on 1 February 2019

If you accept the amendments to the special terms and conditions of the accounts, you do not need to do anything. If you do not accept the amendments, you are entitled to terminate your PerkAccount or CurrentAccountPlus agreement and account before the amendments enter into force.

Amendments to the special terms and conditions of PS account

The deposit interest on PS account will be determined on the basis of the account balance, but the tier-specific margin deducted from the reference rate will be the same for all customers. The new deposit interest will be Nordea DepositRate minus a margin of 1.25% for all customers when the account balance exceeds EUR 6,000.01. Previously, the tier-specific margin was determined on the basis of the customer groups in the recently abolished Customer Programme.

The features our customers value the most in Nordea's mobile bank:

- If you lose your card, you can close it anytime, anywhere.
- Going abroad? Change your card's geographic usage area and daily limits.
- Need any help? It's easy to call us or chat with us, as you have already identified yourself.

You have the right to terminate the PS agreement if you conclude a new savings agreement or an insurance contract of equal purpose and the savings accrued are transferred directly to the service provider or the insurer with which you conclude the agreement or contract. You can take care of this by calling or chatting with Nordea Customer Service directly through the mobile bank.

Wondering about something in this notice?

For frequently asked questions and answers, please visit our website at nordea.fi/en/personal/get-help.

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.

Special terms and conditions

Definition of the account

The CurrentAccountPlus account is meant for the management of everyday banking matters without any withdrawal limits.

Deposit interest

The deposit interest is tiered. The interest on the first tier is fixed at 0%. On the subsequent tiers, the deposit interest is variable and consists of a reference rate deducted with a tier-specific margin.

The bank informs the account holder and other persons authorised to use the account of the value of the deposit interest currently applied to the deposit at the bank’s places of business in Finland and on the bank’s website.

Reference rate

The reference rate tied to the deposit interest is the Nordea DepositRate quoted by the bank. The deposit interest changes in proportion to a change of the Nordea DepositRate on the date the change of the Nordea DepositRate becomes effective. The account holder is not separately notified of changes of the reference rate. The currently valid Nordea DepositRate is available at the bank’s places of business in Finland and on the bank’s website.

Margin

The margin on the account is tiered. When the account balance is between EUR 2,000.01 and EUR 6,000.00, the margin is 2.50%, and when the account balance exceeds EUR 6,000.01, the margin is 1.25%.

Minimum and maximum deposit interest rate

The bank may determine a minimum and/or maximum deposit interest percentage for the deposit interest below or over which the deposit interest paid to the account by the bank cannot fall or rise despite revisions of the reference rate.

Interest rate paid instead of deposit interest

Instead of deposit interest, the bank may pay higher interest on the account and it is valid either during a period specified by the bank or until further notice in which case the bank is entitled to separately determine its end date. When the validity of the higher interest ends, the deposit interest paid on the account is readjusted to comply with the terms and conditions of the account agreement without a separate notice on the next calendar day.

Calculation method of deposit interest

The bank pays deposit interest as of the value date of the deposit until each withdrawal date, excluding the withdrawal date, or as of any legally allowed date. Deposit interest is paid until the value date of a withdrawal, excluding the withdrawal date. Information on the current deposit interest calculation method applied is available at the bank’s places of business in Finland and on the bank’s website.

Deposit interest is calculated for each calendar month on the lowest book balance of the month according to actual calendar days using 365/366 as the divisor. The deposit interest is calculated separately for the balance between the balance limits of each balance tier in accordance with the deposit interest of the tier concerned. If on any day of the month the balance of the account is zero or the account is overdrawn, no deposit interest is paid for this month. No interest is paid for the opening and termination month of the account, if the funds have not been in the account for the entire opening or termination month. What has been said above about the method of calculating deposit interest is also applicable to calculating interest possibly paid instead of deposit interest.

Payment of deposit interest

Deposit interest and/or interest possibly paid instead of deposit interest is paid to the account annually during the month following the month of opening the account.

At the time of signing the account agreement the deposit interest percentage of the account is:

Balance, EUR	Nordea DepositRate, %	Margin, %	Deposit interest, %
0,01 – 2 000,00	0,75		fixed 0,00
2 000,01 – 6 000,00	0,75	-2,50	0,00
over 6 000,01	0,75	-1,25	0,00

The minimum deposit interest is 0.00% and the maximum deposit interest 3.00%.

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. 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.

Special terms and conditions

Definition of the account

The PS account is intended for receiving cash deposits as defined in the agreement on long-term savings ('Savings Agreement').

Use of the account

The PS account may only be used for the reception of savings assets from the customer, for the payment and reception of fees resulting from the investment of the savings assets and for repaying the savings assets to the account holder when a withdrawal criterion has been fulfilled, unless otherwise laid down by legislation on long-term saving. In addition, the service provider may debit charges and fees to the PS account in accordance with the Savings Agreement.

Restrictions on the use of the account

The service provider is entitled to use the PS account. The account holder or the account opener, if other than the account holder, is, however, entitled to use the account as defined in the Savings Agreement.

The savings assets in the PS account may not be transferred or pledged. The savings assets may not be distrained from the debts of the service provider nor set off against the debts of the service provider.

Deposit interest

The deposit interest is tiered. The interest on the first tier is fixed at 0%. On the subsequent tiers, the deposit interest is variable and consists of a reference rate deducted with a tier-specific margin.

The bank informs the account holder or other persons authorised to use the account of the current deposit interest applied to the deposit at the bank's places of business in Finland and on the bank's website.

Reference rate

The reference rate of the deposit interest is the Nordea DepositRate quoted by the bank. The deposit interest changes in proportion to a change in the Nordea DepositRate on the date the change of the Nordea DepositRate becomes effective. The account holder is not separately notified of changes in the reference rate. The current Nordea DepositRate is available at the bank's places of business in Finland and on the bank's website.

Margin

The margin on the account is tiered. When the account balance is between EUR 2,000.01 and EUR 6,000.00, the margin is 2.50%, and when the account balance exceeds EUR 6,000.01, the margin is 1.25%.

Minimum and maximum deposit interest rate

The bank may determine a minimum and/or maximum deposit interest percentage for the deposit interest below or over which the deposit interest paid to the account by the bank cannot fall or rise despite revisions of the reference rate.

Interest rate paid instead of deposit interest

Instead of deposit interest, the bank may pay higher interest on the account and it is valid either during a period specified by the bank or until further notice in which case the bank is entitled to separately determine its end date. When the validity of the higher interest ends, the deposit interest paid on the account is readjusted to comply with the terms and conditions of the account agreement without a separate notice on the next calendar day.

Deposit interest calculation method

The bank pays deposit interest as of the value date of the deposit until each withdrawal date, excluding the withdrawal date, or as of any legally allowed date. Deposit interest is paid until the value date of each withdrawal, excluding the withdrawal date. Information on the current deposit interest calculation method applied is available at the bank's places of business in Finland and on the bank's website.

Deposit interest is calculated for each calendar month on the lowest book balance of the month according to actual calendar days using 365/366 as the divisor. The deposit interest is calculated separately for the balance between the balance limits of each balance tier in accordance with the deposit interest of the tier concerned. If on any day of the month the balance of the account is zero or the account is overdrawn, no deposit interest is paid for this month. No deposit interest is paid for the opening and termination month of the account if the funds have not been in the account for the entire opening or termination month. What has been said above about the method of calculating deposit interest is also applicable to calculating interest paid instead of deposit interest, if any.

Payment of deposit interest

Deposit interest and/or interest possibly paid instead of deposit interest is paid to the account annually during the month following the opening month of the account.

At the time of signing the account agreement the deposit interest on the account is:

Balance, EUR	Nordea DepositRate, %	Margin, %	Deposit interest, %
0,01 – 2 000,00	0,75		fixed 0,00
2 000,01 – 6 000,00	0,75	-2,50	0,00
over 6 000,01	0,75	-1,25	0,00

The minimum deposit interest is 0.00% and the maximum deposit interest 3.00%.

Processing of personal data

As a data controller, the bank processes personal data to deliver 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

The terms and conditions included in this account agreement and the terms and conditions of the Savings Agreement shall be applied to the account opened with this account agreement. The terms and conditions of the Savings Agreement are an integral part of this account agreement. In addition, the currently valid general terms and conditions of payment transmission shall be applied to this account agreement. The bank's general account terms and conditions shall not be applied to the account agreement. Should the terms and conditions of this account agreement deviate from the terms and conditions of the Savings Agreement, the terms and conditions of the Savings Agreement shall prevail.

I have received this account agreement and the bank's general terms and conditions of payment transmission valid at the time of signing this account agreement, and I undertake to comply with them.