Nordea Gold Mastercard credit card

Nordea Gold is a versatile credit card that combines convenient payments with useful card benefits for everyday spending, travel and larger purchases. It is an international Mastercard credit card that comes with continuous consumer credit. You can use the card to pay for purchases in stores and online as well as withdraw cash and transfer money within your credit limit.

The credit limits and fees below apply to new cards and credit limit increases from 1 June 2026.

Card highlights

Nordea Gold is a credit card for everyday spending, with a credit limit between 5,000 and 10,000 euros. The credit margin is 13.90%, and the monthly card fee is 5.99 euros. No separate card fee is charged if the card is included in a service package.

The card includes Product Safety Insurance, travel insurance for trips abroad, cashback rewards and other features available under the card terms and conditions.

Duration of the credit agreement

The credit facility linked to the card is valid until further notice. The agreement ends when it is terminated or in another way specified in the credit terms and conditions. When the agreement ends, the outstanding credit balance, interest and other charges must be paid as agreed.

Interest rate

The interest rate on the credit is variable. It consists of the 3-month Euribor used as the reference rate and a margin of 13.90%. The margin is determined and the interest rate adjusted in keeping with the credit agreement.

Repayment

Paying the full invoice

- You can pay the outstanding balance stated on the invoice in full on the due date. Purchases are interest-free until the due date following the invoicing date in keeping with the card-specific terms and conditions.

Monthly repayment

- You can repay the credit monthly based on the agreed percentage of the outstanding balance at the time each invoice is generated. The minimum payment for Nordea Gold is 45 euros per month. The number of monthly payments and the final amount to be repaid depend on the use of the credit, the interest rate, the costs and the repayments you have made.

Extra repayment

- You can pay more than the minimum or pay off the entire outstanding balance. Fees for exceeding the credit limit and other fees set in the agreement may be charged in addition to the regular monthly payment.

Example calculation

The annual percentage rate (APR) for a Nordea Gold credit card with a credit amount of 1,500 euros is 22.1%, assuming that the 3-month Euribor used as the reference rate is 2.08% (04/2026). The calculation assumes no fee for e-invoicing, repayment of the credit in 12 monthly payments of 133 euros and a fee of 2.99 euros per month for the credit facility. The calculation does not include any additional services included in the total monthly fee for the card. The estimated total cost of the credit is 1,669 euros.

The creditor is Nordea Bank Abp, Satamaradankatu 5, Helsinki.

TTL120 11.2026
Nordea Bank Abp, Satamaradankatu 5, FI-00020 NORDEA, Finland, domicile Helsinki, Business ID 2858394-9

Other costs

In addition to the charged interest and the credit-related fees included in the credit costs, you may have to pay other fees, such as a product-specific monthly or annual fee, a fee for paper invoices, a fee for cash withdrawals or credit transfers, a fee for currency conversion and a fee for exceeding the credit limit. Under the terms and conditions, the credit account management fee is 4.50 euros per month where applicable to the credit agreement in question. We charge a fee of 3 euros for a paper invoice, 5 euros for changing the repayment period or repayment schedule, 10 euros for exceeding the credit limit, 17 euros per hour or part of an hour for refunding an overpayment and for other written investigations, and 7 euros per copy for a copy of an invoice or receipt.

Early repayment

You can repay more than the minimum or pay off the entire outstanding balance at any time. No separate fee is charged for early repayment. However, you will need to pay any interest accrued while using the credit and any other fees stated in the agreement.

Withdrawing from the credit agreement

You can withdraw from the credit agreement within 14 calendar days of receiving the approved credit decision as well as the credit agreement and the required pre-contractual information. To withdraw from the agreement, submit a notice specifying this through a channel approved by the creditor. If you withdraw from the agreement, you will need to pay interest for the period during which you used the credit. Any credit used, including interest, must be repaid within 30 days of submitting the notice of withdrawal in order for the withdrawal to remain in effect. The exact channels and information required for the notice are determined by the creditor.

Additional services

You do not need to buy an insurance policy or other additional services to obtain the credit or benefit from the advertised credit terms and conditions. The voluntary benefits and insurance cover included in a card vary by card product.

Warning about the consequences of missing a payment

If you fail to make payments when due, you may be charged default interest, payment reminder fees and collection fees, and the use of your card and credit account may be restricted or suspended. Payment delays may make it more difficult for you to obtain new loans and lead to a payment default being recorded for you if the relevant legal requirements are met.

The creditor may accelerate the credit on the grounds set out in the terms and conditions of the credit agreement and the law if the payment delay is significant or the agreement is materially breached. In this case, the outstanding credit balance, interest, fees and charges may become payable earlier than originally scheduled.

If you are having trouble repaying the credit, contact us immediately. The earlier you contact us, the better we can help you explore the available repayment options.

Creditor and contact information

The creditor for Nordea Gold is Nordea Bank Abp, Satamaradankatu 5, 00020 NORDEA.

You can reach us by:

- sending us a message in Nordea Mobile or Netbank or Nordea Omaposti (nordea.fi/omaposti)
- contacting our Customer Service via chat or
- calling us on 0200 70 000 (local rates apply).

Nordea Gold for everyday flexibility

Apply for the card online and choose a credit limit that suits your needs.