

## Bank guarantee application Private customers Appendix - General terms and conditions

The Applicant shall pay to the Bank such charges and fees pertaining to the granting and management of the Guarantee as included in the Bank's tariff in force at the time of signing of this Application. The Bank is entitled to amend such charges and fees. The Bank may increase the charges and fees charged for the bank guarantee valid in the Bank's tariff at the time the application is signed.

The amendments in the charges and fees are published by the Bank in the Bank's tariff. Such amendment will enter info force at a time stated by the Bank, however, at the earliest at the beginning of the calendar month commencing one month after the date on which the amendment was published in the Bank's tariff. The Bank's tariff is available at all branches of the Bank in Finland.

This Appendix contains the grounds for such charges and fees payable on the Guarantee together with the amounts in force at the time of signing, which the Applicant is liable to pay to the Bank when the Applicant applies for the Guarantee and the Bank manages the Guarantee in accordance with the General Terms and Conditions. It does not include such charges, fees and compensations that the Applicant is liable to pay to the Bank due to his payment default, or which arise from amendments to the Guarantee or its terms, or from other action requested from the Bank by the Applicant or caused by the Applicant's measures.

The Applicant shall pay to the Bank charges and fees incurred by the Bank due to collection of amounts paid by the Bank under the collection of commission, interest or fees based on the issuance of the Guarantee.

Issuance fee – domestic guarantee	110,00 €
Issuance fee – domestic guarantee, other than Nordea's standard	165,00 €
Issuance fee – international guarantee	130,00 €
Issuance fee – international guarantee, other than Nordea's standard	180,00 €
If a bank guarantee written upon the customer's request is returned as unnecessary	y, the charged issuance fee will not be returned.
Arrangement fee	
For a new bank guarantee or for an amendment to a guarantee, in addition to	
the issuance fee	
<ul> <li>arrangement fee on the amount of the bank guarantee</li> </ul>	0,5 – 3 %
minimum fee	300,00 €
However, the arrangement fee is not charged if the bank guarantee or the	
amendment is made based on a bank guarantee limit agreement.	
Handling of claims – domestic guarantee	160,00 €
Handling of claims – international guarantee	200,00 €
Payment of claims – domestic guarantee	140,00 €
Payment of claims – international guarantee	170,00€
Reminder – commission and charges unpaid	5,00€
Message charges – SWIFT or telex	35,00€
Sending charges – courier or posting, minimum	15,00€
Specification of guarantees	35,00€
Copy of account entry afterwards	5,00€
The intermediation of a bank guarantee given by a foreign bank to a beneficiary in Finland, without Nordea Bank AB (publ), Finnish Branch's liability	250,00 €
The intermediation of an amendment to a bank guarantee given by a foreign bank to a beneficiary, without Nordea Bank AB (publ), Finnish Branch's liability	110,00 €
At the customer's request confirmation of the authenticity of a bank guarantee given by a foreign bank	250,00 €
Forwarding of information at the request of a beneficiary to a foreign bank, without Nordea Bank AB (publ), Finnish Branch's liability	110,00 €
The intermediation of a claim to a foreign bank, without Nordea Bank AB (publ), Finnish Branch's liability	350,00 €
If a foreign bank has given a bank guarantee on the basis of an order by Nordea Ba the customer the fees and expenses charged by the foreign bank and other payme	
A written bank guarantee promise for a bank guarantee to be given later will be price	ed as a corresponding bank guarantee
Bank guarantees that require exceptional measures are priced separately	