

InvestmentDeposit Account Interest 1/2015

Additional interest 7.5%*, if the 3-month Euribor rises to 1.1% or higher during the three-year deposit period

The InvestmentDeposit Account is a time deposit account. Its yield consists of deposit interest and possible additional interest. The additional interest of each InvestmentDeposit series is bound to the performance of the market rate of a reference asset. Shares, indices, commodities, foreign currencies, interest rates, real estate or combinations of the above can serve as reference assets.



InvestmentDeposit Account Interest 1/2015

Maturity:

29 June 2018

Minimum deposit:

EUR 500

Maximum deposit:

EUR 100,000

Deposit interest:

0%

Yield of deposit at maturity:

7.5%*, if the reference rate is at least 1.1% on 11 June 2018,
5.0%***, if the reference rate is at least 1.1% on 12 June 2017,
2.5%***, if the reference rate is at least 1.1% on 10 June 2016,
otherwise 0%.

Yield payment date:

29 June 2018



*Corresponds to the actual annual interest rate of 2.3% for the deposit period 25 May 2015–29 June 2018.

**Corresponds to the actual annual interest rate of 1.6% for the deposit period 25 May 2015–29 June 2018.

***Corresponds to the actual annual interest rate of 0.8% for the deposit period 25 May 2015–29 June 2018.

Why invest in InvestmentDeposit Account Interest 1/2015?

The eurozone economy is in a downturn and strong stimulus measures have resulted in a drop in interest rates close to zero. Funds in accounts are losing their purchasing power due to inflation. Although interest rates are not expected to return to normal levels, the rise can be abrupt when the economy starts to pick up.

Source: Nordea Markets Investment Products 18 May 2015

InvestmentDeposit Account Interest 1/2015 is a 3-year time deposit account to which the possible additional interest is paid at maturity. The 2.5% additional interest accrues annually if the 3-month Euribor reference rate is 1.1% or higher on the annual determination date. If the reference rate remains below 1.1% on some determination date, the additional interest is not realised that year. However, if the reference rate is 1.1% or higher on a future determination date, the possibly unrealised additional interest of 2.5% is also realised in arrears. The maximum total additional interest for the entire three-year deposit period is 7.5% (3 x 2.5%). No compound interest is calculated on the additional interest. The fixed deposit interest is 0%.

Funds deposited in an InvestmentDeposit Account are covered by the deposit guarantee in the scope laid down by law. The additional interest is not covered by the deposit guarantee unless it has already been paid to an account. The deposit interest paid on the account and the additional interest, if any, are subject to tax-at-source in Finland. Nordea reserves the right to suspend the sales of a deposit series. Nordea notifies its customers of a possible suspension.

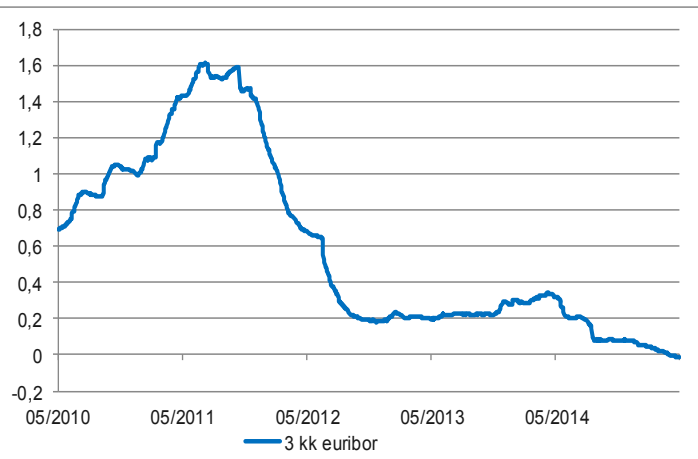
Compare various deposit alternatives

(the following product comparison example is based on information as on 19 May 2015)

InvestmentDeposit account		A time deposit account with fixed interest
Deposit amount	500 euros	500 euros
Deposit period	ca 36 months	36 months
Actual annual interest rate	2.3 % or 1.6 % or 0.8 % or 0 % depending on the reference rate performance	0.6 % (situation as on 19 May 2015)
Tax-at-source on interest income	30 % (as of 1 January 2012)	

3-month Euribor reference rate performance*

20 May 2010–19 May 2015. Source Bloomberg 19 May 2015



*Historical development is no guarantee of future development.

Example 1.*

The 3-month Euribor rate is 1.0 % on the annual determination date in the first year, 2.0% in the second year and 1.0% in the third year. The limit rate of 1.1% is reached in the second year only when additional interest is paid for the first and second years, i.e. 5.0% (corresponds to the actual annual interest rate of ca. 1.6% for the deposit period 25 May 2015–29 June 2018).

Example 2.*

The 3-year Euribor is 1.1% or higher on the determination date in the third year, when additional interest is paid for all the three years, i.e. 7.5% (corresponds to the actual annual interest rate of ca. 2.3% for the deposit period 25 May 2015–29 June 2018).

Example 3.*

The 3-year Euribor is below 1.1% on each three determination dates, in which case no additional interest is paid on the deposit (corresponds to the actual annual interest rate of 0% for the deposit period 25 May 2015–29 June 2018).

• The information above is intended as an example and does not reflect the product's historical or expected return.

General information on the InvestmentDeposit Account

The InvestmentDeposit Account is a time deposit account. The asset reference type affecting the potential additional interest changes by each new series. The amount of the deposit interest, the variation range of the additional interest and the basis on which the additional interest is determined also by each new series.

Interest paid on the InvestmentDeposit Account and how it is calculated

Deposit interest

The deposit interest is fixed for the entire deposit period and is paid from the deposit date to the maturity date, excluding the maturity date. The deposit interest is determined by deposit series. Please note that the deposit interest may also be 0%.

Additional interest

The reference asset type of the possible additional interest paid on the deposit capital, the possible variation range of the additional interest amount and the determination basis, calculation method and payment of the additional interest are determined separately for each series and are stated in the special terms and conditions concerning additional interest. The additional interest is not annual interest.

Deposit guarantee and taxation

Funds deposited in an InvestmentDeposit Account are covered by the deposit guarantee valid at any given time in the scope laid down by law. Please note that the additional interest is not covered by the deposit guarantee unless it has already been paid to an account.

The deposit interest paid to the account and the possible additional interest constitute income as referred to in the Act on Withholding Tax on Interest Income for natural persons with general tax liability in Finland and for Finnish death estates.

Risks

If the criteria for payment of additional interest are not fulfilled, the yield on the deposit is 0%.

Further information

Information on the deposit interest of the InvestmentDeposit Account, the bases for the additional interest, the deposit period and other series-specific details are available at Nordea's branches in Finland, online at nordea.fi and through Nordea Customer Service.

Personal customers - opening of an InvestmentDeposit Account

You can open an account by calling Nordea Customer Service, tel 0200 70 000, Mon–Fri 10.00–16.30 (local network charge/mobile call charge), or by visiting one of our branches.

Corporate customers - further information available from

- your contact person at one of our branches
- Nordea Corporate Service, tel 0200 2121, Mon–Fri 10.00–16.30 (local network charge/mobile call charge); you can also ask for a personal appointment with a service adviser.