

# List of benefits of Danske Bank's Benefit Programme

Valid from 1 September 2019

Description of benefit/Benefit level	Benefit level 4	Benefit level 3	Benefit level 2	Benefit level 1	Danske Student	Danske Youth	Outside the programme
<b>Discount on basic price</b>							
Legal services	First meeting free of charge	First meeting free of charge	-	-	-	-	-
- Legal services related to family and inheritance law over the telephone and via Online Meeting. Also at branches in the Helsinki area							
- Spouse discount on selected legal services	50 %	0 %	0 %	0 %	0 %	0 %	0 %
Envelope Payment Service, discount on invoice-specific, basic price	100 %	50 %	25 %	0 %	0 %	0 %	0 %
Balance and transaction enquiries at Otto ATMs	100 %	100 %	0 %	0 %	0 %	0 %	0 %
Notarial services, discount	10 %	10 %	10 %	0 %	0 %	0 %	-
<b>Access to service</b>							
Extended opening hours for telephone service*	✓	✓	✓	✓	✓	✓	✓
Best advisor service: loan and investment advice, for example, at a time that suits you, also evenings	✓	✓	-	-	-	-	-
Priority in phone calls* and eBanking messages							
- Quicker replies to phone calls and in eBanking	✓	✓	-	-	-	-	-
Spending overview service in eBanking and the tablet and mobile bank	✓	✓	✓	✓	✓	✓	-
New Mastercard Platinum and Gold combo cards with Fennia payment and cash withdrawal insurance	✓	✓	✓	✓	✓	✓	-
New Mastercard combo cards with Fennia payment insurance	✓	✓	✓	✓	✓	✓	-
Savings account with better interest rate: Danske Benefit Account	✓	✓	✓	-	-	-	-
<b>Benefits on services provided by the partner companies</b>							
<b>Mandatum Life, extra Loan Insurance coverage***</b>	30 %	20 %	20 %	20 %	20 %	20 %	0 %
Mandatum Life, discount of the price: Cover for Critical Illness***	10 %	10 %	10 %	10 %	0 %	0 %	0 %
Kiinteistömaailma, Kodinvaihtosuunnitelma Plus							
- In conjunction with negotiations at Danske Bank	✓	-	-	-	-	-	-
<b>Fennia Mutual Insurance Company's benefits</b>							
- Discounts on insurance policies, VIP service and additional services****	✓	✓	✓	✓	-	-	-

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The discounts on loan payments and fees are valid until 31.12.2019.

Description/benefit level	Benefit level 4	Benefit level 3	Benefit level 2	Benefit level 1	Danske Student	Danske Youth	Outside programme
<b>Danske Housing Loan Steady Plus</b>							
Credit and service fee	0.50 % min EUR 300	0.50 % min EUR 300	0.55 % min EUR 300	0.55 % min EUR 300	-	-	-
Each additional withdrawal (eBanking/branch)	EUR 25/45	EUR 25/45	-	-	-	-	-
Notification of loan instalments to be paid: Debiting of loan maintenance instalment from the customer's account to the Bank	EUR 2.50	EUR 2.50	EUR 2.60	-	-	-	-
Notification calculation of instalments to be paid along with giro transfer forms	EUR 6.00	EUR 7.00	EUR 8.00	-	-	-	-
Discount on changes to the credit agreement: Change in the loan period, amortisation plan, pricing or other major change (eBanking/branch)	EUR 30	EUR 20	EUR 10	-	-	-	-
Change in the recurrent due date of the loan or another minor change at the turn of the interest period (eBanking/branch)	EUR 30	EUR 20	EUR 10	-	-	-	-
<b>Danske Housing Loan Steady</b>							
Credit and service fee	0.50 % min EUR 300	0.50 % min EUR 300	0.55 % min EUR 300	0.55 % min EUR 300	-	-	-
Each additional withdrawal (eBanking/branch)	EUR 30/50	EUR 30/50	-	-	-	-	-
Notification of loan instalments to be paid: Debiting of loan maintenance instalment from the customer's account to the Bank	EUR 2.50	EUR 2.50	EUR 2.60	-	-	-	-
Notification calculation of instalments to be paid along with giro transfer forms	EUR 6.00	EUR 7.00	EUR 8.00	-	-	-	-
Discount on changes to the credit agreement: Change in the loan period, amortisation plan, pricing or other major change (eBanking/branch)	EUR 30	EUR 20	EUR 10	-	-	-	-
Change in the recurrent due date of the loan or another minor change at the turn of the interest period (eBanking/branch)	EUR 30	EUR 20	EUR 10	-	-	-	-

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Description/benefit level	Benefit level 4	Benefit level 3	Benefit level 2	Benefit level 1	Danske Student	Danske Youth	Outside programme
<b>Danske Housing Loan Basic</b>							
Credit and service fee	0.50 % min EUR 300	0.50 % min EUR 300	0.55 % min EUR 300	0.55 % min EUR 300	-	-	-
Each additional withdrawal (eBanking/branch)	EUR 35/55	EUR 35/55	-	-	-	-	-
Notification of loan instalments to be paid:							
Debiting of loan maintenance instalment from the customer's account to the Bank	EUR 2.50	EUR 2.50	EUR 2.60	-	-	-	-
Notification calculation of instalments to be paid along with giro transfer forms	EUR 6.00	EUR 7.00	EUR 8.00	-	-	-	-
Discount on changes to the credit agreement:							
Change in the loan period, amortisation plan, pricing or other major change (eBanking/branch)	EUR 30	EUR 20	EUR 10	-	-	-	-
Change in the recurrent due date of the loan or another minor change at the turn of the interest period (eBanking/branch)	EUR 30	EUR 20	EUR 10	-	-	-	-

\* Phone calls to 0200 2590 (local network charge/mobile call charge) Customer Service, 0200 2589 (local network charge/mobile call charge) eBanking Customer Support, 0200 2000 (local network charge/mobile call charge) Investment line, 0100 1580 (local network charge/mobile call charge) Credit line.

\*\* Customers must comply with the terms and conditions for granting loans in order to receive a personal loan. The benefits of personal loans do not change if the customer's benefit level changes during the loan period.

\*\*\* Insurance is granted by Mandatum Life Insurance Company Limited.

\*\*\*\* Granting discounts on insurance requires contacting Fennia.

The benefits listed above are valid for the time being and the list is updated periodically. The current list of benefits and further information can be found online at [www.danskebank.fi/benefitprogramme](http://www.danskebank.fi/benefitprogramme).

Customers shall be notified of changes in accordance with the terms of the Danske Benefit Programme. Benefits cannot be combined with other discount or bonus systems.

Danske Benefit Programme partners: Mandatum Life Insurance Company Limited, business ID 0641130-2. Kiinteistömaailma Oy (Realty World Ltd), business ID 0804835-9. Fennia Mutual Insurance Company, business ID 0196826-7