

Payments	2
Foreign transfers	2
Visa/Dankort.....	3
Handelsbanken Debit	4
Mastercard	5
Netbank and Mobilbank.....	6
Info Service and SMS service	8
Loans and documents	9
Housing cooperative loans (BoligLån Andel).....	9
Car loan.....	10
Mortgage loan	10
Private loan	10
Mortgage loan (PrioritetsLån)	10
Mortgage loan (Realkreditlån)	11
Jyske Fyr dit fyr-loan	11
Construction loan	11
PriorityCredit.....	12
Propertysale	12
Foreign currency loan.....	12
Rejection of payments.....	12
Credit information.....	13
Trade in securities.....	13
Custody	15
Pension	16
Budget	17
Service account.....	17
Basic account	17
Box	17
Various services	17

Prices for personal customers

20th September 2023

Payments

	Via Netbank/ Mobilbank	Via branch office
FI- and giro payment slip	Free	45.00 DKK

Bank transfers

Between own accounts in the bank	Free	Free
To another financial institution or to another bank customer		
- without receipt	Free	30.00 DKK
- with receipt	12.50 DKK	40.00 DKK
Same day transfer to another financial institution – additional fee	0.25 DKK	10.00 DKK
Faster payment to another financial institution – additional fee	1.00 DKK	15.00 DKK
Fixed amount to another financial institution - establishment/change	Free	30.00 DKK
Fixed amount to another financial institution - fee per transaction	Free	Free
Transfer via Nationalbanken (Danish Central Bank)	100.00 DKK	150.00 DKK
To another financial institution without notification	Free	30.00 DKK

Foreign transfers

	Via Netbank	Via branch office
Transfers to foreign countries		
Transfer in EUR inside EU or EEA (SEPA)*	Free	30.00 DKK
Transfer in EUR outside EU or EEA (SEPA)*	20.00 DKK	30.00 DKK
Normal, others	60.00 DKK	150.00 DKK
Economy	30.00 DKK	not possible
Express	350.00 DKK + ½ ‰, min. 380.00 DKK	350.00 DKK + ½ ‰, min. 380.00 DKK
Transfer with same day value (requires prior agreement with Handelsbanken)	400.00 DKK + 1 ‰ min. 430.00 DKK	400.00 DKK + 1 ‰ min. 430.00 DKK
Transfers from foreign countries		
Transfer in EUR inside EU or EEA (SEPA)*	Free	Free
Transfer in EUR outside EU or EEA (SEPA)*	30.00 DKK	30.00 DKK
Normal	30.00 DKK	30.00 DKK
For forwarding to another financial institution	-	110.00 DKK

Other charges for transfers to/from foreign countries

Foreign costs paid by sender - OUR	**) 150.00 DKK	**) 150.00 DKK
Repair charge on all foreign transfers (both sent and received), if BIC (SWIFT address) and/or IBAN is missing or is incorrect	85.00 DKK	85.00 DKK
Processing of returned sent transfer	150.00 DKK	150.00 DKK
Retrieval of further information on the recipient bank's request	350.00 DKK	350.00 DKK
Telephone notification by agreement	150.00 DKK	150.00 DKK
Recall/amendment/enquiry	350.00 DKK	350.00 DKK

Prices for personal customers

20th September 2023

SEPA Direct Debit

Each collection debited EUR account Free

Charges for refund and refusal will be collected from the bank of the creditor

^{*)} In order for a payment to be considered a SEPA payment, certain requirements must be met. See handelsbanken.dk/udland.

SEPA countries inside/outside EU/EEA, see the overview at handelsbanken.dk/udland.

^{**)} Charges at beneficiary's bank may exceed 150.00 DKK. In that case additional costs are debited later.

Currency margins

Standard currency margins for international payments (selected noted currencies)		Handelsbanken buy	Handelsbanken sell
AUD	Australian Dollar	-1.30	+1.30
CAD	Canadian Dollar	-1.20	+1.20
CHF	Swiss Franc	-1.00	+1.00
CNY	Chinese Renminbi	-0.50	+0.50
CZK	Czech Koruna	-0.15	+0.15
EUR	Euro	-1.35	+1.35
GBP	British Pound Sterling	-2.10	+2.10
HKD	Hong Kong Dollar	-0.65	+0.65
HUF	Hungarian Forinth	-0.017	+0.017
IDR	Indonesian Rupiah	-0.0005	+0.0005
ISK	Icelandic Krona	-0.10	+0.10
JPY	Japanese Yen	-0.0125	+0.0125
KRW	South Korean Won	-0.0080	+0.0080
MXN	Mexican Peso	-1.00	+1.00
NOK	Norwegian Krone	-0.32	+0.32
NZD	New Zealand Dollar	-1.30	+1.30
PHP	Phillippine Peso	-0.15	+0.15
PLN	Polish Zloty	-1.10	+1.10
RUB	Russian Ruble	-0.30	+0.30
SEK	Swedish Krona	-0.32	+0.32
SGD	Singapore Dollar	-3.00	+3.00
THB	Thai Bath	-0.20	+0.20
TRY	Turkish Lira	-2.70	+2.70
USD	US Dollar	-1.35	+1.35
ZAR	South African Rand	-1.00	+1.00

Margins on all other currencies can be provided on request.

Visa/Dankort

Annual fee 165.00 DKK
Annual fee, card for 18-29 Account Free

Card use in Denmark

As payment card ^{*)} Free

As debit card in KONTANTEN ATMs Free
A maximum of 10,000 DKK can be withdrawn per day
(5,000 DKK outside opening hours)

As debit card in other banks' machines ^{**) 5.00 DKK}
A maximum of 2,000 DKK can be withdrawn per day

As debit card in other banks ^{***)}

Prices for personal customers

20th September 2023

Card use in foreign countries

As debit card in cash dispenser/financial institution (EUR only) in EU or EEA	5.00 DKK
As debit card in cash dispensers/financial institution (The maximum daily amount for withdrawal corresponds to 2,000 DKK per day and 25,000 per end of month.)	***) 15.00 DKK

Other charges

Replacement card	150.00 DKK
Card activation via bank	50.00 DKK
Retransmission of PIN – self-service	25.00 DKK
Retransmission of PIN – via bank	50.00 DKK
Limit amendment	395.00 DKK
Courier shipment to foreign country	400.00 DKK
Express order of card	295.00 DKK
Copy of statement (charged only if statement corresponds to the invoiced)	200.00 DKK
Unfounded card holder dispute, per transaction	250.00 DKK

^{*)} Shops can charge a fee, but must inform about this. In shops primarily offering gaming and betting the maximum withdrawal amount is 5,000 DKK per day.

^{**) Be aware that some ATMs in Denmark are not part of the Danish debit card agreement. You may be charged a fee equal to the cost of cash withdrawals made abroad. See price above. To avoid paying foreign fee on your cash withdrawal, you must generally choose Danish banks' ATMs or ATMs signed with a Dankort-logo.}

^{***)} The paying financial institution can charge a fee for cash payouts. Information on the fee is available upon request to the paying financial institution.

Conversion rate for use of Visa/Dankort in foreign countries

- 1) *European currencies published at www.nets.eu/valutakurser*
The currency rate on the bankday before transaction is cleared in Nets added 1.0 %.
- 2) *Other currencies published at www.nets.eu/valutakurser*
The currency rate on the bankday before transaction is cleared in Nets added 1.5 %. Exceptions may occur.
- 3) *Other currencies*
Conversion to USD, hereafter converted to Danish kroner as stated above. Exceptions may occur.

Handelsbanken Debit

	13 to 17 years old	Over 18 years old
Yearly charge	Free	165.00 DKK
Yearly charge, card for 18-29 Account		Free

Amount limits

Cash withdrawal per day	2,000.00 DKK	10,000.00 DKK
Purchases per day	2,000.00 DKK	30,000.00 DKK

Card use in Denmark

As payment card in shops	**) Free	***) Free
As debit card in KONTANTEN ATMs	Free	Free

Prices for personal customers

20th September 2023

As debit card in other banks' ATMs	***) 5.00 DKK	***) 5.00 DKK
------------------------------------	---------------	---------------

Card use in foreign countries

As debit card in cash dispensers/financial institution (EUR only) in EU or EEA	5.00 DKK	5.00 DKK
As debit card in cash dispensers/financial institution	*)15.00 DKK	*)15.00 DKK

Other charges

Replacement card	150.00 DKK	150.00 DKK
Card activation via bank	50.00 DKK	50.00 DKK
Retransmission of PIN – self-service	-	25.00 DKK
Retransmission of PIN – via bank	-	50.00 DKK
Courier shipment to foreign country	400.00 DKK	400.00 DKK
Express order of card	295.00 DKK	295.00 DKK
Unfounded card holder dispute, per transaction	250.00 DKK	250.00 DKK
Copy of statement (charged only if statement corresponds to the invoiced)	200.00 DKK	200.00 DKK

*) The paying financial institution can charge a fee for cash payouts. Information on the fee is available upon request to the paying financial institution.

**) A card use fee can be charged for distance selling.

***) Be aware that some ATMs in Denmark are not part of the Danish debit card agreement. You may be charged a fee equal to the cost of cash withdrawals made abroad. See price above. To avoid paying foreign fee on your cash withdrawal, you must generally choose Danish banks' ATMs or ATMs signed with a Dankort-logo.

Conversion rate for use of Handelsbanken Debit in foreign countries

- 1) *European currencies published at www.nets.eu/valutakurser*
The currency rate on the bankday before transaction is cleared in Nets added 1.0 %.
- 2) *Other currencies published at www.nets.eu/valutakurser*
The currency rate on the bankday before transaction is cleared in Nets added 1.5 %. Exceptions may occur.
- 3) *Other currencies*
Conversion to USD, hereafter converted to Danish kroner as stated above. Exceptions may occur.

Additionally Mastercard applies an extra charge of 0.17 % for European currencies and 0.49 % for other currencies.

Mastercard

Yearly charge

Handelsbanken Classic without insurance affiliated to 18-29 Account - first year	Free
Handelsbanken Classic without insurance affiliated to 18-29 Account - following year	150.00 DKK
Handelsbanken Classic without insurance	150.00 DKK
Handelsbanken Classic	595.00 DKK
Handelsbanken Gold	895.00 DKK
Handelsbanken Platinum	1,695.00 DKK
Handelsbanken Family	100.00 DKK

Prices for personal customers

20th September 2023

Handelsbanken Private Banking
Handelsbanken Private Banking Family

2,795.00 DKK
1,795.00 DKK

Amount limits

	Classic	Gold	Platinum	Private Banking
Cash withdrawal per day	^{*)} 10,000 DKK	^{*)} 10,000 DKK	^{*)} 10,000 DKK	^{*)} 25,000 DKK
Cash withdrawal per month	^{**)} 25,000 DKK	^{**)} 50,000 DKK	^{**)} 100,000 DKK	^{**)} 100,000 DKK
Purchases per month	^{**)} 25,000 DKK	^{**)} 50,000 DKK	^{**)} 100,000 DKK	^{**)} 250,000 DKK

Expenditure charges

As payment card in shops	^{***)} Free
As debit card	2 % of the amount, min. 50.00 DKK

Other charges

Lounge visits via Priority Pass	150.00 DKK
Card activation via bank	50.00 DKK
Retransmission of PIN – self-service	25.00 DKK
Retransmission of PIN – via bank	50.00 DKK
Replacement card (sent to an address in Denmark)	150.00 DKK
Courier shipment to foreign country	400.00 DKK
Emergency card (if the card is lost abroad)	1,500.00 DKK
Emergency cash (if the card is lost abroad)	995.00 DKK
Extension of cover period on travel insurance, per month	595.00 DKK
Unfounded card holder dispute, per transaction	250.00 DKK
Copy of previous invoice	
- first	150.00 DKK
- following	50.00 DKK
Copy of statement	200.00 DKK
(charged only if statement corresponds to the invoiced)	

^{*)} Locally specified limits per withdrawal may apply. The maximal withdrawal amount for Denmark and abroad is up to the withdrawal limit per day, however the maximum is the card credit per current month, agreed with the bank.

^{**) If there is an agreement for any other card limit, the cash withdrawal amount per month is changed concurrently.}

^{***)} Merchants may surcharge.

Conversion rate for use of Mastercard in foreign countries

- 1) *European currencies published at www.nets.eu/valutakurser*
The currency rate on the bankday before transaction is cleared in Nets added 1.0 %.
- 2) *Other currencies published at www.nets.eu/valutakurser*
The currency rate on the bankday before transaction is cleared in Nets added 1.5 %. Exceptions may occur.
- 3) *Other currencies*
Conversion to USD, hereafter converted to Danish kroner as stated above. Exceptions may occur.

Additionally Mastercard applies an extra charge of 0.17 % for European currencies and 0.49 % for other currencies.

Netbank and Mobilbank

Prices for personal customers

20th September 2023

Be aware that not all transactions are available in Mobilbank
Connection and subscription

Free

Bank transfers

Payment of FI- and giro slip, per unit	Free
Between own accounts in the bank	Free
To another financial institution or to another customer in the bank	Free
- without receipt	Free
- with receipt	12.50 DKK
Same day transfer to another financial institution – additional fee	0.25 DKK
Faster payment to another financial institution – additional fee	1.00 DKK
Fixed amount to another financial institution - establishment/amendment	Free
Fixed amount to another financial institution - transaction charge per transaction	Free
Transfer via Danmarks Nationalbank	100.00 DKK
To another financial institution with notification (sender or recipient)	12.50 DKK
To another financial institution without notification	Free
Receipt for transfer	12.50 DKK

Transfers to foreign countries

Transfer in EUR inside EU or EEA (SEPA payment)*	Free
Transfer in EUR outside EU or EEA (SEPA payment)*	20.00 DKK
Normal, others	60.00 DKK
Economy	30.00 DKK
Express	350.00 DKK + ½ ‰, min. 380.00 DKK
Payment the same day (requires prior agreement)	400.00 DKK + 1 ‰

If the foreign transfer is authorised before 14:00 on weekdays it will be processed by the bank on the same day.
Orders for DKK are processed on the same day, if they are authorised before 13:30.

Transfers from foreign countries

Transfer in EUR inside EU or EEA (SEPA payment)*	Free
Transfer in EUR outside EU or EEA (SEPA payment)*	30.00 DKK
Normal	30.00 DKK
Foreign costs paid by sender - OUR	**) 150.00 DKK
Repair charge on all foreign transfers (both sent and received), if BIC and/or IBAN is omitted or incorrect	85.00 DKK
Processing of returned sent transfer	150.00 DKK
Return/inquiry	350.00 DKK
Retrival of further information upon request from recipient bank on sent transfer	350.00 DKK

*) In order for a payment to be considered a SEPA payment, certain requirements must be met. See handelsbanken.dk/udland.
SEPA countries inside/outside EU/EEA, see the overview at handelsbanken.dk/udland.

**) Charges at beneficiary's bank may exceed 150.00 DKK. In that case additional costs are debited later.

Currency margins

Standard currency margins for international payments (selected noted currencies)		Handelsbanken buy	Handelsbanken sell
AUD	Australian Dollar	-1.30	+1.30
CAD	Canadian Dollar	-1.20	+1.20
CHF	Swiss Franc	-1.00	+1.00
CNY	Chinese Renminbi	-0.50	+0.50
CZK	Czech Koruna	-0.15	+0.15
EUR	Euro	-1.35	+1.35
GBP	British Pound Sterling	-2.10	+2.10
HKD	Hong Kong Dollar	-0.65	+0.65
HUF	Hungarian Forint	-0.017	+0.017
IDR	Indonesian Rupiah	-0.0005	+0.0005

Prices for personal customers

20th September 2023

ISK	Icelandic Krona	-0.10	+0.10
JPY	Japanese Yen	-0.0125	+0.0125
KRW	South Korean Won	-0.0080	+0.0080
MXN	Mexican Peso	-1.00	+1.00
NOK	Norwegian Krone	-0.32	+0.32
NZD	New Zealand Dollar	-1.30	+1.30
PHP	Philippine Peso	-0.15	+0.15
PLN	Polish Zloty	-1.10	+1.10
RUB	Russian Ruble	-0.30	+0.30
SEK	Swedish Krona	-0.32	+0.32
SGD	Singapore Dollar	-3.00	+3.00
THB	Thai Bath	-0.20	+0.20
TRY	Turkish Lira	-2.70	+2.70
USD	US Dollar	-1.35	+1.35
ZAR	South African Rand	-1.00	+1.00

Margins on all other currencies can be provided on request.

^{*)} Charges at recipient bank may exceed 150.00 DKK. In that case additional costs are debited later.

Trade in securities

Price information from the Copenhagen Stock Exchange - 1 level per month	Free
Price information from the Copenhagen Stock Exchange - 5 levels, per month	100.00 DKK

Limited order - stock exchange

Danish stocks and investment certificates	0.15 %, min. 29.00 DKK
- on Aktiesparekonto	0.00%

Market order and limited order

Danish stocks and investment unit trust certificates	0.15 %, min. 29.00 DKK
- on Aktiesparekonto	0.00%
Danish bonds	0.10 %, min. 25.00 DKK
Nordic shares	0.15 %, min. 29.00 DKK
- on Aktiesparekonto	0.00%
Other foreign stocks	0.40 %, min. 150.00 DKK
- on Aktiesparekonto	0.00%*

* Foreign trading costs may be applied.

By settlement of interest bonds Handelsbanken reserves the right for a supplement/deduction to the actual price of up to

Below 200,000 DKK +/- 0.20 price point
200,000 DKK to 1 m DKK +/- 0.15 price point
Over 1 m DKK +/- 0.10 price point

On limited orders there will be made no supplement/deduction to the actual price

Other

Placing of limited order	75.00 DKK
--------------------------	-----------

Certificates

ETN/Bull & Bear certificates	0.15 % of market value, min. 45.00 DKK
------------------------------	--

Info Service and SMS service

Info Service (via Netbank)

Per sent sms	Free
Per sent e-mail	Free

SMS service

Account balance statements, exchange rates, internal transfers etc.

Free

Loans and documents

Establishment of loan/credit	1.5 %, min. 850.00 DKK
Establishment of loan/credit up to 30,000 DKK for 18-29 Account	Free
Establishment of housing co-operative loan	1.5 %, min. 5,000.00 DKK
Issuing of document	1,500.00 DKK
Statement of claim (housing co-operatives)	1,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK
Deposit	500.00 DKK
Land charges register certificate	500.00 DKK
Land charges register certificate - as part of another service	300.00 DKK
Registration	500.00 DKK
Fee for digitizing mortgage deed	750.00 DKK
Endorsement of mortgage deeds, including change of debtor, per unit	1,000.00 DKK
Regard endorsement	1,000.00 DKK
Counselling on purchase of a house	Hourly rate, min. 750.00 DKK
Preparation of offer on early repayment	500.00 DKK
Early repayment	750.00 DKK
Payment of senior mortgage, per unit	1,000.00 DKK
Registration of secondary mortgage	1,250.00 DKK
Registration of transport	1,000.00 DKK
Registration of expenses	1,250.00 DKK
Mortgagee declaration, execution	325.00 DKK
Registration of new declaration by change of insurance company	375.00 DKK
Forwarding of transport for registration	1,000.00 DKK
Extension/renegotiation of credits and loans	1,000.00 DKK
Guarantee - preparation of domestic standard – document fee	1,500.00 DKK
Guarantee commission (per quarter in arrears)	2.5-5 % per year, min. 200.00 DKK
Guarantee of residual purchase price	1,500.00 DKK
Retrieval of signature in another financial institution	250.00 DKK
Receipt of signature for another financial institution - charged to forwarding institute	400.00 DKK
Release of collateral	
- Charged to place requesting the bank to release collateral, possibly mortgage provider, requesting us to release collateral in a property. The charge covers among other things a possible survey.	Hourly rate, min. 1,500.00 DKK
Granted overdraft	250.00 DKK
Charges to the Government such as registration charge, stamp duty, etc.	Calculated according to Government charges

Housing cooperative loans (BoligLån Andel)

Establishment of housing co-operative loan	1.5 %, min. 5,000.00 DKK
Valuation fee	2,500.00 DKK

Prices for personal customers

20th September 2023

Declaration of title	1,500.00 DKK
Issuing of document	1,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK

Car loan

Establishment of loan	1.5 %, min. 850.00 DKK
Establishment of loan for customer with 18-29 Account	Free
Issuing of document	1,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK
Mortgagee declaration – execution	325.00 DKK
Registration of new declaration by change of insurance company	375.00 DKK
Mortgagee declaration – fee for insurance company	Calculated according to insurance company's charges
Charges to the Government such as registration charge, stamp duty, etc.	Calculated according to Government charges

Mortgage loan

Establishment of loan	2 %, min. 1,000.00 DKK
Assessment fee	2,500.00 DKK
Issuing of document	1,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK
Preparation of offer on early repayment	500.00 DKK
Early repayment	750.00 DKK
Charges to the Government such as registration charge, stamp duty, etc.	Calculated according to Government charges

Private loan

Establishment of loan	1.5 %, min. 850.00 DKK
Issuing of document	1,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK

Mortgage loan (PrioritetsLån)

Establishment (Standard case – i.e. loan payment, settlement of proceeds, possibly payment (max. 2 loans) and regard endorsement on mortgage deeds to the bank.)	5,000.00 DKK
Establishment for customers with 18-29 Account (Standard case – i.e. loan payment, settlement of proceeds, possibly payment (max. 2 loans) and regard endorsement on mortgage deeds to the bank.)	2,500.00 DKK
Consultancy – and service fee (Consultancy and registration)	2,500.00 DKK
Assessment fee	2,500.00 DKK
Statement of claim (housing co-operatives)	1,500.00 DKK
Separate fixed interest agreement	750.00 DKK

Prices for personal customers

20th September 2023

Document fee for amendment of loan agreement	1,000.00 DKK
Extraordinary payment	750.00 DKK
Preparation of offer on early repayment	500.00 DKK
Early repayment	750.00 DKK
Land charges register certificate	500.00 DKK
Charges to the Government such as registration charge, stamp etc.	Calculated according to Government charges

Mortgage loan (Realkreditlån)

Purchase of mortgage loan	5,000.00 DKK
(Standard case – i.e. loan payment, settlement of proceeds, previous counselling, retrieval of loan offer, possibly payment (max. 2 loans) and regard endorsement on mortgage deeds to the bank.)	
Assessment fee	2,500.00 DKK
Regard endorsement on mortgage deeds	1,000.00 DKK
Counselling on payment and retrieval of repayment offer, per loan	600.00 DKK
Land charges register certificate	500.00 DKK
Registration fee	500.00 DKK
Guarantee provision, lump sum	0.15 %, min. 1,500.00 DKK
Guarantee commission, lump sum - pure conversion	0.10 %, min. 1,500.00 DKK
Guarantee commission, ongoing	
- reg. purchase	Free
- preloan (quarterly in arrears)	2.00 % per year
Date of payment	
- establishment per unit	600.00 DKK
- commission	0.15 %
Charges to the Government such as registration charge, stamp etc.	Calculated according to Government charges

Jyske Fyr dit fyr-loan

Financing opportunity if you replace your oil or gas boiler with a green heating source

Purchase of Jyske Fyr dit fyr-loan	0.00 DKK
Early redemption	750.00 DKK
Endorsement of mortgage deeds, including change of debtor, per unit	1,000.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK

Construction loan

Processing charge, building financing	1.5 %, min. 2,000.00 DKK
Registration of transport for construction loan	1,000.00 DKK
Charges to the Government such as registration charge, stamp etc.	Calculated according to Government charges
Inspection fee when deposited	1,000.00 DKK
Valuation fee when notification of completion of building activity	1,000.00 DKK
Guarantee commission (per quarter behind)	2-4 % per year, min. 100.00 DKK
Guarantee – drawing up from inland standard – document fee	1,500.00 DKK

Prices for personal customers

20th September 2023

Pre-assessment	2,500.00 DKK
----------------	--------------

PriorityCredit

Establishment	5,000.00 DKK
(Standard case – i.e. loan payment, settlement of proceeds, possibly payment (max. 2 loans) and regard endorsement on mortgage deeds to the bank.)	
Consultancy – and service fee (Consultancy and registration)	2,500.00 DKK
Valuation fee	2,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK
Early redemption	750.00 DKK
Registration certificate	500.00 DKK
Taxes to the state such as registration tax, stamp etc.	Calculated according to Government charges

Propertysale

Consultancy – and service fee (Consultancy, registration and valuation)	2,500.00 DKK
Redemption of mortgage loan (per loan)	750.00 DKK
Redemption of Priority loan	750.00 DKK
Deposition	500.00 DKK
Endorsement of mortgage deeds, including change of debtor, per unit	1,000.00 DKK

Foreign currency loan

Establishment/increase	1.5 %, min. 3,500.00 DKK
Document fee	1,500.00 DKK
Document fee for amendment of loan agreement	1,000.00 DKK
Payment of charge, interest roll	300.00 DKK
Change of loan conditions without interest roll (e.g. date of payment of interest, instalment conditions, extraordinary payment or extraordinary instalment)	1,500.00 DKK

Rejection of payments

Rejection/return of BetalingsService (payment service) agreement	250.00 DKK
Return of FI-slip due to insufficient funds	250.00 DKK
Blocking of card due to overdraft	250.00 DKK
Blocking of account due to overdraft	250.00 DKK

Credit information

Submitted information

Domestic financial institute	
- fixed	850.00 DKK
- urgent	950.00 DKK
Foreign financial institute	
- fixed	1,500.00 DKK
- urgent	1,500.00 DKK

Retrieved information

Domestic	
- fixed	650.00 DKK
- urgent	850.00 DKK
Foreign	
- fixed	650.00 DKK
- urgent	850.00 DKK
Retrieved at information agency	
- fixed	650.00 DKK
- urgent	850.00 DKK

The charges are added to possible costs to submitting financial institution/information agency

In special time consuming cases an hourly rate is charged.

Trade in securities

Via Netbank

Rate information from the Copenhagen Stock Exchange - 1 level per month	Free
Rate information from the Copenhagen Stock Exchange - 5 levels, per month	100.00 DKK

Limited order - stock exchange

Danish stocks and investment certificates	0.15 %, min. 29.00 DKK
- on Aktiesparekonto	0.00%

Market order and limited order

Danish stocks and investment unit trust certificates	0.15 %, min. 29.00 DKK
- on Aktiesparekonto	0.00%
Danish bonds	0.10 %, min. 25.00 DKK
Nordic shares	0.15 %, min. 29.00 DKK
- on Aktiesparekonto	0.00%
Other foreign stocks	0.40 %, min. 150.00 DKK*
- on Aktiesparekonto	0.00%

* Foreign trading costs may be applied

By settlement of interest bonds - supplement/deduction to the actual price of up to

Below 200,000 DKK +/- 0.20 price point
200,000 DKK to 1 m DKK +/- 0.15 price point
Over 1 m DKK +/- 0.10 price point

On limited orders there will be made no supplement/deduction to the actual price

Prices for personal customers

20th September 2023

Other

Placing of limited order

75.00 DKK

Certificates

ETN/Certificates

0.15 % of market value, min. 45.00 DKK

Via branch office or customer desk

Danish stocks/bonds

Listed Danish stocks and investment unit trust certificates,
market value 0 to 100,000 DKK. (Handelsinvest, see separate section) 0.75 %
min. 175.00 DKK, max. 500.00 DKK

Listed stocks and investment unit trust certificates above market value 100,000 DKK. 0.50 %
(Handelsinvest, see separate section)

Listed stocks and investment unit trust certificates on Aktiesparekonto 0.00 %

Listed bonds, bond price 0 to 3,000,000 DKK 0.15 %
min. 175.00 DKK, max. 3,000.00 DKK

Listed bonds, bond value 3,000,001 DKK and more 0.10 %

Unquoted stocks 1.00 %, min. 175.00 DKK

Unquoted bonds As listed bonds

Premium bonds 0.75 %, min. 175.00 DKK

Stock and rights to purchase shares 1.00 %, min. 100.00 DKK
- by sale max. 25 % of market value

Foreign securities

Note - in addition to the stated commission foreign costs are to be paid

Stocks, market value 0 to 300,000 DKK 0.75 %
min. 400.00 DKK, max. 1 500.00 DKK*

Stocks, stock value 300,001 DKK and more 0.50 %*

Stocks on Aktiesparekonto 0.00 %

* Foreign trading costs may be applied

Foreign stocks listed on the Copenhagen Stock Exchange - not VP As foreign stocks

Foreign bonds - listed on foreign stock exchange 0.25 %, min. 250.00 DKK
(Handelsinvest High Yield) (0.15 %, min. 175.00 DKK)

Foreign warrants, stocks and right to purchase shares 1.00 %, min. 175.00 DKK
- by sale max. 25 % of market value

Exploitation of foreign warrants, convertible bonds and rights to purchase shares 1.00 %, min. 200.00 DKK

Stocks and bonds - other prices

Handelsinvest – equity funds, market value up to 100,000 DKK 0.75 %
min. 175.00 DKK, max. 500.00 DKK

Handelsinvest – equity funds, market value 100,000 DKK and more 0.50 %

Handelsinvest – equity funds on Aktiesparekonto 0.00 %

Handelsinvest – fixed income, market value up to 3,000,000 DKK 0.15 %
min. 175.00 DKK, max. 3,000.00 DKK

Prices for personal customers

20th September 2023

Handelsinvest – fixed income, market value 3,000,000 DKK and more	0.10 %
Placing of limited order	75.00 DKK
Buy/sell the same isin within the same legal entity (shares and bonds)	½ commission on both buy and sell
Buy/sell between spouses (shares and bonds)	½ commission on both buy and sell
By settlement of interest bonds - supplement/deduction to the actual price of up to	Below 200,000 DKK +/- 0.20 price point 200,000 DKK to 1 m DKK +/- 0.15 price point Over 1 m DKK +/- 0.10 price point
On limited orders there will be made no supplement/deduction to the actual price	

3rd party trades

Danish securities and bonds, per trade	Standard commission, min. 150.00 DKK
Foreign securities and bonds, per trade	Standard commission, min. 500.00 DKK

Certificates

ETN/Certificates	0.75 % of market value, min. 175.00 DKK
------------------	---

Formuepleje (Discretionary portfolio management)

Annually fee, depending on investment strategy	0.45% – 0.95%, incl. VAT
Fee based on the agreement's average value, charged monthly	

Investeringsaftale (Investment advisory agreement)

	Annually, incl VAT
- based on allocation funds	0.2%, min. 1,200.00 DKK
- based on investment unit trust certificates	0.4%, min. 2,400.00 DKK
Fee based on the agreement's average value, charged monthly	

Custody

Custody fee charged every 6 months June 11th and December 11th.
For VP effects the fee calculation is for the period December 12th to June 11th and June 12th to December 11th.
For foreign securities the calculation is made per month going back from current market values on the time of calculation.

Bonds

Account charge (including VAT)	55.00 DKK
ISIN code charge (including VAT)	25.00 DKK
Nominal change per million	10.00 DKK
VP notification on holding change (not subject to VAT)	13.50 DKK
VP notification on generic data change (including VAT)	16.88 DKK
VP transactions charges, holding change (not subject to VAT)	12.00 DKK
VP transactions charges, generic data (including VAT)	18.75 DKK
Redemption notice (including VAT)	14.50 DKK
Interest notification (including VAT)	14.50 DKK
Statement of account (including VAT)	14.50 DKK

Shares

VP notification on holding change (not subject to VAT)	13.50 DKK
- on Aktiesparekonto	0.00 DKK
VP notification on generic data change (including VAT)	16.88 DKK
- on Aktiesparekonto	0.00 DKK
Nominal change, per million	8.50 DKK

Prices for personal customers

20th September 2023

- on Aktiesparekonto	0.00 DKK
VP transactions charges, holding change (not subject to VAT) - on Aktiesparekonto	15.00 DKK
VP transactions charges, generic data (including VAT)	0.00 DKK
- on Aktiesparekonto	18.75 DKK
Storage of Danish shares and unit trusts	0.00 DKK
	Free

Shares and bonds

Transfer to other financial institute via Sicovam code	150.00 DKK
Maximum per deposit/day	500.00 DKK
Insertion of release per Sicovam code	150.00 DKK
Storage of Handelsbanken shares	Free

Physical effects

Domestic bonds and shares, per year of nominal value for 500,000 DKK	0.30 %, (min. 150.00 DKK) + VAT
Domestic bonds and shares, per year of nominal value for 500,001 DKK and above.	0.15 %, (min. 1 500.00 DKK) + VAT
Name registration/transport of physical shares including VAT, per paper	25.00 DKK max per Sicovam code 75.00 DKK
Endorsement including shipment and VAT	Hourly rate 750.00 DKK, min. 250.00 DKK

Foreign securities

Listed foreign stocks and bonds up to and including 1,000,001 DKK	0.30 %, (min. 250.00 DKK) + VAT
- on Aktiesparekonto	0.00%
Listed foreign stocks and bonds over 1,000,001 DKK	0.15 %, (min. 3,000.00 DKK) + VAT
- on Aktiesparekonto	0.00%
Foreign return and interest (including VAT) + foreign costs	18.75 DKK
- on Aktiesparekonto	0.00 DKK
Recovery of foreign return tax, depends on ISIN-code	500.00 DKK + foreign costs
Transfer to other financial institute via Sicovam code	400.00 DKK + foreign costs

Other effects

Safety custody	Free
Other custody	100.00 DKK + VAT
Transfer to other financial institute per effect type	200.00 DKK

Pension

Transfer to another financial institute or insurance company, per account	750.00 DKK
Part payment	500.00 DKK
Statement of pension accounts prematurely	800.00 DKK
Separating pension account, per account	750.00 DKK
PAL exemption, per account)	300.00 DKK
Repayment excess premium (§21A)	Free the first time, hereafter 300.00 DKK
Storage of non-quoted bonds, shares etc., annual fee, per deposit	500 DKK
Handling charges for non quoted bonds, shares etc., per deposit	1,800.00 DKK

Capital pension

Conversion of capital pension	500.00 DKK
-------------------------------	------------

Prices for personal customers

20th September 2023

Budget

Payments via Betalingservice (payment service)	Free
--	------

Budget service

Half yearly charge, charged June 30th and December 31st	400.00 DKK
Payment of paying-in slip without receipt, via branch office	25.00 DKK
Payment of paying-in slip with receipt, via branch office	50.00 DKK

Service account

Monthly account charge, in arrears	35.00 DKK
Other	Standard

Basic account

Basic account – monthly account charge, in arrears, incl Handelsbanken Debit	15.00 DKK
--	-----------

Box

New box contract is not possible

Yearly rent, small safe deposit box (height up to 10 cm) (including VAT)	550.00 DKK
Yearly rent, medium safe deposit box (height until 10 to 17.50 cm (including VAT)	750.00 DKK
Yearly rent, large safe deposit box (height over 17.50 cm) (including VAT)	1,700.00 DKK
Loss of key(s)	Hourly rate + external costs

Various services

Account statements

Account statement, ordinary	Free
Account statement, other than ordinary, each	50.00 DKK
Copy of BetalingsService statement (payment service)	50.00 DKK

Copy of previous, per unit	
- first	150.00 DKK
- following	50.00 DKK

Retrieval of supplements etc.	
- first	300.00 DKK
- subsequent	150.00 DKK

Currency exchange

Currency cash, ATM
- Handelsbanken cards

Prices for personal customers

20th September 2023

- Hævekort, Visa/Dankort and Handelsbanken Debit (18-29 Account)	Free
- Hævekort, Visa/Dankort and Handelsbanken Debit	25.00 DKK
- Mastercard	2 % of the amount, min. 50.00 DKK
- other cards	35.00 DKK

*) The maximum cash withdrawal on the card applies to currency withdrawals in ATM.
There is a maximum of 40 banknotes per cash withdrawal.

Order currency cash on jyskebank.dk/valuta, per order

- Children and young customers 0-29 years and Private Banking customers	Free
- Other customers	45.00 DKK

Various

The bank's hourly rate	1,000.00 DKK
Inquiries by telephone	50.00 DKK
Pro forma statement (first)	Hourly rate, min. 250.00 DKK
Inquiry from accountant etc.	Hourly rate, min. 250.00 DKK
Commitment inquiry requested before the statement date	Hourly rate, min. 750.00 DKK
Commitment inquiry requested before after statement date	Hourly rate, min. 1,000.00 DKK
Charge for early repayment of deposit with agreed maturity	1,000.00 DKK
Physical custody account	550.00 DKK.
Handling charges in relation to physical custody	250.00 DKK.

Termination of engagement with the bank

Transfer of accounts to another financial institute	*) Free
- normal deposit accounts, per unit	*) 200.00 DKK
- special deposit accounts (not pension)	

*) In addition charges in connection to termination of possible deposits.

Additional postings after moving of account to another financial institute	Free
- 1 month after moving	50.00 DKK
- 2 months and onwards	

Mortgage deeds

Mortgage deeds, buying contracts etc. per year of unpaid debt	0.35% (min. 125.00 DKK) + VAT
Date of payment charge per unit (including VAT)	55.00 DKK
Forwarding of claim notification (including VAT)	150.00 DKK
Change of ownership payment/charge (including VAT)	300.00 DKK
Extraordinary payment (including VAT)	300.00 DKK
Extraordinary payment	300.00 DKK
Termination of mortgage deed (including VAT)	300.00 DKK
Regard endorsement (including VAT)	1,250.00 DKK
Registration	500.00 DKK
Statement to lawyer/judicial debt collection (including VAT)	750.00 DKK
Transfer to another financial institute	500.00 DKK
Revival after termination	750.00 DKK
Pro forma statement	250.00 DKK
Copy of mortgage deed	250.00 DKK
Cancellation of mortgage deed, per unit	250.00 DKK
Reminder charge charged at debtor and settled to creditor	2.0 %, min. 100.00 DKK
Of the charged reminder charge the creditor pays to the bank (including VAT)	125.00 DKK