

Terms and conditions for transfers to and from Denmark and transfers in foreign currency in Denmark – Corporate

Effective from 19. May 2017

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These terms and conditions apply to all accounts when your business:

- transfers funds from Denmark
- receives funds from abroad
- transfers and receives funds in foreign currency in Denmark

Major currencies

Major currencies are currencies for which daily rates are set. Rates are fixed at 2.15pm (CET) on business days.

Exchange rates

Danske Bank's quoted exchange rates are available at www.danskebank.dk (website available in Danish only) and at our branches. Rates are subject to change without notice.

Exchange rate types

We use two principles of setting exchange rates on our transfers with exchange and execution on the same day:

- **Quoted exchange rates** are rates that we fix for major currencies on business days. We settle transfers at quoted rates on the same day we receive orders if they fulfil all of the following points:
 - reach us before 1.45pm CET
 - are denominated in a major currency
 - the equivalent value does not exceed DKK 3 million

- **Market rates** are exchange rates that we fix throughout the day on business days and at which currencies are traded. We settle at market rates when we execute orders for transfers to and from Denmark if they fulfil one of the following points:
 - reach us after 1.45pm CET and are in a major currency
 - exceed the equivalent value of DKK 3 million
 - are in currencies for which we do not quote daily exchange rates.

For transfers with future execution date we use a quoted exchange rate.

For transfers created via Business Online it is always possible actively to choose a market rate.

IBAN

IBAN is short for International Bank Account Number, and all accounts have an IBAN. The IBAN standard allows banks to speed up transfers via the banking systems. An IBAN contains information about the payee's account number and the bank of the account. The combination of account number and bank is unique.

We recommend using IBAN for transfers to countries using the IBAN standard. IBAN must be used for transfers in EUR, PLN or BGN to EU

General information

member states or EEA countries (Norway, Iceland and Liechtenstein). **SWIFT/BIC** SWIFT is short for Society for Worldwide Interbank Financial Telecommunication and is a network for exchanging payment data between more than 10,000 financial institutions. BIC is short for Bank Identifier Code and is an international standard for bank identification. Danske Bank Denmark's BIC is DABADKKK.

Requirements of US authorities

When you transfer funds abroad, you should know that payment details may be passed on to US authorities. SWIFT is under an obligation to disclose information if US authorities suspect funding of criminal activities or acts of terrorism as defined in US legislation.

Payee's bank

Always state the bank to which the transfer is to be made, e.g. using a SWIFT/BIC. You may also state an IBAN.

If you provide IBAN information, we reserve the right to use this number for the transfer. We cannot be held liable if the IBAN specified by you is not the payee's IBAN.

If you provide IBAN and SWIFT/BIC information that does not match, we will send the funds to the bank with the IBAN you specified.

Correspondent bank

For standard and express transfers, the correspondent bank is not necessarily the payee's bank. In some cases, we use selected correspondent banks and cross-border clearing systems for the distribution of transfers. Whenever we choose to transfer amounts through a correspondent bank, the correspondent bank will deduct a fee before sending the transfer to the payee's bank. If you want to ensure that a specific amount reaches the payee, you should choose the 'Payer pays all costs (OUR)' allocation method.

We will send express transfers and group transfers (see page 3) directly to the payee's bank, if possible.

We are not liable for any errors made by the correspondent bank or for its solvency, regardless of whether the correspondent bank was chosen by you or us.

Allocation of costs

The costs of transferring funds can be divided between the payer and the payee in three ways:

- **Payer and payee share costs (SHA)**
Use this option for all types of transfer, such as transfers with no currency conversion and subject to the Payment Services Act.

When the payer and the payee share the costs for transfers in EUR within the EEA area, transfers are governed by EU regulations. These regulations state that transfer charges must not exceed those of a similar domestic transfer. The payee's IBAN and SWIFT/BIC must be stated correctly.

- **Payer pays all costs (OUR)**
If you choose to pay all costs, this option is subject to our standard fees plus an additional fee of DKK 200. If the fees charged by the payee's bank exceed the additional DKK 200, we will charge the extra costs to your account. For transfers governed by the Payment Services Act, this option is available only for transfers subject to currency conversion.

- **Payee pays all costs (BEN)**
This option is not available for transfers in EUR, BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON or SEK made within the EEA area.

General information

Specific information about transfers from Denmark

Transfer types

We offer several types of transfer from Denmark:

- **Standard transfer.** This is the most simple and common type of transfer.
- **Intra-Danske Bank standard transfer.** Use this type of transfer if the payee holds an account with a Danske Bank Group unit.
- **Transfer under EU regulations.** This is a transfer in EUR. Currency conversion can be made before the actual transfer or on receipt if the payee's account is denominated in a currency other than EUR.
 - The transfer must be for a payee within the EU or the EEA countries (Norway, Iceland and Liechtenstein).
 - The payer's and the payee's banks must be able to process the transfer automatically. This is ensured by the use of SWIFT/BIC and IBAN information, for example.
 - The payer and the payee share the costs.

- **Express transfer.** This type of transfer allows your business to make express transfers at an additional fee.
- **Internal transfer – own accounts.** Danske eBanking Business customers may use this type of transfer to move funds between their own accounts.
- **Intra-Danske Bank group transfer or group transfer to another bank.** This is a transfer between a parent company and a subsidiary or between two subsidiaries. The parent company must own at least 51% of the subsidiary.

You cannot choose all transfer types directly, but we will always make the best possible transfer for you.

A standard transfer meeting the requirements for a transfer under EU regulations will consequently be executed as such a transfer. A standard transfer to a Danske Bank customer will automatically be executed as an Intra-Danske Bank transfer.

Execution time

This is the time in business days from when we receive an order to transfer an amount until the funds are available to the payee's bank.

If your transfer requires the assistance of a correspondent bank, or if you choose to use a correspondent bank, the execution time will be the time from when we receive your order until the funds are available to the correspondent bank.

If you send your order on paper or hand it in at a branch, we may use a day more to process the transfer than specified in the "Transfers through branch or by letter" table. You cannot e-mail transfer orders to us.

Cut-off time for submission of orders

We consider an order as received if you submit it before the stated cut-off time on business days. If you submit an order after the cut-off time, we will consider the order as received on the following business day.

Value day(s) for payer

The number of business days passing before a transfer is value-dated in the payer's account.

Transfer with currency conversion

A transfer involves currency conversion if funds are transferred in a currency other than that of the payer's account.

Transfer with no currency conversion

A transfer involves no currency conversion if funds are transferred in the same currency as that of the payer's account.

General information

Specific information about transfers to Denmark

Cut-off time for receipt of transfers

We settle transfers on the same business day if we receive them before the cut-off time.

Value day(s) for payee

The number of business days before a transfer is value-dated in the payee's account.

Currency conversion

Unless otherwise agreed, currency conversion is automatically made for funds received in a currency other than that of the payee's account.

Fees

Unless otherwise agreed, we will deduct fees payable from the funds transferred from abroad

Transfers from Denmark and transfers in foreign currency in Denmark

Transfers through Business Online

Transfers through Business Online	Currency conversion	Currency	Cut-off time (CET)	Value day(s) for payer	Execution time (business days)	Fee
Transfer under EU regulations SEPA same day	No / Yes	EUR	5:30pm 2:00pm	0	1 0	DKK 20
Intra-Danske Bank transfer under EU regulations ¹⁾	No / Yes	EUR	5:30pm	0	0	DKK 20
Standard transfer	No / Yes	EUR ²⁾	5:30pm	0	1	DKK 50
		Other currencies	5:30pm	0	2	DKK 50
Intra-Danske Bank standard transfer	No	BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON or SEK ³⁾	5:30pm	0	0	DKK 50
		Other currencies	5:30pm	0	2	DKK 50
	Yes	EUR	5:30pm	0	0	DKK 50
		Other currencies	5:30pm	0	2	DKK 50
Express transfer ⁴⁾	No	DKK, EUR, GBP, NOK, SEK or USD	3.30pm	0	0	DKK 400
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 400
		Other currencies	3.30pm	1	1	DKK 400
	Yes	DKK, EUR, GBP, NOK, SEK or USD	3.30pm	0	0	DKK 400
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 400
		Other currencies	3.30pm	1	1	DKK 400
Group transfer ⁴⁾	No / Yes	DKK, EUR, GBP, NOK, SEK or USD	3.30pm	0	0	DKK 200
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 200
		Other currencies	3.30pm	1	1	DKK 200
Intra-Danske Bank group transfer ⁵⁾	No / Yes	All currencies	6.30pm	0	0	DKK 0

- 1) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and London. Transfers to other Danske Bank entities the cut-off time is 3:30pm CET.
- 2) Applies to transfers to EEA countries. For transfers to other countries the execution time is 2 business days.
- 3) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and London. For transfers to other Danske Bank entities the cut-off time for DKK, EUR, GBP, NOK or SEK is 3:30pm CET and for BGN, CHF, CZK, HRK, HUF, ISK, PLN or RON 11:00am CET.
- 4) For Danish kroner (DKK), the cut-off time is 1.00pm CET, if payee's bank does not hold an account with Danske Bank.
- 5) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland, London and Hamburg.

Transfers from Denmark and transfers in foreign currency in Denmark

Transfers to other Danske Bank entities the terms for 'Group transfer' apply, yet the fee is DKK 0.

Transfers from Denmark and transfers in foreign currency in Denmark

Transfers through Danske eBanking Business

Transfers through Danske eBanking Business	Currency conversion	Currency	Cut-off time (CET)	Value day(s) for payer	Execution time (business days)	Fee
Transfer under EU regulations SEPA same day	No / Yes	EUR	5:30pm	0	1	DKK 20
			2:00PM		0	
Intra-Danske Bank transfer under EU regulations ¹⁾	No / Yes	EUR	5:30pm	0	0	DKK 20
Standard transfer	No / Yes	EUR ²⁾	5:30pm	0	1	DKK 50
		Other currencies	5:30pm	0	2	DKK 50
Intra-Danske Bank standard transfer	No	BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON or SEK ³⁾	5:30pm	0	0	DKK 50
		Other currencies	5:30pm	0	2	DKK 50
	Yes	EUR	5:30pm	0	0	DKK 50
		Other currencies	5:30pm	0	2	DKK 50
Express transfer ⁴⁾	No	DKK, EUR, GBP, NOK, SEK or USD	3:30pm	0	0	DKK 400
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 400
		Other currencies	3:30pm	1	1	DKK 400
	Yes	DKK, EUR, GBP, NOK, SEK or USD	3:30pm	0	0	DKK 400
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 400
		Other currencies	3:30pm	1	1	DKK 400
Internal transfer – own accounts ⁵⁾	No / Yes	All currencies	6:30pm	0	0	DKK 0

- 1) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and London. Transfers to other Danske Bank entities the cut-off time is 3:30pm CET.
- 2) Applies to transfers to EEA countries. For transfers to other countries the execution time is 2 business days.
- 3) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and London. For transfers to other Danske Bank entities the cut-off time for DKK, EUR, GBP, NOK or SEK is 3:30pm CET and for BGN, CHF, CZK, HRK, HUF, ISK, PLN or RON 11:00am CET.
- 4) For Danish kroner (DKK), the cut-off time is 1:00pm CET, if payee's bank does not hold an account with Danske Bank.
- 5) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland, London and Hamburg. Transfers to other Danske Bank entities the terms for 'Express transfer' apply, yet the fee is DKK 0.

Transfers from Denmark and transfers in foreign currency in Denmark

Transfers through branch or by letter (we may use a day more to process the transfer than specified in the below table)

Transfers through branch or by letter	Currency conversion	Currency	Cut-off time (CET)	Value day(s) for payer	Execution time (business days)	Fee
Transfer under EU regulations SEPA same day	No / Yes	EUR	5:30pm	0	1	DKK 270
			2:00pm		0	
Intra-Danske Bank transfer under EU regulations ¹⁾	No / Yes	EUR	5:30pm	0	0	DKK 270
Standard transfer	No / Yes	EUR ²⁾	5:30pm	0	1	DKK 300
		Other currencies	5:30pm	0	2	DKK 300
Intra-Danske Bank standard transfer	No	BGN, CHF, CZK, DKK, EUR, GBP, HRK, HUF, ISK, NOK, PLN, RON or SEK ³⁾	5:30pm	0	0	DKK 300
		Other currencies	5:30pm	0	2	DKK 300
	Yes	EUR	5:30pm	0	0	DKK 300
		Other currencies	5:30pm	0	2	DKK 300
Express transfer ⁴⁾	No	DKK, EUR, GBP, NOK, SEK or USD	3.30pm	0	0	DKK 650
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 650
		Other currencies	3.30pm	1	1	DKK 650
	Yes	DKK, EUR, GBP, NOK, SEK or USD	3.30pm	0	0	DKK 650
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 650
		Other currencies	3.30pm	1	1	DKK 650
Group transfer ⁴⁾	No / Yes	DKK, EUR, GBP, NOK, SEK or USD	3.30pm	0	0	DKK 450
		BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON	11:00am	0	0	DKK 450
		Other currencies	3.30pm	1	1	DKK 450
Intra-Danske Bank group transfer or internal transfer to own accounts ⁵⁾	No / Yes	All currencies	6.30pm	0	0	DKK 250

1) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and London. Transfers to other Danske Bank entities the cut-off time is 3:30pm CET.

2) Applies to transfers to EEA countries. For transfers to other countries the execution time is 2 business days.

3) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and London.

For transfers to other Danske Bank entities the cut-off time for DKK, EUR, GBP, NOK or SEK is 3:30pm CET and for BGN, CHF, CZK, HRK, HUF, ISK, PLN or RON 11:00am CET.

4) For Danish kroner (DKK), the cut-off time is 1.00pm CET, if payee's bank does not hold an account with Danske Bank.

5) Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland, London and Hamburg.

Transfers from Denmark and transfers in foreign currency in Denmark

Transfers to other Danske Bank entities the terms for 'Group transfer' apply, yet the fee is DKK250..

Transfers from Denmark and transfers in foreign currency in Denmark

Fees for notification, additional processing of transfers and other services

The table below shows our fees for notification and additional processing of transfers and other services.

Additional processing is required if the SWIFT/BIC information is incorrect, if the IBAN is missing or incorrect or if the payment order includes a message for us.

We may also charge a fee for assistance to recover funds transferred to an account by mistake because you stated a wrong IBAN.

Notification	In Business Online/ Danske eBanking Business	If you contact us in another way
Advice through Business Online or Danske eBanking Business and/or e-Boks to payer	DKK 0	DKK 0
Advice by letter to payer if payer does not use Business Online or Danske eBanking Business and/or e-Boks	DKK 0	DKK 0
Advice by letter to payer if payer can receive advice through Business Online or Danske eBanking Business and/or e-Boks	DKK 20	DKK 20
Advice by telecommunications service to payee or payee's bank	DKK 300	DKK 300

Transfers requiring additional processing	Additional fee in Business Online and Danske eBanking Business
Transfers requiring additional processing is necessary if there is a missing/incorrect SWIFT/BIC, missing/incorrect IBAN, or if there is a message for us in the transfer. The fee is an additional fee and will be deducted along with the fee for the transfer:	DKK 150

Additional fees	In Business Online/ Danske eBanking Business	If you contact us in another way
Costs incurred by payee's bank	Minimum DKK 200	Minimum DKK 200

Other services	In Business Online/ Danske eBanking Business	If you contact us in another way
Assistance to revoke, resend, modify, enquire about and return transfers (per transfer)	DKK 375	DKK 375
Assistance to fill out order forms	-	Hourly rate, minimum DKK 100

Transfers from Denmark and transfers in foreign currency in Denmark

Transfers by cheque from Denmark

If you want to transfer funds from Denmark by cheque, you can order a cheque in Business Online, Danske eBanking Business or fill out a form available at www.danskebank.dk (website available in Danish only).

The cut-off time specified in the table below refers to the cut-off time for ordering a cheque in Business Online, Danske eBanking Business or for handing in the form at your branch if you want us to process the order on the same business day.

You may choose to

- collect the cheque at one of our branches (not an option in Danske eBanking Business)
- to have the cheque sent to your business address
- have the cheque sent to the payee.

Ask your corporate adviser whether your branch can print foreign cheques.

Danske Bank cannot be held liable for any mistakes, omissions or delays made by the bank paying the cheque.

Standard terms and fees for transfers by cheque from Denmark	Currency	Cut-off time (CET)	Value day(s) for payer	Ordered in Business Online/Danske eBanking Business	Ordered from the Bank in another way
Cheque to payer - sent on the business day after receipt of order	All currencies	1.45pm	1	DKK 200	DKK 400
Cheque to payee - sent on the business day after receipt of order	All currencies	1.45pm	1	DKK 200	DKK 400
Cheque for collection - to be collected at the Bank after 3.00pm	All currencies	1.45pm	0	DKK 250	DKK 450

Other cheque services	Fee
Assistance to fill out order forms	Hourly rate, minimum DKK 100
Stopping of cheque ¹⁾	DKK 300
Copy of cheque ¹⁾	DKK 150
Return of cheque from payee	DKK 100
Repurchase of cheque	DKK 125

1) Plus any costs incurred by the payee's bank.

Transfers to Denmark and transfers in foreign currency in Denmark

Transfers to Denmark and transfers in foreign currency in Denmark

Transfers to Denmark	Currency conversion	Currency	Cut-off time [CET]	Value day(s) for payee	Fee
Transfer under EU regulations	No	EUR	1.45pm	0	DKK 20
	Yes	EUR ¹⁾	1.45pm	0	DKK 20
Intra-Danske Bank transfer under EU regulations	No	EUR	5.30pm	0	DKK 20
	Yes	EUR ¹⁾	5.30pm	0	DKK 20
Transfer from EU member states or EEA countries	No	EUR, BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON or SEK	1.45pm	0	DKK 50
		Other currencies	1.45pm	1	DKK 50
	Yes	EUR or DKK ²⁾	1.45pm	0	DKK 50
		All currencies ³⁾	1.45pm	1	DKK 50
Transfer from countries other than EU member states or EEA countries	No	All currencies	1.45pm	1	DKK 50
	Yes	All currencies ³⁾	1.45pm	1	DKK 50
Intra-Danske Bank standard transfer	No	EUR, BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON or SEK	5.30pm	0	DKK 50
		Other currencies	5.30pm	1	DKK 50
	Yes	EUR or DKK ²⁾	5.30pm	0	DKK 50
		All currencies ³⁾	5.30pm	1	DKK 50
Group transfer from another bank	No	EUR, BGN, CHF, CZK, DKK, GBP, HRK, HUF, ISK, NOK, PLN, RON, SEK or USD	1.45pm	0	DKK 100
		Other currencies ⁴⁾	1.45pm	0	DKK 100
	Yes	All currencies ⁵⁾	1.45pm	0	DKK 100
Intra-Danske Bank group transfer or internal transfer from own accounts	No	All currencies	6.30pm	0	DKK 0
	Yes	All currencies ³⁾	6.30pm	0	DKK 0

1) "Value day(s) for payee" is 1 if a transfer is to be deposited in an account denominated in a currency other than DKK.

2) Applicable to EUR transfers to be deposited in a DKK account and to DKK transfers to be deposited in an EUR account.

3) Transfers in currencies for which we do not quote daily exchange rates at www.danskebank.dk must reach Danske Bank not later than one business day before "Value day(s) for payee".

4) Transfers must reach Danske Bank not later than one business day before "Value day(s) for payee".

5) Transfers must reach Danske Bank not later than two business day before "Value day(s) for payee".

Transfers to Denmark and transfers in foreign currency in Denmark

Other services

The table below shows our fees for notification and additional processing of transfers and other services.

Other services	Fee
Additional processing by Danske Bank	DKK 0
Advice by telephone	DKK 50
Information obtained from payer's bank (plus any costs incurred by payer's bank)	DKK 375
Advice through Business Online to payee	DKK 0
Advice by letter to payee if payee does not use Business Online	DKK 0
Advice by letter to payee if payee can receive advice through Business Online	DKK 20

Transfers to Denmark and transfers in foreign currency in Denmark

Transfers by cheque to Denmark

When your business receives a cheque from abroad, we will deposit the amount in your business account, provided that we receive the funds from the non-Danish bank. Therefore, please note that we will withdraw the amount, any interest, costs incurred outside Denmark and return fees from your business account if we do not receive the funds or if the settlement amount from the non-Danish bank has not yet reached us.

You should also note that a cheque may be returned long after it has been cashed, for example if it is forged. This is also the case with cheques cashed by collection at banks outside Denmark.

We will contact you if the cheque needs to be cashed by collection. The reason is that the amount will not be placed at your disposal until we know that the cheque is valid and the funds are made available to Danske Bank. We will charge an additional fee if we have to cash the cheque by collection.

Standard terms and fees for transfers by cheque to Denmark	Currency	Cut-off time at Danske Bank (CET)	Value day(s) for payee	Fee
Cheque drawn on a Danske Bank account	All currencies	3.30pm	1	DKK 200 per cheque
Cheque drawn on an account held with another Danish bank	All currencies	3.30pm	6	DKK 200 per cheque
Cheque drawn on an account held with a bank outside Denmark	All currencies	3.30pm	6	DKK 200 per cheque

Other cheque services	Fee
Copy of cheque	DKK 150
Return of cheque	DKK 300
Cheque for collection	0.5% of cheque amount, minimum DKK 500 maximum DKK 5,000

Changes in terms and conditions

If your business makes transfers through payment accounts held with Danske Bank, we may change these terms and conditions without notice if they are to the advantage of your business. Otherwise, changes are subject to one month's notice. We will inform you of changes directly by letter or electronically.

When we change the terms and conditions, you must inform us - before the changes take effect - if you do not want to be bound by the new terms and conditions. If we do not hear from you, you will be bound by the new terms and conditions.

If you inform us that your business does not want to be bound by the new terms and conditions, the payment account agreement will terminate when the new terms and conditions take effect.

Please contact us if you need additional copies of these terms and conditions.

Transfers via accounts other than payment accounts are also governed by Terms and conditions for transfers to and from Denmark and transfers in foreign currency in Denmark - corporate.

In addition, Danske Bank's General conditions - corporate apply. You can download a copy of these conditions from our website at www.danskebank.dk (available in Danish only) or ask your branch for a copy.