

# List of charges for Mastercard Direct

Effective from 1 January 2018

<b>Annual card fee</b> (standard)	DKK 60
- with Danske Hverdag <sup>1</sup>	DKK 0
- with Danske Hverdag <sup>+2</sup>	DKK 0

## Other fees

Establishment fee	DKK 0
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Express order	DKK 200
International courier service	DKK 150
Replacement card	DKK 100

Copy of receipts (per receipt)	DKK 200
- We charge this fee only if the amount stated in the copy of the receipt is equal to the disputed amount withdrawn from the account.	

## Transaction fee

Using the card function is free of charges, but merchants outside the EU may charge a transaction fee.

## Contactless debit function of MasterCard Direct

The limit on amounts of purchases made in shops without the use of a PIN is DKK 200 per purchase. You may occasionally be asked to confirm your transaction by means of your chip or PIN.

## Fee per cash withdrawal at Danske Bank's ATMs in Denmark

- Standard fee	DKK 0
- with Danske Hverdag	DKK 0
- with Danske Hverdag <sup>+</sup>	DKK 0

## Other ATMs in Denmark

Standard fee	DKK 10
- with Danske Hverdag	DKK 10
- with Danske Hverdag <sup>+</sup>	DKK 0

## Fees for use of MasterCard Direct outside Denmark and at ATMs in Denmark not covered by the Danish banking sector cooperation (Dankort logo not displayed on the ATM)

1% of the amount withdrawn (min. DKK 30)

## Fee per cash withdrawal of foreign exchange for travel at Danske Bank's ATMs in Denmark

Standard fee	DKK 35
- with Danske Hverdag	DKK 35
- with Danske Hverdag <sup>+</sup>	DKK 0

The conversion rate is Danske Bank's cash selling rate (notes).

## Conversion rates for use outside Denmark

Conversion is based on the exchange rates set by Mastercard at any time plus a variable margin set by Danske Bank, currently 1.5% for European\* and 2,0% for other currencies.

Conversion takes place at the exchange rate prevailing on the same business day as the transaction is completed in Nets. The exchange rates applicable at any time are available at [nets.eu/valutakurser](http://nets.eu/valutakurser) (website in Danish only).

Exchange rates change continually and without notice.

\* European currencies: CHF, CZK, EUR, GBP, HUF, ISK, NOK, PLN, SEK, BGN, HRK, RON

1 With Danske Hverdag, you can choose either a Visa/Dankort or a MasterCard Direct with no annual card fee. Additional cards are subject to the standard fee.

2 With Danske Hverdag<sup>+</sup>, you can choose both a Visa/Dankort and a MasterCard Direct with no annual card fee. Additional cards are subject to the standard fee.