

**Fee schedule and cut-off times applying to
International Payments**



Sampo Bank Plc, Finland

**A fully owned subsidiary of
Danske Bank A/S**

Danske Bank | Solutions by Design

Account services and reporting

| Account fees | Charges |
|---|----------------|
| Account maintenance fee | by arrangement |
| Confirmation of balances | EUR 50 |
| Audit requests by banks and/or their auditors | EUR 100 |
| Posting fees | by arrangement |

Interest conditions

| | |
|-----------------|----------------|
| Credit interest | by arrangement |
| Debit interest | by arrangement |

Interest is calculated on the basis of 365 (366)/360 days and payable quarterly. Sampo Bank does not give notice of changes in interest rates.

Reporting

| Type | Release time (CET) | Charges |
|---------------------------------------|--------------------------------------|----------------|
| MT900 | when debit entry has been posted | by arrangement |
| MT910 | when credit entry has been posted | by arrangement |
| MT940 | 02.00am on the following banking day | by arrangement |
| MT942 | as per request | by arrangement |
| MT950 | 02.00am on the following banking day | by arrangement |
| Statements sent by fax | | EUR 60/month |
| Quality reports | as per request | EUR 100 |
| Quality reports older than six months | as per request | EUR 160 |

International incoming customer transfers MT10N

| Cut-off times | |
|--|--|
| EUR | 17.00 CET V* |
| GBP, NOK, SEK, DKK, USD, DKK | 13.45 CET V * |
| Other currencies | 13.45 CET V-1 * |
| Prices | |
| Own clients | |
| **EU-standard transfer/SEPA transfer | EUR 0.53 |
| Other STP transfer | EUR 6.70 |
| Clients of other banks | |
| **EU standard transfer | free of charge |
| Other STP transfer | free of charge |
| Additional non-STP charge - irrespective of fee option | DKK 60 debited to remitting bank monthly |
| Received in forms other than SWIFT | EUR 16 |
| * A one-day value float is normal Finnish banking practice in regard to customer transfers in EUR. Transfers in other currencies in favour of banks outside Finland is subject to a two day value charge. | |
| * * EU-standard transfer: the payments are in EUR the payments do not exceed EUR 50,000 charge code is SHA correct SWIFT BIC in field 57A correct IBAN account number in field 59 | |
| Danske Bank Group adheres to resolution 092/05 issued by the European Payments Council regarding mandatory use of BIC and IBAN and resolution 1781/2006 regarding mandatory remitter details on cross-border payment instructions as of January 1, 2007. | |

Transfers indicating a valid account number in field 59 are effected in favour of that account. Sampo Bank does not verify whether the account number corresponds to the customer name.

Bank-to bank payments MT20N

| Cut-off times | |
|---|----------------|
| Transfers in EUR | 17.00 CET |
| Cancellation requests by MT292 | 08.00 CET |
| Prices | |
| STP transfers in EURO | by arrangement |
| Manual processing | by arrangement |
| If received correctly formatted by SWIFT before the mentioned cut off times, transfers are effected for value same day. | |

For further information regarding STP formatting requirements, indication of IBAN account numbers, BIC-addresses etc., please refer to [International Payments & Investigation](#)

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Investigations MT10N/MT20N

| | |
|--|-----------------------|
| Adjustment of value date leading to payment of interest | EUR 135 plus interest |
| Cancellations/amendments | EUR 55 |
| Investigation of transfers (not exceeding two months) | EUR 55 |
| Investigation of transfers (exceeding two months) | EUR 100 |
| Investigation of transfers (exceeding six months) | EUR 200 |
| We charge an hourly fee for very time consuming investigations | |

Requests for value date adjustments between accounts in Sampo Bank or other requests for compensation must be made within 180 days from the statement date.

We offer same day cancellation of MT20N provided that you send a correctly formatted MT292 before 08.00 CET on value day. This service is free of charge.

Requests for cancellation of MT20N received after cut-off time are handled on a best effort basis. Sampo Bank sends out confirmations upon request and against a fee.

Requests for cancellation of MT10N payments in foreign currency where the amount has been converted are returned in the currency received. Conversion is made on the basis of Sampo Bank's selling rate for the currency in question on the day of return.

An MT10N payment is final once Sampo Bank has credited the beneficiary's account/beneficiary's bank or advised the beneficiary of the payment. Sampo Bank may do this prior to the value date specified in field 32A. After this time, Sampo Bank can reverse the amount with beneficiary's consent only.

Cheques

Cheque remittances received for immediate credit and subject to final payment

| Item | Charges | Value |
|---|--------------------------------------|-------------------------|
| In EUR drawn on Sampo Bank (per cash letter) | EUR 13 | Five days after receipt |
| Drawn on other Finnish banks (per cash letter) | 0.20% min. EUR 13 max. EUR 350 | Five days after receipt |
| Drawn on other banks | 0.30% min. EUR 13 | Five days after receipt |
| Cheques received for collection in EUR and foreign currency (final payment) | 0.20% min. EUR 45 max. EUR 350 | Five days after receipt |
| Investigations/cheque copies (not exceeding one month) | EUR 55 | |
| Investigations/cheque copies (exceeding one month) | EUR 100 | |
| Investigations/cheque copies (exceeding six months) | EUR 200 | |
| Stop payment/Unpaid items Cut off 12.00 | EUR 40 | |

Please forward cheques including detailed settlement instructions to:

Sampo Bank Plc
P. O. Box 1253
Kaupintie 3/Foreign Cheques
00075 Helsinki
Finland

A cheque is considered final seven days after receipt in Sampo Bank with exceptions only in case of forgery and fraudulent endorsement. If the cheque proves to be forged or fraudulent at a later date, Sampo Bank reserves the right to withdraw funds from the remitting bank's account.

Issuance of EUR bank drafts drawn on your account with us:

There are no volume restrictions.

Sampo Bank requires an MT110 for each cheque issued.

Cheques presented through the retail branch network are debited the remitting bank's account value on the same day.

Stop payment

Sampo Bank requires an MT111 before 12.00 CET.

Stop payments are confirmed by MT112 and valid for one year.

Stamp duty

No stamp duty applies.

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Where can you find us:

| | | |
|--|--|--|
| Danske Bank A/S 2 - 12 Holmens Kanal DK - 1092 Copenhagen K | Financial Institutions Tel: +45 45 12 83 18 Fax: +45 45 14 92 06 | International Customer Support Tel: +45 45 14 35 50 Fax: +45 70 12 10 80 |
| DENMARK | | |
| Tel: +45 33 44 00 00 Fax: +45 70 12 10 80 SWIFT: DABADKKK | Incoming payments: Tel: +45 45 14 61 63 Fax: +45 45 14 99 31 | Interbank payments: Tel: +45 45 13 99 92 Fax: +45 43 52 71 40 |
| Fokus Bank ASA Vestre Rosten 77 N-7466 Trondheim | Your single point of contact is Danske Bank, Copenhagen. | |
| NORWAY | | |
| Tel: +47 72 90 72 00 Fax: +47 72 90 72 61 SWIFT: DABAN022 | | |
| Danske Bank, Sweden Box 7523 S-103 92 Stockholm | Your single point of contact is Danske Bank, Copenhagen. | |
| SWEDEN | | |
| Tel: +46 7 524 818 00 Fax: +46 8 561 616 00 SWIFT: DABASESX | | |
| Sampo Bank Plc Hiiilaiturinkuja 2 FI-00075 SAMPO BANK | Your single point of contact is Danske Bank, Copenhagen. | |
| FINLAND | | |
| Tel: +358 10 513 3759 Fax: +358 10 513 3766 SWIFT: DABAFIHH | | |
| Danske Bank, Irish branch 3 Roor, International House 3 Harbourmaster Place, IFSC, Dublin 1 | Your single point of contact is Danske Bank, Copenhagen. | |
| IRELAND | | |
| Tel.: +353 1 484 0000 Fax: +353 1 438 5776 SWIFT: DABAIE2D | | |

We invite you to visit our web site at www.danskebank.com where you will find extensive information in regard to SWIFT format requirements, Danske Bank's General Conditions, Danske Bank's policies and procedures in regard to Know Your Customer, Anti-Money Laundering and the prevention of terrorist financing.