

# List of charges Denmark - Retail-like businesses and non-profit associations

Applicable as from 27 August 2020

The administration margin, loan establishment charge, settlement fee and other fees are set individually on the basis of the customers' business volume and our credit assessment.

## Price deductions and price additions

The price deduction for disbursement of loans is 0.25 of a point. The price addition for repayment of loans is 0.10 of a point.

The price deduction in connection with interest reset of FlexLån® loans and refinancing of FlexLife®, FlexKort®/RD Cibor6®/ RD Cibor6® Green/RD Euribor3®/RD Stibor3®/RD Nibor3® loans is 0.20 of a point except for FlexLån® F1 and F2 and FlexLife® 1IR and 2IR, where the margin is 0.30 of a point. Customers with a fixed-price agreement on interest resetting will only pay a price deduction of 0.25 of a point.

Like the administration margin and settlement fee, the price deduction is included in the annual percentage rate (APR), which you can use to compare different loans and loan offers.

Service fees	DKK	EUR
Refinancing/interest resetting – change of e.g. loan profile, agreed payment or interest-only option	1,000	135 per loan
Interest-only loans – opting out of interest-only periods	500	70 per loan
Electronic registration of title <sup>1)</sup>	500	70 per case processed
Change of e.g. loan profile, agreed payment or interest-only period for fixed rate FlexLife® loans	1,000	per loan
Prints/copies	200	30 per mortg./signat.
Prepayment offer	200	30 per loan
Prepayment – extraordinary, in full or part	750	100 per loan
Endorsement of mortgages, easements etc. <sup>2)</sup>	1,000	135 per case processed
Registration of assignment and/or mandate, including changes	500	70 per reg.
Annual statement (printout) <sup>3)</sup>	50	- per year
Misc. services (min. 1 hour of DKK 800)	800	110 per hour

1) Payable only if Realkredit Danmark does not perform the registration.

2) If, independently of a prepayment/raising of a loan, you want us to register an endorsement which reduces the principal in the register, the fee is halved.

3) You may receive the annual statement free of charge in e-Boks. Register at [www.e-boks.dk](http://www.e-boks.dk).

## Special fees

Reminders	100	13 per mortgage
Debt collection fee, per payment date	100	13 per mortgage
Postponement of payment(s)	100	13 per mortg./agreem.
Penalty interest (p.a.)	9.0%	9.0% of amount owed

## Re-investment rate in connection with immediate repayment at par

If you repay your mortgage loan through immediate repayment at par, we will dispose of the repayment amount for a specific period, during which you will receive a re-investment rate. For loans in Danish kroner, we calculate the interest rate as the Danish central bank's rate of interest on certificates of deposit (CD rate) less 0.50 of a percentage point. For loans in euro, we calculate the interest rate as the European Central Bank Deposit Facility less 0.50 of a percentage point. Example: If the CD rate is 1.00%, the re-investment rate will be 0.50%, and if the CD rate is -1.00%, the re-investment rate will be -1.50%.

## Exchange rates

We determine the exchange rate applied for disbursement as the WMR (Reuters) exchange rate at 2 p.m. less a deduction of 1/100. The exchange rate applied for deposits is the same reference rate plus an addition of 1/100. The WMR exchange rate is calculated by World Markets Company PLC (WM Company) and is available e.g. on [www.danskebank.dk](http://www.danskebank.dk).

If the exchange rate is fixed immediately, current exchange rates are used. For future payments and disbursements, the exchange rate is fixed as described above, however, adjusted for forward additions or deductions.

## General information

The charges do not apply to Greenland and the Faroe Islands. The list of charges is indicative only.

We reserve the right to adjust charges. For more information, please see section 25 Priser of the "Låntyper & Forretningsbetingelser - Privatkundeliggende erhverv og ikke erhvervsdrivende foreninger" document (only in Danish).

## Business terms

For additional information about our business terms, see "Låntyper & Forretningsbetingelser - Privatkundeliggende erhverv og ikke erhvervsdrivende foreninger" document (only exist in Danish).