

List of charges – Personal customers

Applicable as from 13 november 2018

This list shows administration margins and fees charged by Realkredit Danmark.

Administration margins on new loans

The administration margin depends on the property type, the ratio of the loan to the value of the property (LTV ratio) and the choice of loan type and number of annual payments. Any interest-only period will also affect the price of your loan.

The administration margin is indicated as an annual percentage and assumes that you make monthly mortgage payments. The margin is calculated on the outstanding debt and you pay a margin for each mortgage. The minimum administration margin is DKK 800/EUR 110 per year per loan.

| | LTV ratio | | | Weighted margin | |
|--|-----------|-----------|------------|-----------------|----------|
| | 0 - 40 % | 40 - 60 % | above 60 % | 0 - 80 % | - |
| Residential property | 0 - 40 % | 40 - 60 % | above 60 % | 0 - 80 % | - |
| Holiday homes | 0 - 30 % | 30 - 45 % | above 45 % | 0 - 60 % | 0 - 75 % |
| Sites | 0 - 40 % | - | - | - | - |
| Fixed interest rate | | | | | |
| Cash loans | 0.2748 | 0.8248 | 1.3500 | 0.6812 | 0.8148 |
| Fixed interest rate, option of interest-only periods¹ | | | | | |
| Bond loan | 0.2748 | 0.8248 | 1.3500 | 0.6812 | 0.8148 |
| Floating interest rate, option of interest-only periods¹ | | | | | |
| FlexKort® | 0.4500 | 1.0000 | 1.5252 | 0.8564 | 0.9900 |
| FlexLån® F1-F2 | 0.7000 | 1.2500 | 1.7752 | 1.1064 | 1.2400 |
| FlexLån® F3-F4 | 0.6500 | 1.2000 | 1.7252 | 1.0564 | 1.1900 |
| FlexLån® F5-F10 | 0.4500 | 1.0000 | 1.5252 | 0.8564 | 0.9900 |
| FlexGaranti® | 0.4500 | 1.0000 | 1.5252 | 0.8564 | 0.9900 |
| Floating interest rate, flexible settlement with outstanding debt at expiry² | | | | | |
| FlexLife® 1-2 IR | 0.8500 | 1.4000 | 1.9252 | 1.2116 | |
| FlexLife® 3-4 IR | 0.8000 | 1.3500 | 1.8752 | 1.1616 | |
| FlexLife® 5-10 IR | 0.6000 | 1.1500 | 1.6752 | 0.9616 | |

For quarterly mortgage payments, an additional margin of 0.0500 of a percentage point is charged.

1) The margin on interest-only periods depends on the total mortgage loans on the property. You pay the margin while the loan is an interest-only loan, and the margin is recalculated at least once a year. The margin may be lowered for example if the price of the property has gone up, as a result of which the mortgage falls below the limit for the high administration margin.

| | Total mortgage on the property | |
|---|--------------------------------|------------|
| Residential property | 0 - 60 % | above 60 % |
| Holiday homes | 0 - 45 % | above 45 % |
| Sites | 0 - 40 % | - |
| Margin during interest-only period | 0.1000 | 0.3252 |

2) The administration margin is fixed on the basis of factors such as the outstanding debt at expiry option. The margin does not change even if you do not exercise the outstanding debt at expiry option on the loan. FlexLife® is only offered for owner-occupied dwellings, and the weighted rate covers 0-75%.

Administration margins on existing loans

Administration margins on existing loans are calculated on the basis of prices in force at the date of the loan offer and may be recalculated using other principles. Prices may also be changed subject to due notification.

However, all existing loans are subject to the following:

- margins on interest-only periods are calculated and handled as for new loans;
- margins for refinancing every year, every second, third or fourth year are the same as for new loans; and
- margins for quarterly payments are the same as for new loans.

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Charges on loan establishment or assumption of debt

| | Private Banking customers of Danske Bank | | Eksklusiv Plus customers of Danske Bank | | Other customers | |
|------------------------------------|--|-----|---|-----|-----------------|-----|
| | DKK | EUR | DKK | EUR | DKK | EUR |
| Loan fee | 2,850 | 375 | 2,850 | 375 | 3,800 | 500 |
| Registration service ¹⁾ | 2,700 | 360 | 2,700 | 360 | 3,600 | 480 |
| Assumption of debt | 2,250 | 300 | 2,250 | 300 | 3,000 | 400 |

For more information on customer groups and our customer programme, see www.danskebank.dk/kundeprogram.

Field Code Changed

Settlement fee on disbursement

All customers
0.15% of the market value,
however not less than
DKK 175/EUR 25
0.25 of a point

Price deduction in connection with disbursement

Fixed-price agreement/exchange rate fixing agreement, establishment ²

DKK

EUR

1,000 135

Fixed-price agreement/exchange rate fixing agreement, change or default ¹⁾

1,000 135

On account/partial disbursement after first disbursement

1,500 200

Establishment of digital documents ²

500 70

Registration of assignment and/or mandate, including changes

500 70

Registration of probate court certificate

1,000 135

Inspection of property – completion of works

1,250 165

Guarantees – commission of the guaranteed amount per month or fraction of a month:

0.167% for guarantees of less than DKK 10 million (max. DKK 67,000 p.a.)

0.056% for guarantees of more than DKK 10 million

¹⁾ If you cancel or default on the agreement, we will charge you for positive outlays and any capital losses.

²⁾ The fee is payable per agreement, but only if Realkredit Danmark or Danske Bank does not effect the registration.

Fees charged for changes

| | DKK | EUR |
|--|-------|-----|
| Interest-only loans – opting in or change of interest-only periods | 1,000 | 135 |
| Interest-only loans – opting out of interest-only periods | 500 | 70 |
| Release/split of loan | 2,500 | 335 |
| Inspection of property in the event of release | 1,250 | 165 |
| Endorsement of mortgages, easements etc. | 1,000 | 135 |
| Electronic registration (if Realkredit Danmark does not register new loans at the same time) | 500 | 70 |
| Change of collateral - e.g. Release of guarantor | 1,000 | 135 |

Refinancing/interest resetting

| | DKK | EUR |
|---|-------|-----------------|
| Change of loan profile, agreed mortgage payment or interest-only period and other changes | 1,000 | 135 |
| Fixed-price agreement, establishment | 1,000 | 135 |
| Price deduction in connection with refinancing | | 0.20 of a point |
| Price deduction in connection with refinancing - FlexLån® F1 and F2 and FlexLife® 1 IR and 2 IR | | 0.30 of a point |

Arrears

| | DKK | EUR |
|---|-----|-----|
| Reminders | 100 | 13 |
| Debt collection fee, per payment date | 100 | 13 |
| Extension of payment | 100 | 13 |
| Penalty interest (p.a.) is 18.0% of the payable amount. | | |

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Prepayment

| | DKK | EUR |
|--|---|-----|
| Prepayment offer per loan | 200 | 30 |
| Prepayment – extraordinary, in full or part | 750 | 100 |
| Fixed-price agreement/exchange rate fixing agreement, establishment ¹⁾ | 1,000 | 135 |
| Exchange rate fixing agreement and fixed-price agreement, change or default ²⁾ | 1,000 | 135 |
| Settlement fee on bond redemption | 0.15% of the market value, however not less than | |
| Price addition on bond redemption (an addition to the price that increases the redemption price) | DKK 175/EUR 25 0.10 of a point | |

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%.

- 1) The fee is payable per agreement, but only if Realkredit Danmark or Danske Bank does not effect the registration.
2) If you cancel or default on the agreement, we will charge you for any capital losses.

Other charges

| | DKK | EUR |
|--|-----|-----|
| Misc. services (min. 1 hour of DKK 800) | 800 | 110 |
| Prints/copies | 200 | 30 |
| Annual statement (hard copy) p.a. per customer ¹⁾ | 50 | - |

- 1) Receive the annual statement free of charge in e-Boks. Register at e-Boks.dk.

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 0/00. The exchange rate applied for deposits is the same reference rate plus an addition of 1 0/00. The WMR exchange rate is calculated by World Markets Company PLC (WM Company) and is available e.g. on 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.

Field Code Changed

Residential farm property and mixed-use property

Residential farm property up to 10 hectares is subject to the same prices as dwellings, while larger properties are subject to the same prices as for business customers. For properties consisting of both a residential and a commercial unit, the residential unit will be subject to the same prices as for personal customers, while the commercial unit is subject to the same prices as for business customers. For a property in which the commercial unit accounts for more than 20%, the property as a whole will be treated as a commercial property.

Prices are subject to change

Prices are indicative and may change during the term of the loan. For more information, please see section 24 *Priser* of the “*Låntyper & Forretningsbetingelser - Privat*” document (only exist in Danish).

The charges do not apply to Greenland and the Faroe Islands.

Business terms

For additional information about our business terms, see “*Låntyper & Forretningsbetingelser - Privat*” document (only exist in Danish)”.