

List of charges – Personal customers

Applicable as from 12 September 2017

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	
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	1,900	250	2,850	375	3,800	500
Registration service ¹⁾	1,800	240	2,700	360	3,600	480
Assumption of debt	1,500	200	2,250	300	3,000	400

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

	All customers	
Brokerage on disbursement	0.15% of the market value, however not less than	
Price deduction in connection with disbursement ²⁾	DKK 175/EUR 25 0.25 of a point	
	DKK	EUR
Fixed-price agreement/exchange rate fixing agreement, establishment ³⁾	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 ³⁾	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 price deduction in connection with disbursement is deducted from the price of the bonds traded, causing the effective rate of interest on the loan to increase. Like the administration margin and brokerage, the price deduction is included in the annual percentage rate (APR), which you can use to compare different loans and loan offers.

3) 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 ¹⁾	0.20 of a point	
Price deduction in connection with refinancing ¹⁾ - FlexLån® F1 and F2 and FlexLife® 1 IR and 2 IR	0.30 of a point	

1) The price deduction in connection with refinancing is deducted from the price of the bonds traded, causing the effective rate of interest on the loan to increase. The more frequently you pay the price deduction, the more expensive the loan will be.

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
Brokerage 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

The exchange rate applied for disbursement is the Danish central bank's average rate less a deduction of 1 o/oo. The exchange rate applied for deposits is the same reference rate plus an addition of 1 o/oo. 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.

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.