

BANK CARDS		Maestro Debit Card	MasterCard Standard ³	MasterCard Gold ³	Nordea Gold	MasterCard Topeltneto ³	Nordea Credit	MasterCard Stockmann	MasterCard PINS	MasterCard Platinum
Annual fee		---	30 € * ⁽⁵⁾	96 € * ⁽⁵⁾	---	---	---	---	---	135 € ⁽⁵⁾
Monthly fee	Customers aged under 20 or over 60	Main card free	---		6 € *	---	1,40 €* ⁽⁴⁾	---	2 € (starting from the 7th month after signing the contract)	---
	Other customers	1 € **								
Cash withdrawal from Nordea ATMs in Estonia, Latvia, Lithuania, Finland, Sweden, Norway, Denmark and Russia		Free				1.95 € + 2.5 % of the transaction value				Free
Cash withdrawal from ATMs of other banks in Estonia		1.30 €			1.95 € + 2.5 % of the transaction value					
Cash withdrawal from ATMs of other banks in EMU countries ²		1.30 €	1.95 € + 2.5 % of the transaction value							
Cash withdrawal from ATMs of other banks abroad		1.95 € + 2.5 % of the transaction value								
Cash withdrawal at a branch office (except at Nordea branches in Estonia) Nordea branch offices in Estonia)		1.95 € + 2.5 % of the transaction value								
Cash deposit in Nordea ATM's in Estonia ¹		Free	---		Free					
Fast issuing of a bank card, PIN code		35 €								

** 15% discount for Silver and check-in customers, 30% discount for Gold customers.

¹ Cash deposit daily limit 6000.-€

² (EMU-Economic and Monetary Union of the Europa Union): Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Spain, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Portugal, Slovakia and Slovenia.

³ From 11 February 2013 MasterCard Gold credit cards are no longer issued. From 1 April 2014 MasterCard Standard and MasterCard Topeltneto cards are no longer issued.

⁴ Credit card holders who have paid the previously valid annual fee before 01.04.2015 will start paying the monthly maintenance fee after a year has passed from the last annual fee payment. Monthly maintenance fee will not be required if credit card is used to pay for a minimum of 400 euros worth of purchase transactions a month. If purchases are made in sufficient sums, then the discount will be made the first month the monthly fee is applied to the credit card.

⁵ MasterCard Standard additional card price 30 €; MasterCard Gold additional card price 48 €; MasterCard Platinum additional card price 135 €

* 30% discount for Gold customers. 15% discount for Silver customers.

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Picture card

Issuing a card for the first time	3.20 €
Picture card replacement	1.20 € + card replacement fee
Renewal of picture card	3.20 €

Other service fees related to bank cards (applicable to all types of card)

Card replacement fee	2 €
Card renewal	Free
Closing a card	Free
PIN code replacement	1 €
Fee for changing card 24h usage limit in branch offices and Telephone Bank (excl Platinum)	1.50 €
Changing the credit limit	6 €
Conversion fee for card transactions made in foreign currency	1 % of the amount

A copy of the receipt for a disputed transaction

- Transaction in Estonia	5 €
- Transaction abroad	7 €

Unjustified reclaim

- Transaction in Estonia	5 €
- Transaction abroad	7 €

Additional charges from foreign banks may apply if card transactions made abroad are disputed.

Blocking a card because of overdue payments: MC Standard, MC Gold, Nordea Gold, Nordea Credit, MC Topeltneto, MC Stockmann, MC PINS	13 €
MasterCard Platinum	Free
Penalty for using a closed or blocked card	65 €
Priority Pass lounge visit (starting from the 5th visit in a calendar year)	23 €
Sending paper invoices by post	3.20 €
Using MasterCard support service abroad (issuing a temporary replacement card)	Actual costs, max 129 €

E-BANKING

Nordea Netbank	In Nordea Netbank; package without a monthly fee	In Nordea Netbank; package with a monthly fee ¹
Package fee – monthly fee	Free	1.28 € *
Monthly fee for a customer under 20 years of age	Free	Free

Outgoing payments

Domestic payment to another bank	0.38 €	Free
Urgent domestic payment to another bank	10 €	10 €
Intra-bank payment within Nordea Estonia (in any currency)	Free	Free
Incoming payments	Free	Free

¹ For the package with a monthly fee, all domestic payments made through Nordea Netbank are free with no limits on their number. Customer needs to pay only the monthly fee.

* 30% discount for Gold customers. 15% discount for Silver customers.