

Price list Fokus Bank

Table of contents

Deposits, Domestic.....	Page 1
Prices e-Invoice (b2c).....	Page 1
Deposits, Foreign.....	Page 2
Disbursements, Domestic	Page 3
Disbursements, Foreign.....	Page 4
Shop terminals.....	Page 5
Prices Netaxept.....	Page 5
Prices BankAxess.....	Page 5
Handling of cash.....	Page 5
Fokus Corporate Card	Page 6
Trade Finance.....	Page 6
Business Online - Establishment fees.....	Page 6
Business PC - Establishment fees and registration.....	Page 6
Markets Online.....	Page 6
Other fees, electronic self-service systems.....	Page 7
Price Nets products.....	Page 7
Prices Collection Service.....	Page 8
Prices Bank ID outlet certificate.....	Page 9
Business packages.....	Page 9
Other fees and products.....	Page 9
Deposit rate.....	Page 10
Lending rate.....	Page 10
Offices/telephone numbers.....	Page 10

Deposits, Domestic	Debit	Credit	Cut-Off	Specifications	Fee
Electronic transactions					
OCR, return information, customer ID		Day 0			1,50
OCR, return information, invoice ID		Day 0			1,50
eGiro payment using customer ID (Cremul)		Day 0			1,50
eGiro payment without customer ID (Cremul)		Day 0			2,00
Incoming transaction (SWIFT)		Day 0			0,00
Electronic payment services					
Avtalegiro with notification from the bank		Day 0			4,00
Avtalegiro without notification from the bank		Day 0			1,50
Avtalegiro, stop demand for payment					8,00
Autogiro, transaction without notification		Day 0			2,50
Autogiro, transaction with notification		Day 0			10,50
GiroMail, per notification					0,25
Nets services					
Initial subscription fee, agreement					500,00
Testing new/changes in Nets agreements per hour					1050,00
Monthly subscription fee, agreement					75,00
e-Invoice without invoice hotel				Other invoice hotel ¹	2,90
e-Invoice with invoice hotel					4,20
Monthly charge per e-Invoice operation				Per agreement	75,00
e-Invoice, amendments and errors				Per hour	1050,00
Exchange of e-Invoice reference				Per agreement	1250,00
Intra-group transaction					
Inside Fokus Bank with/without conversion		Day 0	6.30pm		0,00
From other banks		Day 0	3.30pm	SWIFT, no conversion	0,00
Manual transactions					
Notification of payment, per payment				paper, postal	3,00
Notification of payment, per list				paper, postal	8,50

¹Price from another invoice hotel supplier is additional

Deposits, Foreign ²	Debit	Credit	Cut-Off	Specifications	Fee
Electronic transactions					
Standard					
Incoming transaction (SWIFT), EU-regulated		Day 0	1.45pm	The payment must be in EUR, and less than EUR 50.000. Requires correct IBAN and BIC. With conversion, credit day 1	10,00
Incoming transaction (SWIFT) from EU/EØS-countries without conversion		Day 0	1.45pm	EUR, BGN, CHF, CZK, DKK, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK	100,00
Incoming transaction (SWIFT) from EU/EØS-countries with conversion		Day 1	1.45pm	Other currencies	100,00
		Day 0	1.45pm	NOK, EUR (EUR or NOK account)	100,00
		Day 1	1.45pm	Other currencies	100,00
Incoming transaction (SWIFT) from other countries than EU/EØS-countries		Day 1	1.45pm	All currencies	100,00
Transaction inside Danske Bank					
Incoming transaction (SWIFT), EU-regulated		Day 0	1.45pm	The payment must be in EUR, and less than EUR 50.000. Requires correct IBAN and BIC. With conversion, credit day 1	10,00
Incoming without exchange		Day 0	3.30pm	EUR, BGN, CHF, CZK, DKK, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK	100,00
		Day 1	1.45pm	Other currencies	100,00
Incoming with exchange ¹⁰		Day 0	1.45pm	NOK, EUR (EUR or NOK account)	100,00
		Day 1	1.45pm	Other currencies	100,00
Intra-group transactions					
In Danske Bank with/without conversion ¹⁰		Day 0	6.30pm	All currencies	0,00
From other banks without conversion		Day 0	1.45pm	EUR, BGN, CHF, CZK, DKK, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK, USD	100,00
		Day 1	1.45pm	Other currencies	100,00
From other banks with conversion		Day 2	1.45pm	All currencies	100,00
Cheques					
Cheques drawn on Danske Bank/Fokus Bank in NOK		Day 1	2.00pm	Each cheque	0,00
Cheques drawn on Danske Bank/Fokus Bank in other currencies		Day 1	2.00pm	Each cheque	100,00
		Day 1	2.00pm	Each cheque	50,00
Cheques drawn on a norwegian bank		Day 7	2.00pm	Each cheque	50,00
Cheques drawn on a foreign bank in NOK		Day 7	2.00pm	Each cheque	100,00
Cheques drawn on a third country					
eGiro transaction from another country (Cremul)					2,00
SEPA Direct Debit					
Establishment of SEPA Direct Debit agreement					2500,00
Changes in existing agreement					450,00
Subscription fee					100,00
Collection < EUR 50.000					30,00
Collection > EUR 50.000					
Refund before 8 weeks for amount over/under EUR 50.000					25/50
Refund later than 8 weeks for Core and the day after settlement for B2B					300,00
² Expenses are deducted from the amount to be transferred if the recipient is to pay the expenses to the Bank. ³ We charge a fee of NOK 35,00 for amounts not exceeding NOK 350,00 ⁴ The fee charged for Euro-denominated cheques follows the fee charged for cheques of the country in question.					

Disbursements, Domestic	Debit	Credit	Cut-Off	Specifications	Fee
Electronic transactions					
Via electronic services offered by the Bank⁵					
Account adjustment	Day 0		6.30pm		0,00
Payment of salary	Day 0		1.45pm		1,50
Payment without notification	Day 0		1.45pm		1,50
Payment, customer ID	Day 0		1.45pm		1,00
Payment, invoice ID, file transaction	Day 0		1.45pm		2,00
Payment with notification	Day 0		1.45pm		4,00
Payment by payment order	Day 0		1.45pm		75,00
SWIFT, domestic NOK	Day 0		3.30pm		35,00
Separate notification to sender ⁵					10,00
Fee for incorrect SWIFT transaction/extra processing					75,00
Nets services					
Avtalegiro, transaction	Day 0				2,00
Avtalegiro, stop payment by kontofon					0,00
Autogiro, transaction	Day 0				2,00
Manual registration with Nets, mandates (reg./changes)					7,00
Direct remittance, salary	Day 0		1.00pm	Cut-off: Day -1	4,00
Direct remittance, without notification	Day 0		1.00pm	Cut-off: Day -1	4,00
Direct remittance, customer ID	Day 0		1.00pm	Cut-off: Day -1	2,00
Direct remittance, invoice ID	Day 0		1.00pm	Cut-off: Day -1	3,00
Direct remittance with notification	Day 0		1.00pm	Cut-off: Day -1	7,50
Direct remittance, by payment order, per file	Day 0		1.00pm	Cut-off: Day -1	85,00
Initial subscription fee, agreement					1000,00
Testing new Nets agreements					1050,00
Monthly subscription fee, agreement					120,00
Return authorisation for payment					100,00
Intra-group transaction					
Inside Fokus Bank	Day 0	Day 0	6.30pm	Without conversion, NOK EUR	0,00
To other banks	Day 2	Day 2	6.30pm	With conversion	0,00
	Day 0	Day 0	3.30pm	SWIFT, no conversion	35,00
Giro delivered to the Bank					
Giro account to be charged, giro form + postage for receipt (receipt by mail only)					40,00
Giro paid in cash					50,00
Giro tax/VAT					40,00
Giro without recipient's account number					95,00
Giro payment refused by Nets due to insufficient funds					50,00
BrevGiro⁶					
Payment, giro form					12,00
Without recipient's account number					95,00
Receipt, giro					7,00
List of receipt, optional					7,00
Submission of giro with incorrect information or account with insufficient funds					90,00
Monthly fee per agreement					15,00
Other manual services					
Transfers between own accounts	Day 0		3.30pm		30,00
Transfer to account held by a third party	Day 0		3.30pm		30,00
Transfer to account in another bank	Day 0		2.40pm		40,00
Transfer for non customers to another bank	Day 0		2.40pm		60,00
For each notification/receipt					10,00
Payroll submitted, transaction					25,00
Cheque, 25 cheque forms					500,00

⁵ Applies to payments effected via Business Online or Business PC

⁶ Postage is added for each unit sent. Postage is calculated on the basis of the postage charged by Posten at any time.

Disbursements, Foreign	Debit	Credit	Cut-Off	Specifications	Fee
Electronic transactions					
Via electronic services offered by the bank^{7,11}					
SWIFT transfer EU-regulated	Day 0	Day 2	3.30pm	The payment must be in EUR, and less than EUR 50.000. Requires correct IBAN and BIC	30,00
SWIFT transfer	Day 0	Day 2	3.30pm		60,00
SWIFT transfer (Express) ⁹	Day 0	Day 0	3.30pm	NOK, DKK, EUR, GBP, SEK, USD	300,00
SWIFT transfer (Express)	Day 1	Day 1	3.30pm	Other currencies	300,00
Fee for missing/incorrect IBAN number					75,00
Fee for incorrect SWIFT transaction/extra processing					75,00
Transaction confirmation by fax					125,00
Transaction inside Danske Bank					
SWIFT transfer EU regulated ⁸	Day 0	Day 0	3.30pm	The payment must be in EUR, and less than EUR 50.000. Requires correct IBAN and BIC	30,00
SWIFT transfer ⁸	Day 0	Day 0	3.30pm	EUR, BGN, CHF, CZK, DKK, GBP, HUF, ISK, LTL, LVL, NOK, PLN, RON, SEK	60,00
	Day 0	Day 2	3.30pm	Other currencies	60,00
Intra-group transactions					
In Danske Bank with/without conversion ¹⁰	Day 0	Day 0	6.30pm	All currencies	0,00
To other banks without conversion ⁹	Day 0	Day 0	3.30pm	NOK, DKK, EUR, USD, GBP, SEK	175,00
	Day 2	Day 2	3.30pm	Other currencies	175,00
To other banks with conversion	Day 2	Day 2	3.30pm	All currencies	175,00
Fee for missing/incorrect IBAN number					75,00
Fee for incorrect SWIFT transaction/extra processing					75,00
Transaction confirmation by fax					125,00
Manual transactions^{7,11}					
SWIFT transfer	Day 0	Day 2	12.00 noon	All currencies	100,00
SWIFT transfer (Express, no exchange)	Day 0	Day 0	2.00 pm	NOK, DKK, EUR, USD, GBP, SEK	350,00
SWIFT transfer (Express, no exchange)	Day 1	Day 1	2.00 pm	Other currencies	350,00
SWIFT transfer (Express, with exchange)	Day 0	Day 0	2.00 pm	NOK, DKK, EUR, USD, GBP, SEK	350,00
SWIFT transfer (Express, with exchange)	Day 1	Day 1	2.00 pm	Other currencies	350,00
Fee for missing/incorrect IBAN number					75,00
Fee for incorrect SWIFT transaction/extra processing					75,00
Transaction confirmation by fax					125,00
Intra-group transactions					
In Danske Bank with/without conversion ¹⁰	Day 0	Day 0	2.00 pm	All currencies	50,00
To other banks without conversion ⁹	Day 0	Day 0	2.00 pm	NOK, DKK, SEK, EUR, USD, GBP	225,00
To other banks without conversion	Day 2	Day 2	2.00 pm	Other currencies	225,00
To other banks with conversion	Day 2	Day 2	2.00 pm	All currencies	225,00
Cheque sent to recipient or payer					
SEPA Direct Debit					150,00
Payment					30,00

⁷ Fee for expenses incurred abroad if recipient is not paying own expenses: NOK 135,00 for each transfer. If expenses abroad exceed the fee charged, the Bank reserves the right to charge such expenses to the sender.

⁸ Up on conversion the valdate is day 2 at the receiver

⁹ For DKK the cut off is 1 pm if the payers bank don't have an account in Danske Bank

¹⁰ Applies for transfers in Danske Bank in Denmark, Norge, Sverige, Finland, Polen, Luxemburg, Irland, Nord Irland and London

¹¹ When the selling rate/fixing rate is used, the cut-off time is 14.30 pm, using spot the cut off is 3.30 pm

Shop terminals

Financial agreement:	
Settlement processing	150,00
Fee per transaction, based on volum	
From 1 - 25 transactions pr day	0,20
From 26 - 30 transactions pr day	0,15
From 31 - 40 transactions pr day	0,10
Over 41 transactions pr day	0,05

Prices Netaxept	Price
Netaxept Start, Start-up price	2000,00
Netaxept Start, monthly subscription	400,00
Netaxept Plus, Start-up price	3000,00
Netaxept Plus, monthly subscription	600,00
Netaxept Advanced, Start-up price	7500,00
Netaxept Advanced, monthly subscription	800,00
Call-centre One, Start-up price	1500,00
Call-centre One, monthly subscription	400,00
Call-centre Multi, Start-up price	3000,00
Call-centre Multi, monthly subscription	600,00
Netaxept, transaction	1,00
Netaxept Customer ID, per transaction	0,50
Netaxept, monthly subscription fee agreement	250,00
Netaxept, additional currency, per month	150,00
Netaxept change in outletsubscription	250,00

Prices BankAxxess	Fee
Outlets subscription	275,00
Registering new customer with net terminal	75,00
Registering new customer without net terminal	500,00
Changes in the outlets data	75,00
BankAxxess transactionsprice per transaction	4,00
Provision of total amount	0,00

Handling of cash	Fee
NIGHT SAFE	
Night safe, price each settlement	25,00
Night safe, price each settlement, customers who have not selected Fokus Bank/Danske Bank as their principal banker	75,00
Additional charge per note in night safe bag	0,15
Additional charge, coins delivered in night safe bag (of counted amount)	10 %
Additional charge for discrepancy in the settlement structure (notes shall be packed in a rising order without fold, rubber band or paper clip)	25,00
Additional charge for insufficient voucher or difference in the night safe bag	25,00
Foreign currency in night safe bag (of counted amount)	5 % agio
Cheque/travellerscheque/ payment order in night safe bag	12,00
Receipt of counting by postal service	25,00
Receipt of counting by fax/e-mail	0,00
Nightsafe bags and vouchers are covered by the bank. Customer pays for freight of nightsafe bags and vouchers.	
CASH OUT	
Coins supplied by Loomis Per coin roll	1,00
Notes supplied by Loomis	0,00
Dispatch fee Per order	50,00
COUNTER SERVICES	
Daily settlement at cashier's desk	90,00
Daily settlement at cashier's desk - customers who have not selected Fokus Bank/Danske Bank as their principal banker	100,00
Coin roll from coin roll automate (per coin roll)	3,00
Coin roll collected at cashier's desk (per coin roll)	4,00
Coin roll collected at cashier's desk - customers not selected Fokus Bank/Danske Bank as their principal banker (per coin roll)	10,00
CASH DEPOSITMACHINE	
Daily settlement in the machine	75,00

Prices Fokus Corporate Card		Fee
ANNUAL FEE*		
Fokus Corporate Classic		295,00*
Fokus Corporate Gold (including all-year travel insurance)		595,00*
Fokus Corporate Gold (including all-year travel insurance and lounge)**		1 100,00*
Fokus Corporate Platinum (including all-year travel insurance, lounge and concierge service)		1 595,00*
Internet purchase account		375,00
MasterCard Smart Data Online (limited access/full access)		3000,-/5000,-
Fokus Travel Account, including reports		0,00
Transfer of transactions to Travel Expense System		0,00
Internet bank		0,00
Card Stop Service		0,00
TRANSACTION FEES		
Purchase fee		0,00
Price for withdrawal in Norwegian or foreign ATM		35,00 + 1,5 % of amount withdrawn
Use of card in bank/post office in Norway or abroad		75,00 + 1,5 % of amount withdrawn
Direct debit from credit card account in Internet bank		Interest charged from time of withdrawal
Currency mark-up in Europe		1,75 %
Currency mark-up outside Europe		2 %
INVOICING		
Invoicing fee		0,00
Penalty fee on overdue payments		60,00
Copy of statement		100,00
Interest rate on overdue payments (per month./eff. per year)		1,517% / 19,80%
PRIORITY PASS		
Annual fee*		0,00
Use of lounge, cardholder		0,00
Use of lounge, per guest Gold		190,00
Use of lounge, per guest Platinum		1 guest free***, additional 190,- per guest
OTHER FEES		
Emergency card (Classic og Gold/Platinum)		500,00/0,00
Emergency cash (Classic og Gold/Platinum)		500,00/0,00
Courier service abroad (Classic og Gold/Platinum)		200,00/0,00
Replacement card (Classic/Gold og Platinum)		150,00/0,00
Express order (Classic/Gold og Platinum)		200,00/0,00
VISA CLASSIC		
Annual fee		250,00
Purchase fee Norway (BankAxept)		2,00
Purchase fee foreign (VISA)		10,00
Cashwithdrawal foreign (VISA)		30,00
Currency-markup		1,75 %
Cashwithdrawal in Fokus Bank ATM, mon-fri 08.00-17.00/other hours		0,00/5,00
Cashwithdrawal in other banks ATM, 24 hours		7,00
*Company agreement - ask for price offer		
**By agreement only		
***Platinum only		
Trade Finance		
Please call telephone number + 47 06030 or e-mail trade_finance@fokus.no for price information regarding Trade Finance.		
Business Online - Establishment fees		Fee
Account information and online services		1 000,00
Account information, online services and file transfer		3 000,00
New business under existing agreement		1 000,00
Business PC - Establishment fees and registration		Fee
Establishment, installation and instruction		3 500,00
New business under existing agreement		3 000,00
Extra Cash Management module for businesses under the same agreement, business		3 000,00
Markets Online		Fee
Establishment fee		0,00
Monthly subscription		0,00
Negotiable rate of commission for trade in Norway, Sweden, Denmark		0,15 %
Minimum commission for trade in Norway, Sweden, Denmark		89,00
Negotiable rate of commission for trade in all other markets		0,40 %
Minimum commission for trade in all other markets		299,00

Other fees, electronic self-service systems		Fee
Subscription fees		
Account information and online services, monthly		150,00
Account information, online services and file transfer, monthly		250,00
Extra business to be added to subscription agreement with several businesses, monthly		50,00
CM module (other country in which the Danske Bank Group operates), business (including all users) monthly		250,00
eArchive		
Notification of payment, per payment, per list		0,00
File transfer		
Data input/account data/adjustment of payment via Direct remittance		0,00
Account data, OCR, transfer of data file		5,00
Booking information, eGiro payment, transfer of data file		5,00
Submission Avtalegiro		5,00
Account information		
Information about balance, account and interest		0,00
Group account, question		2,00
Total facilities, screen		0,00
Other services MT940/MT942 and MT101		
Access to Fokus Bank/Danske Bank accounts in other banks		
Establish SWIFT MT940 agreement for one account (account statement sent by Danske Bank to a foreign bank), per customer per country		1 000,00
SWIFT MT940 (account statement sent by Danske Bank to a foreign bank), change of agreement including additional account number, delite etc		350,00
SWIFT MT940 (account statement sent by Danske Bank to a foreign bank), per statement		7,50
Establish SWIFT MT 101 agreement for one account (request for transfer sendt to Danske Bank from a foreign bank) per customer per country		2000,00
SWIFT MT101 change of agreement including additional account number, delite etc		350,00
SWIFT MT101 monthly subscription fee, per customer per country		250,00
SWIFT MT101 Request for transfer, fee depends on transfer type, see price list disbursements foreign		
SWIFT MT101 Reject fee if error, per payment		10,00
Fee for incorrect SWIFT MT101transfer/extra		50,00
Annual maintenance per account per year		2000,00
Access to accounts from other banks in Business Online		
Establish SWIFT MT940 agreement for one account(accounts statement sent to Danske Bank from a foreign bank),per customer per bank		1 000,00
Statement of account received from foreign bank via SWIFT MT940		0,00
Establish SWIFT MT101 agreement for one account(request for transfer sendt from DB to a foreign bank), per customer per country per bank		2000,00
SWIFT MT101 monthly subscription fee, per customer per country		200,00
SWIFT MT101Request for transfer sent to a foreign bank, per transfer		2,75
Other services		
X.25, TCP/IP via ISDN - directly to Fokus Bank/Danske Bank		2 500,00
Connection via external network operator		2 500,00
Additional help provided by DBTS consultant, hourly fee		750,00
Price Nets products		Fee
Autogiro		
Register and change of authorisation	Each authorisation	176,00
Manuel registering of Autogirotransactions	Each transaction	176,00
Change / deletion of not accounted Autogiro orders	Each task	525,00
Autogiro payment reminder	Each transaction	16,00
Autogiro survey / conversion / deletion / stop of authorisations	Each order each agreement ID	1050,00
Authorisation of order because of wrong file from end user	Each order each agreement ID	525,00
Avtalegiro		
Survey payment agreement for recipient agreement	Each order each agreement ID	1325,00
Exchange of Customer ID		1325,00
Direct remit		
Change per transaction		88,00
Change sent inn and not accounted Direct remit transactions	Each file	525,00
Reopening of outgoing payments that have been rejected due to insufficient funds		525,00
Payer initiates new coverage control		525,00
Change not settled task		525,00
Delete not settled task		525,00
OCR		
Transaction statement A + B + D	Each list each agreement	60,00
OCR giro - manual registered customer identification	Each transaction	27,00
Girofax/mail - notice manually sent	Each transmission	100,00
Transmissions		
File transmission from Nets	Each account	5,00
File transmission to Nets	Each account	5,00
Reordering of eNett certificates for transmitter/recipient of data		1050,00
Postal dispatch from Nets	Each transmission each agreement ID	88,00
Receipts	Each list, each agreement ID	65,00
File transmission from Nets (copy)	Each file	525,00
Survey single transactions with no vouchers	Each transaction	150,00
Customer ordered copy	Each transaction	100,00

Prices Collection Service					Fee
Start-up/amendments					
Establishment per company per country			Max. Kr 6700,00	2200,00	
Subscription per company per month			Max. Kr 300,00	100,00	
Own logo, creation/amendment per customer number (Creditor identification)				1700,00	
Amendment fee				450,00	
If the creditor wants to opt for repayment (in the countries where it is permitted) with respect to the Collection Service agreement, a local Business Online module will be necessary and authorisation to operate the debiting account(s). Fees for this service will be at the prices in effect at any time.					
For collection using international invoices in countries other than the Nordic countries, it is necessary to have access to a Collection Service module in one of the Nordic countries.					
Avtalegiro					
Automatic withdrawal with notice				4,00	
Automatic withdrawal without notice				1,50	
For other services, please refer to regular fees					
Autogiro					
Automatic withdrawal with notice				9,70	
Automatic withdrawal without notice				2,00	
For other services, please refer to regular fees					
Invoice					
e-Invoice per transaction incl. invoice hotel				4,20	
For other services, please refer to regular fees					
Printed invoice					
Local invoice (ocr/kid) (1+2+4)				7,70	
International Europe (1+3+4)				10,70	
International outside Europe (1+3+4)				11,80	
1) The price applies to letters up to 50 grams. For items heavier than 50 grams the applicable postage rate is added.					
2) In addition, there is a fee for payments via ocr/kid.					
3) In addition, there is a fee for payments from abroad and any payment from another domestic bank					
4) The price is without tax. Tax will be added.					
Delivery deadlines					
Product	Currency	Requires agreement with debtor	Delivery deadline	Execution day	Explanation
Avtalegiro with text lines	NOK	Yes	1.00pm last bank day in the month	Day 15	Payment can be made between the 15th of the following month and 30 days in the future
Avtalegiro without text lines	NOK	Yes	1.00pm day 9	Day 0	9 calendar days before the payment
Autogiro	NOK	Yes	1.00pm day 0	Day 0	
Local invoice	NOK	No	8.00pm day -1	Day 0	
International invoice (BIC/SWIFT/IBAN)	All	No	8.00pm day -1	Day 0	Local account in the same currency Local account in another country
Note: The number of days stated under deadline is equal to the number of bank days before payment day, unless otherwise stated					
Cut-off for SEPA Direct Debit in Collection Service			Execution Day deadlines		
Earliest creation of collections, both Core and B2B			15CD		
Cut-off for sending first/one-off Core collections			5TD+1CD 1.00 pm		
Cut-off for sending subsequent Core collections			2TD + 1CD 1.00 pm		
Cut-off for sending all types B2B Collections			1TD + 1TD 1.00 pm		
Cut-off for sending request for cancellations			1CD 1.00 pm		
Earliest dispatch to debtor			390CD		
Reference: TD = Target Date CD = Calendar Day					

Corporate BankID Certificate		
Start-up prices/amendments		
Establishment of Corporate Bank ID certificate	By agreement, min.	10000,00
Renewal of Corporate Bank ID certificate		5000,00
Distributing additional information (personal id.nr. or org.nr.) per transaction		2,00
Corporate Bank ID certificate must be renewed every 4th year		
Monthly subscription		
Subscription, including support, per month		500,00
Transaction prices		
Bank ID Identification	Per transaction	2,00
Bank ID Signing	Per transaction	5,00
Business packages		Fee
Fokus Bedrift Komplet (Business Online without file transfer)	Per month	200,00
Fokus Bedrift Komplet (Business Online with file transfer)	Per month	250,00
Per business when various businesses per agreement, with card	Per month	100,00
Per business when various businesses per agreement, without card	Per month	50,00
Fokus Bedrift (Business Online without file transfer)	Per month	150,00
Per business when various businesses under same agreement	Per month	50,00
Fokus Service	Per month	100,00
Business Online - establishment fee (account information and online services)		500,00
Business Online - establishment fee (account information, online services and file transfer)		1000,00
Other fees and products		Fee
Payment to a third party abroad or collection of credit balances from abroad via SWIFT MT198/101, transfer ¹⁰		2,75
Account statement once a month		0,00
Account statement submitted more frequent than once a month (price for each account statement)		12,00
Audit letter sent to customer/auditor		1 500,00
Credit renewal fee, from NOK		2000,00
Security changes		1000,00
Deposit account establishment		500,00
Client account establishment		50,00
Periodamount loan, direct debit (account in Fokus Bank)		30,00
Periodamount loan, bankgiro		75,00
Debt collection cheques	Minimum NOK 400,00 and maximum NOK 3000,00	0,25%
Cash pool system		
Establishing fee cash pool systems		As agreed
Yearly account fee for accounts in cash pool systems		3 000,00
Claims		
Voucher		100,00
Collection voucher		100,00
Collection voucher numer 2 etc		25,00
Copy of accountstatement first month		100,00
Copy of accountstatement following months		25,00
Forreign payments, withdrawel/repeat/alteration/inquiry/return, per transfer		300,00
Currency deposit account		
Opening a currency deposit account		0,00
Deposit of cash	Minimum 250,00	1,5% of amt.
Cash withdrawal	Minimum 250,00	1,5% of amt.

Deposit rate		Fee
Current account / bank overdraft in credit		
0 - 200 000		0,10 %
200 000 - 1 000 000		0,10 %
> 1 000 000		0,10 %
Tax deduction account		
0 - 200 000		0,10 %
200 000 - 1 000 000		0,10 %
> 1 000 000		0,10 %
Operating credit agriculture		
0 - 50 000		0,10 %
> 50 000		0,10 %
Fokus Nettspar Bedrift *		
		2,65 %

*The account is only available through Business Online. During months where deposits are made, lowest interest on current account will be ascribed.

Lending rate		Fee
Operating credit agriculture		From 7,6 %
Standard commission each quarter		0,33 %

¹⁰To which should be added foreign fees

Offices/telephone numbers	
Business Online/Business PC Customer Service Tel. + 47 800 14 648	Corporate office Mid/North Fokuskvartalet 13-15, 7466 Trondheim Tel. + 47 915 06030
Fokus Bank, Service line, Corporate Tel. + 47 915 06030	Corporate office South/West Nedre Strandgaten 33, 4000 Stavanger Tel. + 47 915 06030
Fokus Bank, Head Office Fokuskvartalet 13-15, 7466 Trondheim Tel. + 47 915 06030	
Corporate office, East Stortingsgaten 6, 0107 Oslo Tel. + 47 915 06030	