



BNP Paribas S.A. Denmark,  
filial af BNP Paribas S.A, Frankrig

Flow Essentials

Valid from 01.04.2024



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## **BNP Paribas S.A. Denmark, filial af BNP Paribas S.A. Frankrig**

Branch Address:

Adelgade 12, 3rd floor  
1304 Copenhagen K  
Denmark  
Tel: +45 32 71 19 00  
SWIFT BIC: FTSBDKKK  
CVR-number: 38451634



## Transactions & Services – Fees

### Flow Essentials

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
Flow Essentials Package	/Month	2,600.00	DKK

### Payments

#### SEPA Payments

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>SEPA Credit Transfer</b>			
SEPA CT – Standard	/Transaction	Free of charge	DKK
SEPA CT – Same day value	/Transaction	Free of charge	DKK
SEPA CT – In-house	/Transaction	Free of charge	DKK
SEPA CT - Intercompany	/Transaction	Free of charge	DKK
SEPA CT – Salary / Tax / Pension	/Transaction	Free of charge	DKK
<b>SEPA direct debit (debtor side)</b>			
SEPA DD – CORE (debtor side)	/Transaction	Free of charge	DKK
SEPA DD – B2B (debtor side)	/Transaction	Free of charge	DKK

#### Domestic Payments

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Domestic Credit Transfer</b>			
Domestic CT - Standard	/Transaction	Free of charge	DKK
Domestic CT – Same day / faster payment	/Transaction	Free of charge	DKK
Domestic CT – Urgent (RTGS)	/Transaction	450.00	DKK
Domestic CT – In-house	/Transaction	Free of charge	DKK
Domestic CT – Intercompany	/Transaction	Free of charge	DKK
Domestic CT – Salary	/Transaction	Free of charge	DKK
Domestic CT – FI / Giro card	/Transaction	Free of charge	DKK



International Payments

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>International Credit Transfer</b>			
International CT – Standard	/Transaction	90.00	DKK
International CT – Urgent	/Transaction	450.00	DKK
International CT – In-house	/Transaction	85.00	DKK

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
International CT - Intercompany	/Transaction	225.00	DKK
Euro RTGS - Urgent	/Transaction	450.00	DKK
Euro RTGS – Intercompany	/Transaction	225.00	DKK

**Collections**

SEPA Receivables

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>SEPA Direct Debit (creditor side)</b>			
SEPA DD – CORE (creditor side)	/Transaction	Free of charge	DKK
SEPA DD – B2B (creditor side)	/Transaction	Free of charge	DKK
<b>SEPA Credit Transfer (incoming)</b>			
SEPA CT Incoming – Standard	/Transaction	Free of charge	DKK
SEPA CT incoming – In-house	/Transaction	Free of charge	DKK
SEPA CT incoming – Intercompany	/Transaction	Free of charge	DKK

Domestic Receivables

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Domestic Credit Transfer (incoming)</b>			
Domestic CT incoming – Standard	/Transaction	Free of charge	DKK
Domestic CT incoming – Urgent (RTGS)	/Transaction	50.00	DKK
Domestic CT incoming – FI card	/Transaction	Free of charge	DKK



International Receivables

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>International Credit Transfer (incoming)</b>			
International CT incoming – Standard	/Transaction	50.00	DKK
International CT incoming – In-house	/Transaction	50.00	DKK
International CT incoming – Intercompany	/Transaction	50.00	DKK

**Other Services**

Transaction Services

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Processing services</b>			
OUR charge	/Transaction	230.00	DKK
<b>R Transactions</b>			
SEPA CT – R Transactions (credit)	/Transaction	45.00	DKK
International CT – R Transactions	/Transaction	45.00	DKK
SEPA DD – R Transactions – CORE (debtor side)	/Transaction	45.00	DKK
SEPA DD – R Transactions – B2B (debtor side)	/Transaction	45.00	DKK
SEPA DD – Processing fee for a notification about rejection of direct debit	/Transaction	10.00	DKK
<b>Non-STP services</b>			
Cancel	/Occurrence	170.00	DKK
Investigation	/Hour	900.00	DKK
Manual input	/Transaction	1,200.00	DKK

Other Services

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Account Services</b>			
Account maintenance	/Month	Free of charge	DKK



PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Client Implementation</b>			
Cash Management –Client Implementation	/Implementation	7,500.00	DKK
<b>Certification</b>			
Audit certificate upon customer request	/Occurrence	1,500.00	DKK
Administrative and legal update per legal entity	/Year	4,050.00.00	DKK
<b>Client services support</b>			
Client services support upon customer request	/Hour	980.00	DKK
Cash Customer Services (CCS)	/Month	2,815.00	DKK
Production of duplicate document upon customer request	/Occurrence	450.00	DKK

## Liquidity Management

### Physical Pooling

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Physical Pooling – Cash Concentration</b>			
Physical Pooling – Implementation fee	/Implementation	8,500.00	DKK
Physical Pooling – Master account	/Month	255.00	DKK
Physical Pooling – Participating account – Within BNPP	/Month	450.00	DKK
Physical Pooling – Participating account –3 <sup>rd</sup> party bank	/Month	855.00	DKK
Physical Pooling – Cash Concentration – Balance alert email	/Month	90.00	DKK
<b>Physical Pooling – Cash Intercompany</b>			
Physical Pooling – Cash Intercompany – Lending / Borrowing position statement	/Month	170.00	DKK
Physical Pooling – Cash Intercompany – Lending / Borrowing interest statement	/Month	250.00	DKK
Physical Pooling – Cash Intercompany – Lending / Borrowing email alerts	/Month	35.00	DKK



## Channels and Information Reporting

### Connexis

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Connexis Cash - Implementation</b>			
Connexis Cash – Implementation fee	/Implementation	4,000.00	DKK
Connexis Cash – Additional training session – At client site	/Training	2,845.00	DKK
Connexis Cash – Additional training session - Remote	/Training	1,500.00	DKK
<b>Connexis Cash – Servicing</b>			
Connexis Cash – Servicing fee – Reporting module	/Month	Free of charge	DKK
Connexis Cash – Servicing fee – Reporting & Cash modules	/Month	Free of charge	DKK
Connexis Cash – Servicing fee - Liquidity Management module – Cash Intercompany	/Month	225.00	DKK
Connexis Cash – Servicing fee – Reporting module – 3 <sup>rd</sup> party bank	/Month	450.00	DKK
Connexis Cash – Servicing fee – Liquidity Management module – Cash Concentration	/Month	1,700.00	DKK
Connexis Cash – Servicing fee – Reporting & Cash modules – 3 <sup>rd</sup> party bank	/Month	850.00	DKK
Connexis Cash – Servicing fee – Gateway Online	/Month	3,000.00	DKK
Connexis Cash – Servicing fee – Copy of MT103	/Month	375.00	DKK
<b>Connexis Cash – Other Services</b>			
Connexis Cash – Other Services – Security token	/Token	Free of charge	DKK
Connexis Cash – Other services – Update user token	/Token	125.00	DKK
Connexis Cash – Other services – Block / unblock user	/Event	75.00	DKK
<b>Connexis Gateway</b>			
Connexis Gateway – Implementation fee	/Implementation	25,700.00	DKK
Connexis Gateway – Servicing fee – Reporting module	/Month	600.00	DKK
Connexis Gateway – Servicing fee – Reporting & Cash modules	/Month	855.00	DKK



SWIFTNET

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>SWIFTNET Implementation</b>			
SWIFTNET – Implementation fee – FIN and FileAct	/Implementation	20,000.00	DKK
<b>SWIFTNET - Servicing</b>			
SWIFTNET – Servicing fee – Client to bank & bank to client	/Month	425.00	DKK
SWIFTNET – Servicing fee – Client to bank & bank to client – 3 <sup>rd</sup> party bank	/Month	600.00	DKK
<b>SWIFTNET – Other Services</b>			
SWIFTNET– Other services – Security token (3Skey)	/Item	690.00	DKK

Global EBICS

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Global EBICS - Implementation</b>			
Global EBICS – Implementation fee	/Implementation	20,000.00	DKK
<b>Global EBICS – Servicing</b>			
Global EBICS – Servicing fee – Client to bank & bank to client	/Month	450.00	DKK
Global EBICS – Servicing fee – Client to bank & bank to client- 3 <sup>rd</sup> party bank	/Month	600.00	DKK
<b>Global EBICS – Other Services</b>			
Global EBICS – Other services – Security token (3Skey)	/Item	700.00	DKK





Data exchange

PRODUCT / SERVICE	PRICING UNIT	PRICE	CURRENCY
<b>Account Statement</b>			
Account Statement – Standard – Electronic	/Month	Free of charge	DKK
Account Statement – Premium – Electronic	/Month	Free of charge	DKK
<b>Transaction Reporting</b>			
Reception of MT101	/Month	850.00	DKK



## Terms & Conditions

### General Information

All charges are in DKK.

Charges are applied for standard transaction volumes. Unless otherwise is agreed fees will be debited your account in the beginning of each month.

Payments marked with charge code OUR are subject to surcharge according to the price list. No further fees in relation to charge code OUR will be applied after execution.

The scale of charges is subject to the general terms and conditions of BNP Paribas S.A. Denmark, filial af BNP Paribas S.A. Frankrig which also reserves the right to charge additional fees for other services not listed in this catalogue.

### Value Dates and Execution Time

The value dates for electronic payment transactions are stated below.

#### Domestic Transfers

Standard transfer (Account to Account) the value date will be the Bank Business Day of booking and the execution date will be the Bank Business Day of booking + 1 Bank Business Day.

For FI and Giro the value date will be the Bank Business Day of booking and the execution date will be the Bank Business Day of booking + 1 Bank Business Day.

Via Danish Central Bank the value date will be the Bank Business Day of booking and the execution date will be the Bank Business Day of booking.

Same-Day-Value transfer (SDVA) the value date will be the Bank Business Day of booking and the execution date will be the Bank Business Day of booking.

For domestic incoming, the value date will be Bank Business Day on which the funds are available.

#### SEPA Transfers

For a SEPA Credit Transfer, the value date will be the Bank Business Day of booking and the execution date will be the Bank Business Day of booking +1 Bank Business Day.

For a SEPA Credit Transfer Urgent, the value date will be the Bank Business Day of booking and the execution date will be the Bank Business Day of booking.

For SEPA incoming, the value date will be Bank Business Day on which funds are available.

#### International Transfers

##### **Outgoing payments without currency conversion**

Standard payment (non-urgent): the value date will be Bank Business Day of booking and the execution date will be the Bank Business Day of booking + 1 Bank Business Day.

Urgent, INTC, CORT:

The value date will be Bank Business Day of booking and the execution date will be the Bank Business Day of booking

##### **Outgoing payments with currency conversion**

Standard payments in EEA currencies with destination within EEA: the value date will be Bank Business Day of booking and the execution date will be the Bank Business Day of booking + 1 Bank Business Day.



Standard payments in other currencies: the value date will be Bank Business Day of booking and the execution date will be the Bank Business Day of booking + 2 Bank Business Days.

URGP, SDVA, INTC, CORT: the value date will be Bank Business Day of booking and the execution date will be the Bank Business Day of booking

NB! The execution time may be extended depending on the time zone of the payment currency or destination.

#### **Incoming payments without currency conversion**

Standard payments (non-urgent) EEA payment currency:

The value date will be Bank Business Day on which the funds are available

URGP, SDVA, INTC, CORT:

The value date will be Bank Business Day on which the funds are available.

#### **Incoming payments with currency conversion**

Standard payments EEA currencies: The value date will be Bank Business Day on which the funds are available

Standard payments (non-urgent) other currencies:

The value date will be Bank Business Day on which the funds are available + 2 Bank Business Days

URGP, SDVA, INTC, CORT: The value date will be Bank Business Day on which the funds are available.

Currency conversions involving exotic currencies may take extra days extra both for incoming and outgoing payments.

## **Cut-Off Times**

The Bank executes payment on orders on Bank Business Days. The Bank has established cut-off times for the Payment Order Receipt Time.

Cut-off times (COT) define the end of a Bank Business Day in relation to, but not limited to, Payment Order Receipt Time, value dates, receipt of funds and possibility of revocation of payment orders.

In determining the point in time of receipt of order:

Any order received by the Bank before cut-off time on any given Bank Business Day will be treated the same Bank Business Day;

Any order received by the Bank at or after the cut-off time on any given Bank Business Day shall be treated the next Bank Business Day; and

Any order received by the Bank on a day which is not a Bank Business Day will be treated the next Bank Business Day.

#### **Domestic Transfers**

The cut-off time for domestic standard transfer is D-1 15:00.

The cut-off time for SDVA is D 10:30.

The cut-off time for domestic Urgent transfer via the Danish Central Bank is D 11:00.



The cut-off time for incoming domestic is D 14:00.

SEPA Transfers

The cut-off time for standard EUR payments is D-1 17:00.

The cut-off time for Urgent EUR payments is D 14:00.

The cut-off time for incoming SEPA transfers is D 15:00.

International Transfers

The cut-off time for non-Urgent transfers in DKK is D-1 10:00.

The cut-off time for Urgent transfers in DKK is D 10:00.

The cut-off time for non-Urgent Transfers in EUR is D-1 16:00.

The cut-off time for Urgent transfers in EUR D 16:00.

The cut-off time for non-Urgent transfers in GBP is D-2 15:00.

The cut-off time for Urgent transfers in GBP is D 15:00.

The cut-off time for non-Urgent transfers in NOK is D-1 10:00.

The cut-off time for Urgent transfers in NOK is D 10:00.

The cut-off time for non-Urgent transfers in SEK is D-1 11:00.

The cut-off time for Urgent transfers in SEK is D 11:00.

The cut-off time for non-Urgent transfers in USD is D-2 16:00.

The cut-off time for Urgent transfers in USD D 16:00.

The cut-off time for incoming currency transfer is equal to the above cut-off time per currency.

D= day when funds are available at Beneficiary's Bank = Settlement Date.

Cut-off times for currencies not mentioned above are available upon request (in which case the applicable conditions will be given prior to the ordering).

## Interest Rates

The Bank applies the following credit interest rates:

Interest rate on SEK credit balances is SWESTR - 0,60%.

Interest rate on DKK credit balances is DESTR - 0,60%.

Interest rate on NOK credit balances is NOWA - 0,70%.

Interest rate on EUR credit balances is 0 %.

Interest rates on credit balances in other currencies are available on request

The Bank is entitled to demand interest at a higher rate than the standard rate, if unauthorized overdraft is made or an amount due is arrears. The Bank may charge a service fee for any reminders sent.



## Disclaimer

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All prices listed herein are in DKK and exclude VAT except where stated otherwise