

TARIFF & CUT-OFF TIMES - IRELAND

January 2018

Domestic Outgoing Payments

| Transfer Type | Product | Value dating at sender | Value dating receiving bank | Fee per transaction | Cut-off time (local time) |
|----------------------|-----------------------------------------------------------|------------------------|-----------------------------|---------------------|---------------------------|
| Third-party payments | Account Transfer - External Within Danske Bank in Ireland | Day 0 | Day 0 | €0.19 | 5.30 pm |
| | Account Transfer - External SEPA credit transfer | Day 0 | Day 1 | €0.19 | 3.30 pm |
| | Same day domestic payment | Day 0 | Day 0 | €15.00 | 3.30 pm |
| Group transfers | Account Transfer - Internal Within Danske Bank in Ireland | Day 0 | Day 0 | €0.00 | 5.30 pm |

- Value dating at sender is the day that the customer's account is debited for the transaction for interest purposes.
- All domestic payments are booked on Day 0.

Domestic Incoming Payments

| Transfer Type | Product | Value dating at receiver | Value dating receiving bank | Fee per transaction | Cut-off time (local time) |
|----------------------|--------------------------------------------------------------------|--------------------------|-----------------------------|---------------------|---------------------------|
| Third-party payments | SEPA credit transfer | Day 0 | Day 0 | €0.19 | 5.30 pm |
| | Incoming SEPA direct debit collection | Day 0 | Day 0 | €0.19 | 5.30 pm |
| | Account transfer within Danske Bank in Ireland | Day 0 | Day 0 | €0.19 | 5.30 pm |
| | Same day domestic payment | Day 0 | Day 0 | €0.19 | 5.30 pm |
| Group transfers | Account Transfer - Internal Within Danske Bank, without conversion | Day 0 | Day 0 | €0.00 | 5.30 pm |
| | Account Transfer - Internal Within Danske Bank, with conversion | Day 0 | Day 0 | €0.00 | 5.30 pm |

- Value dating at receiver is the day that the customer's account is credited for the transaction for interest purposes.
- Receiving bank is Danske Bank in Ireland.

International Outgoing Payments

| Transfer Type | Product | Currency | Value dating at sender | Value dating at receiving bank | Fee per transaction | Manual Fee | Cut-off time (local time) |
|----------------------|--------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------|--------------------------------|------------------------------------|-----------------------------------|---------------------------|
| Third-party payments | Standard transfer* to a third party account outside the Danske Bank Group | EUR Compliant with EU Regulation* | Day 0 | Day 1 | €0.19 | €0.75 | 4.30 pm |
| | | EUR Non-compliant with EU Regulation* | Day 0 | Day 1 | €12.00 | €20.00 | 4.30 pm |
| | | EUR Outside the EEA | Day 0 | Day 2 | €12.00 | €20.00 | 4.30 pm |
| | | Other major currencies Within or outside the EEA | Day 0 | Day 2 | 0.15% Min €10.00 Max €30.00 | 0.2% Min €15.00 Max €35.00 | 4.30 pm |
| | Standard transfer to a third party account within the Danske Bank Group with conversion | EUR | Day 0 | Day 0 | €0.19 | €0.75 | 4.30 pm |
| | | Other major currencies | Day 0 | Day 2 | 0.15% Min €10.00 Max €30.00 | 0.2% Min €15.00 Max €35.00 | 4.30 pm |
| | Standard transfer to a third party account within the Danske Bank Group without conversion | EUR | Day 0 | Day 0 | €0.19 | €0.75 | 4.30 pm |
| | | Other EEA currencies | Day 0 | Day 0 | 0.15% Min €10.00 Max €30.00 | 0.2% Min €15.00 Max €35.00 | 4.30 pm |
| | | Other major currencies | Day 0 | Day 2 | 0.15% Min €10.00 Max €30.00 | 0.2% Min €15.00 Max €35.00 | 4.30 pm |
| | Express transfer to a third party account outside the Danske Bank Group | EUR (within the EEA) | Day 0 | Day 0 | € 15.00 | €25.00 | 2.30 pm |
| | | BGN, CHF, CZK, HUF, ISK, PLN, RON | Day 0 | Day 0 | 0.15 % Min €15.00 Max €35.00 | 0.20% Min €20.00 Max €45.00 | 10.00 am |
| | | DKK, EUR, GBP, NOK, SEK, USD | Day 0 | Day 0 | | | 2.30 pm |
| | | Other major currencies | Day 1 | Day 1 | | | 2.30 pm |

Danske Bank A/S (trading as Danske Bank) is authorised by the Danish FSA in Denmark and is regulated by the Central Bank of Ireland for conduct of business rules.

Registered branch in Ireland Company No. 905623 with office at: 3rd Floor, International House, 3 Harbourmaster Place, IFSC, Dublin 1. Registered office in Denmark: 2-12, Holmens Kanal, DK-1092 Copenhagen K, Denmark.

Danske Bank A/S Irish branch trades as Danske Bank Ireland. Danske Bank A/S is a plc registered in Copenhagen, CVR-no. 61126228, at the Danish DCCA.

International Outgoing Payments

| Transfer Type | Product | Currency | Value dating at sender | Value dating at receiving bank | Fee per transaction | Cut-off time (local time) |
|--------------------------------------------------------|----------------------------------------------------------------------------------------|--------------------------------------------|------------------------|--------------------------------|---------------------|---------------------------|
| Inter-company/Group transfers within Danske Bank Group | Group Transfer to own account within the Danske Bank Group | All Currencies | Day 0 | Day 0 | €0.00 | 5.30 pm |
| Inter-company/Group transfers to other banks | Group Transfer Transfer to own/sister company account outside the Danske Bank Group | EUR | Day 0 | Day 0 | €0.19 | 2.30 pm |
| | | DKK, GBP, NOK, SEK, USD | Day 0 | Day 0 | €14.00 | 2.30 pm |
| | | BGN, CHF, CZK, HUF, ISK, PLN, RON | Day 0 | Day 0 | €14.00 | 10.00 am |
| | | Other currencies within or outside the EEA | Day 1 | Day 1 | €14.00 | 2.30 pm |

- Value dating at sender is the day that the customer's account is debited for the transaction for interest purposes.

International Incoming Payments

| Transfer Type | Product | Currency | Value dating at Receiver | Value dating at Receiving Bank | Fee Per Transaction | Cut-Off Time (Local Time) |
|----------------------------------------------------------|--------------------------------------|-------------------------------------------------|--------------------------|--------------------------------|---------------------|---------------------------|
| Third-party payments | Incoming Transfer without Conversion | EUR from EEA | Day 0 | Day 0 | €0.19 | 5.00 pm |
| | | All other EEA currencies | Day 0 | Day 0 | €6.00 | 5.00 pm |
| | | All EUR outside EEA | Day 0 | Day 0 | €6.00 | 5.00 pm |
| | | Other major currencies | Day 0 | Day 0 | €6.00 | 5.00 pm |
| | Incoming Transfer with Conversion | All major currencies | Day 0 | Day 0 | €6.00 | 5.00 pm |
| Inter-company/Group transfers within Danske Bank Group** | Without and with conversion | All major currencies | Day 0 | Day 0 | €0.00 | 5.30 pm |
| Inter-company/Group transfers from other banks | Without and with conversion | EUR from EEA | Day 0 | Day 0 | €0.19 | 5.00 pm |
| | | All other EEA currencies All EUR outside EEA | Day 0 | Day 0 | €6.00 | 5.00 pm |
| | | Other major currencies | Day 1 | Day 1 | €6.00 | 5.00 pm |

**Applies to transfers to Danske Bank entities in Denmark, Sweden, Norway, Finland, Poland, Luxembourg, Ireland, Northern Ireland and Germany. For transfers to other Danske Bank entities in Estonia, Latvia & Russia the fee remains at €0.00 but other terms for "Group Transfer outside the Danske Bank Group" applies.

- Value dating at receiver is the date the customer is credited in Danske Bank. Value dating at receiving bank is when funds are available to the receiving bank.

* All EU - Standard transfers must meet the following regulations: [Regulation (EC) No 924/2009 on cross-border payments, [as amended]]

- The payment must be denominated in EUR (Euro).
- The payment must be effected within the EEA countries.
- The beneficiary account's IBAN (International Bank Account Number) must be included (if it is missing or incorrect, it will incur a fee of €10.00 per transaction and the value date may be affected).
- The remitter and beneficiary of the payment must each pay their own bank charges.
- The remitting and beneficiary banks must be able to effect payments without manual processing (if additional processing is required in Danske Bank, a fee of €8.00 will be charged per transaction).

Payments in EUR to an EU member state, Norway, Liechtenstein, Iceland (EEA Countries) and Switzerland are rejected unless they contain a correct IBAN.

Fee Options

With some exceptions due to regulations (see table below), Customers can choose from three options when paying fees on an international transfer:

- **SHA** - The customer pays fees charged by Danske Bank and the beneficiary pays fees levied by their bank including any correspondent banks.
- **BEN** - The customer's fee levied by Danske Bank is charged to the beneficiary, as well as fees levied by their bank and any intermediary bank.
- **OUR** - The customer pays the fees levied by Danske Bank and the beneficiary's fees including any correspondent bank's fees. If Danske Bank knows the other bank's fee, this will be charged on the day of the transaction. If not, the fee will be applied at a later stage.

| Fee Options | Payments to EU/EEA Countries | Payments to Other Countries |
|-------------------------------------------------------------------------|------------------------------|-----------------------------|
| EU/EEA-Currencies without conversion, e.g. EUR debited to a EUR account | SHA | SHA, OUR, BEN |
| EU/EEA-Currencies with conversion, e.g. SEK debited to a DKK account | SHA | SHA, OUR, BEN |
| Non EU/EEA Currencies | SHA | SHA, OUR, BEN |

Intermediary Fees

Further receiving bank charges may be applied in cases where Danske Bank needs to use an intermediary bank to transfer the funds. In this case, this fee may be charged back to the customer.

Exchange Rates

Where a transaction involves an exchange from one currency to another, the currency exchange rate used will be that applicable at the time of processing. Our Foreign Currency Rates of Exchange will be available from our website (www.danskebank.ie).

Our foreign currency exchange rates are calculated each morning based on mid-market rates with a fixed percentage margin. In cases where a customer requests a negotiated rate, we may agree to a currency exchange rate based off the prevailing market rate at that time and at or within the spreads on our rates. The actual rate of exchange for a transaction will be detailed on your receipt.

Other Related Fees

Missing or Incorrect IBAN - €10 - A valid IBAN should be supplied for all cross-border European payments irrespective of the currency being sent.

Manual Processing - €8 - Applies when a payment cannot be processed to the Beneficiary's bank without first being processed manually by Danske Bank, e.g. Invalid BIC Code.