

Standard FX margins for Danske Bank A/S, London Branch with effect from 1 April 2022

CCY code	Currency	Standard FX margin when Bank buys	Standard FX margin when Bank sells
AUD	Australian Dollar	-1.0%	+ 1.0%
CAD	Canadian Dollar	-1.0%	+ 1.0%
CHF	Swiss Franc	-1.0%	+ 1.0%
DKK	Danish Kroner	-1.0%	+ 1.0%
EUR	Euro	-1.0%	+ 1.0%
JPY	Japanese Yen	-1.0%	+ 1.0%
NOK	Norwegian Kroner	-1.0%	+ 1.0%
SEK	Swedish Kroner	-1.0%	+ 1.0%
USD	US Dollar	-1.0%	+ 1.0%
NZD	New Zealand Dollar	-1.0%	+ 1.0%
PLN	Polish Zloty	-2.0%	+ 2.0%
SGD	Singapore Dollar	-2.0%	+ 2.0%
CZK	Czech Koruna	-2.0%	+ 2.0%
CNY	Chinese Yuan	-2.0%	+ 2.0%
CNH	Chinese Yuan (offshore)	-2.0%	+ 2.0%
HKD	Hong Kong Dollar	-2.0%	+ 2.0%

Note:

The standard FX margins above are shown against GBP as the base currency for the currency exchange. If a currency exchange is made between two currencies neither or which are GBP, the margin applied to the currency exchange will be the margin which has the higher absolute value of the two margins applicable to those currencies as shown above.

If one or both of the currencies in the exchange is/are not shown above the margin applied will be -3.0% when the Bank buys the currency and +3.0% when the Bank sells the currency.

By way of example:

- if the Bank buys EUR and sells GBP (i.e. a GBP account is debited to pay an amount in EUR), the margin applied will be -1.0%
- if the Bank sells EUR and buys PLN (i.e. a EUR account is debited to pay an amount in PLN), the margin applied will be -2.0%
- if the Bank sells EUR and buys ZAR (i.e. a EUR account is debited to pay an amount in ZAR), the margin applied will be +3.0%

The actual exchange rate achieved will be the Danske Bank Exchange Rate. The Danske Bank Exchange Rate for any currency exchange is the sum of the then current interbank bid or offer (as applicable) exchange rate available to the Bank for that currency exchange and the margin shown in the above table. The Danske Bank Exchange Rate for each currency exchange can be viewed in real time through the then-current currency and rates module in District. As the interbank exchange rates are live rates, the actual rate of exchange applied to a transaction may be different to the rate last viewed by You on the then-current currency and rates module in District or shown to You as an indicative rate for the transaction in District.