

## Price list – euro loans to personal customers in France

Prices are effective from April 5 2016. Terms and fees are subject to change.

	Price
<i>Fees</i>	Fees are offset against the proceeds of a loan at disbursement or charged on completion of the loan, for instance in connection with the first mortgage payment. All costs are payable in EUR.
<i>New loan</i>	Upfront commission Up to EUR 2,500 Copy register EUR 20 Property valuation by local valuer - Flat EUR 600 - House EUR 900
<i>Legal fees</i>	Legal fees EUR 780
<i>Fixed-price agreement, etc</i>	Conclusion or amendment of fixed-price agreement EUR 70 per loan case
<i>Supplementary services</i>	Services <sup>1)</sup> EUR 25 per service <sup>1)</sup> The fee includes service printouts of eg loan statements and repayment schedules, mortgage copies and payment notices. Alternatively, the fee may be charged on the basis of time spent.
<i>Annual loan statement</i>	Annual subscription fee EUR 7 per customer Hard copy, order charge EUR 25 per copy Receive your annual loan statement free of charge via e-Boks. Sign up at <a href="http://www.e-boks.dk">www.e-boks.dk</a> . Information is also available from SKAT at tel +45 70 10 10 70.
<i>Interest rate adjustment</i>	Fee for refinancing changes EUR 105 Price spread, refinancing of ARMs with 1 year or 2-year interest rate adjustment 0.30 point Price spread, refinancing of ARMs with 3-year interest rate adjustment 0.20 point
<i>Prepayment<sup>1)</sup></i>	Fee for prepayment offer EUR 30 per prepayment offer Fee for prepayment/reduction EUR 100 per loan <sup>1)</sup> Legal fees are calculated by Nykredit, and the borrower will be notified thereof when prepayment offers are made.
<i>Assumption of debt<sup>1)</sup></i>	Fees EUR 2.500 per loan <sup>1)</sup> Legal fees are calculated by Nykredit, and the borrower will be notified thereof when prepayment offers are made.
<i>Arrears</i>	Default interest rate 4% annually of the amount due until payment is made Reminders EUR 15 per letter Extension agreement EUR 20 per letter - the first within one year No charge Default fees EUR 13 per property
<i>Registration and notarial fees</i>	Fee payable for notary and mortgage registration services Calculated as a fixed amount plus a variable percentage of the loan amount. The fee will be specified in the loan offer.
<i>Trading commission and price spread on bond trading</i>	On the sale of bonds at current prices, trading commission based on the market value will be payable. Furthermore, a price spread will be charged.
	Trading commission on new loan 0,15% of market value, a min of EUR 30 Trading commission on prepayment 0,15% of market value, a min of EUR 30

Under fixed-price agreements, trading commission based on the market value and a price spread are payable as on a sale of bonds at current prices. Under forward price contracts, commission is payable as on a sale of bonds at current market prices.

For further information on bond trading, please see General Business Terms for Bond Trading.

---

*Administration margin*

The administration margin is fixed in connection with disbursement of the loan. The administration margin depends on the size of the loan and the customer's business with Nykredit.

Personal customers are currently charged an administration margin between 1.20 and 2.30 percentage points.

---

For further information, please call Nykredit, International Lending, +45 4455 1535.

*Updated the 24<sup>th</sup> of November 2016.*