

# Cash Management Products

SEB Norway

**Price List 2021**

The SEB logo is located in the bottom right corner of the page. It consists of the letters 'S', 'E', and 'B' in a bold, white, sans-serif font, each separated by a vertical white line. The logo is set against a solid green square background.

**S|E|B**

<b>1.</b>	<b>Cash Positioning</b>	<b>3</b>
1.1	Implementation	3
1.2	Accounts and related services	3
1.3	Liquidity Management	3
1.4	Cash Concentration	3
1.5	Virtual Cash Management	4
1.6	Deposit Fee	4
<b>2.</b>	<b>Short-Term Investment</b>	<b>5</b>
2.1	Terms and conditions for accounts	5
<b>3.</b>	<b>Electronic invoicing</b>	<b>6</b>
3.1	Electronic invoicing	6
<b>4.</b>	<b>Payments</b>	<b>7</b>
4.1	Domestic payments - Receivables	7
4.2	Domestic payments - Payables	8
4.3	SEPA- Payments - Receivables	8
4.4	SEPA- Payments - Payables	9
4.5	SEPA- Payments - Related services	9
4.6	International payments - Receivables	9
4.7	International payments - Payables	9
4.8	Payment related services	10
<b>5.</b>	<b>Global Channels</b>	<b>11</b>
5.1	C&I Online	11
5.2	Integration Services	11
5.3	Reporting in Global Standards	12
<b>6.</b>	<b>Additional Services</b>	<b>13</b>
6.1	Resources and projects	13
6.2	Advanced support	13
6.3	Statistics	13
6.4	Fast Track	13
6.5	Extra services outside standard offering	13
6.6	Mail & Courier	14

# 1. Cash Positioning

## 1.1 Implementation

IMPLEMENTATION FEES	COMMENTS	NOK
Current account	Per account opening	500,00
Deposit account in respect of tenancy	Per account opening	5 000,00
Cash Concentration	Per event and source account	800,00
Nordic and Zero balancing cash pools	Per implementation	4 000,00

## 1.2 Accounts and related services

ACCOUNTS AND RELATED SERVICES	COMMENTS	NOK
Current account	Per account and month	150,00
Statement on paper, monthly <sup>1</sup>	Per account and month	100,00
Account statement, more frequently than monthly	Per account and month	500,00
Audit report	Per report	2 000,00
Escrow agreement <sup>2</sup>		
- Implementation fee	Per event	According to complexity
- Additional administration fee	Per started hour (excl. VAT)	3 000,00

## 1.3 Liquidity Management

CASH POOLS	COMMENTS	NOK
Nordic and Zero balancing cash pool, per included consolidation account, master account, summary account, transaction account and current account.	Per account and month	300,00
Administration fee; Changes in cash pool internal interest and internal credit conditions performed by SEB	Per hour	1 400,00
Reconstruction of cash pools	Per started hour	1 400,00

ADVANCED FEATURES	COMMENTS	NOK
Liquidity Optimisation	Monthly per master account, consolidation and stand alone account	According to offer
Overdraft Flex facility	Monthly per master account, consolidation and stand alone account	According to offer

## 1.4 Cash Concentration

AUTOMATED SWEEPS/TOPPING	COMMENTS	NOK
Maintenance and monthly fee	Per account and month	According to offer

<sup>1</sup> Stated fee is per address (statements per e-mail are free of charge)

<sup>2</sup> Escrow is a tailor made service to companies that needs to secure that certain obligations are fulfilled in relation to a business agreement.

## 1.5 Virtual Cash Management

VCM	COMMENTS	NOK
Virtual Cash Management	Per implementation	According to offer

## 1.6 Deposit Fee

DEPOSIT FEE	COMMENTS	NOK
A deposit fee is charged for currencies where the deposit rate in the applicable central bank is zero or negative. The deposit fee, as determined by the bank from time to time, is calculated on daily booked balances and charged monthly		

## 2. Short-Term Investment

### 2.1 Terms and conditions for accounts

A specific SEB Base Rate is set for each currency. Information regarding Base Rates can be found at SEB's Internet page [sebgroun.com/rates](http://sebgroun.com/rates). Please note that changes in the Bank's Base Rates will not be advised separately.

SERVICE	COMMENTS	NOK
Deposit rate, standard currencies <sup>1</sup>	Quarterly in arrears	SEB's Base Rate in respective currency -2.00 % p.a.
Deposit rate, other currencies <sup>2</sup>	Quarterly in arrears	SEB's Base Rate in respective currency -2.50 % p.a.
Overdraft facility rate <sup>3</sup>	Quarterly in arrears	Determined by the Bank from time to time
Overdraft facility fee	Annually in advance	Determined by the Bank from time to time
Unauthorized overdraft	Quarterly in arrears	Determined by the Bank from time to time
Fee for unauthorized overdraft	Per event	500,00
Prolongation of overdraft facility	Per event	1 000,00

<sup>1</sup> Standard currencies: EUR, USD, GBP, SEK, DKK and NOK

<sup>2</sup> For Accounts held in a currency other than the currency of the country where the relevant Account is located, interest is offered for those currencies that the Bank from time to time considers having an effective market.

<sup>3</sup> Any granting of credit facilities would be specified in a separate facility letter.

## 3. Electronic invoicing

### 3.1 Electronic invoicing

INVOICE ISSUER	COMMENTS	NOK
eInvoice B2C		
Implementation fee	Per set-up	10 000,00
Maintenance fee	Per month	150,00
Transaction fee	Per transaction	4,00
Web hotel	Per invoice	1,50
eInvoice B2B (file transfer)		
Implementation fee	Up to 8 hours of testing	10 000,00
Maintenance fee	Per month	250,00
Transaction fee	Per transaction	3,50
Attachments	Per attachment	1,50
eInvoice B2B (web-portal)		
Implementation fee	Per event	2 000,00
Maintenance fee	Per month	150,00
Transaction fee	Per transaction	7,00

INVOICE RECEIVER	COMMENTS	NOK
eInvoice B2B (file transfer)		
Implementation fee	Implementation fee includes up to 8 hours of testing	10 000,00
Maintenance fee	Per month	250,00
Transaction fee	Per transaction	3,50
Rejected transaction reported on eMail	Per transaction	3,50
Other services related to electronic invoicing		According to offer

## 4. Payments

### 4.1 Domestic payments - Receivables

INCOMING PAYMENTS	COMMENTS	NOK
OCR transaction	Per transaction	2,00
OCR transaction with incorrect OCR reference (KID)	Per transaction	2,50
With credit note and OCR reference (KID)	Per transaction	2,50
OCR Transaction lists A+B	Includes postage fees, per transaction	80,00
Egiro - Payment without OCR reference (KID)	Per transaction	2,50
Egiro - Sub specification with credit note and OCR reference (KID)	Per transaction	2,50
Receivable with advice	Per transaction	2,00
Cheque/bank draft	Per transaction	500,00
Group internal transaction from account in SEB Norway	Per transaction	0,00
Transfer from other Norwegian bank via SWIFT	Per transaction	30,00
Direct Debit B2B - Autogiro (B2B)		
With advice to payer	Per transaction. Payed by payee NOK 2,00 in addition to transaction price.	8,00
Without advice to payer	Per transaction. Payed by payee NOK 2,00 in addition to transaction price.	4,00
Manual registration/change of mandate	Per request	250,00
Direct Debit - AvtaleGiro (B2C)		
Notification by payer's bank	Per transaction. Payed by payee NOK 2,00 in addition to transaction price.	4,00
Notification by payee	Per transaction. Payed by payee NOK 2,00 in addition to transaction price.	2,00
Delete transaction in submitted assignment		15,00
Return of proxies, with incorrect information	Per proxy	250,00
Securities trading		
Securities trading - single proxy	Per transaction. Payed by payee NOK 2,00 in addition to transaction price.	15,00
BankAxept		
Maintenance fee	Per month/user	50,00
Transactions, settlement agreement	Per transaction	0,12
BankAcess		
Maintenance fee	Per month	According to offer

INCOMING PAYMENTS	COMMENTS	NOK
Transaction fee	Per transaction	According to offer

## 4.2 Domestic payments - Payables

OUTGOING ELECTRONIC PAYMENTS	COMMENTS	NOK
Payment with OCR reference (KID)	Per payment	1,30
Payment with advice	Per payment	4,00
Salary-/pension-/without advice/structured reference payment	Per payment	2,00
Money order	Per payment plus postage	150,00
Group internal transaction to account in SEB Norway	Per payment	0,00
Urgent payment via SWIFT	Per payment	200,00
"Direkte Remittering" via Nets (Payment file sent directly to NETS)		
Payment with OCR reference (KID)	Per payment	3,00
Payment with advice	Per payment	8,00
Salary-/pension-/without advice/structured reference payment	Per payment	5,00
Money order	Per payment, plus postage	150,00
Direct Debit		
B2B - Autogiro	Per payment	4,50
B2C - AvtaleGiro	Per payment	4,00
Securities trading, single proxy	Per payment	4,50
Confirmation of mandate	Per proxy	15,00

OUTGOING PAPER BASED PAYMENTS	COMMENTS	NOK
"Brevgiro" transaction <sup>1</sup>	Plus postage	50,00
Return of money order not redeemed	Per money order	200,00
Manual payment order	Per payment	400,00

## 4.3 SEPA- Payments - Receivables

INCOMING PAYMENTS	COMMENTS	NOK
SEPA Credit Transfer	Per payment	2,00
SEPA Direct Debit	Per collection	4,00

<sup>1</sup> Postage NOK 25,00 in addition to transaction price.



#### 4.4 SEPA- Payments - Payables

OUTGOING ELECTRONIC PAYMENTS	COMMENTS	NOK
SEPA Credit Transfer <sup>1</sup>	Per payment	2,00
SEPA Direct Debit	Per payment	4,00

#### 4.5 SEPA- Payments - Related services

SERVICE	COMMENTS	NOK
SEPA Direct Debit - Debtor mandate set up and monitoring	Per mandate and month	10,00
SEPA Direct Debit R message		
- SEB's charge	Per electronic R message	50,00

#### 4.6 International payments - Receivables

INCOMING PAYMENTS	COMMENTS	NOK
International payment <sup>2</sup>	Per payment	125,00
Intra-company payment from SEB Group <sup>3</sup>	Per payment	Free of charge
Intra-company payment from other bank	Per payment	125,00

OTHER SERVICES	COMMENTS	NOK
Cheque in foreign currency or in NOK drawn on a foreign bank	Per cheque	300,00

#### 4.7 International payments - Payables

OUTGOING ELECTRONIC PAYMENTS	COMMENTS	NOK
International Normal	Per payment	75,00
International Same day value	Per payment	350,00
Intra-company payment to SEB Group	Per payment	75,00
Intra-company payment to other bank	Per payment	350,00

MANUAL ASSIGNMENT/FAX	COMMENTS	NOK
International Normal	Per payment	300,00
International Same day value	Per payment	600,00
Intra-company payment to SEB Group	Per payment	400,00
Intra-company payment to other bank	Per payment	600,00

<sup>1</sup> If the receiver's bank cannot handle payments in the SEPA Payment (Credit Transfer) (and the transaction is instructed as single booking) format the payment will instead be sent as an International payment but still be priced as a SEPA Payment (Credit Transfer) for initiating customer.

<sup>2</sup> Beyond SEPA Payments (Credit Transfers), the Bank will consider all incoming payments in EUR from banks within the EEA (EU countries, Norway, Iceland and Liechtenstein) with correct IBAN and BIC and fee option "SHARE" (sender and receiver bares their own bank's charges) as EU regulated in accordance with Regulation 924/2009 and priced as a SEPA Credit Transfer.

<sup>3</sup> Intra-company payment is a transfer between two accounts held by the same legal entity or between legal entities belonging to the same group.

## 4.8 Payment related services

PAYMENT RELATED SERVICES - ADDITIONAL FEE TO EACH PAYMENT	COMMENTS	NOK
Change or cancellation/recall of not yet executed payment either by order of customer or done by bank (including repair due to incomplete information in the original payment order).	Per payment	250,00
Cancellation/recall of executed international or SEPA payment, stop of outgoing cheque (including return of unpaid cheque), or returned payment by other bank not older than 3 months. Additional handling fees may be charged by other bank.	Per payment	750,00
Investigations of executed payment not older than 3 months. The price includes any additional fees charged by other bank.	Per payment	750,00
Additional notification to beneficent	Per payment	100,00
Fee, charged by receiving foreign bank (OUR-payments) If the receiving bank's charges exceed EUR 50 or counter value, SEB reserves the right to charge actual cost (not applicable for payment within EU/EEA in EU/EEA currencies)	Per payment	250,00

OTHER PAYMENT RELATED SERVICES	COMMENTS	NOK
Agreements - registration/change/delete	Per agreement	1 500,00
OCR, Direct Debit B2B "Autogiro", Direct Debit B2C "AvtaleGiro", eInvoice B2C, eInvoice B2B, eGiro innbetaling", Securities trading and "Direkte remittering"		
Subscription fee - OCR, Direct Debit B2B "Autogiro", Direct Debit B2C "AvtaleGiro", "Brevgiro", "eGiro innbetaling", Securities trading and "Direkte Remittering"	Per month, per service	150,00
Test new/change in Nets agreements	Per started hour	1 400,00
Redirection of incoming payments cleared by Nets. New/changed/deleted agreement.	Per year	1 400,00
Resending of information, postal <sup>1</sup>	Plus postage	25,00
Files sent to/from Nets	Per legal entity in file	5,00
Files from Nets eGiro (Cremul)	Per lump sum	5,00
List, notification regarding structured payments <sup>2</sup>	List via post, plus postage	2,50
Customer list	Per list, plus postage	25,00
Transaction search, domestic transactions (web portal)		According to offer
Sign-on initiated through issuer for eInvoice B2C and Direct debits B2C "AvtaleGiro"		According to offer
KAR - account verification		According to offer

<sup>1</sup> Postage NOK 25,00 in addition to transaction price.

<sup>2</sup> EU/EEA currencies: BGN, CHF, CZK, DKK, EUR, GBP, HUF, ISK, NOK, PLN, RON and SEK.

## 5. Global Channels

### 5.1 C&I Online

IMPLEMENTATION	COMMENTS	NOK
Implementation and training - Set up of Authorisation Administrators and Signatories, C&I Online introduction	Start-up fee per new customer including one training session. Additional costs for travel and accommodations may be added to the price	According to offer

MANAGING ACCOUNTS IN C&I ONLINE <sup>1</sup>	COMMENTS	NOK
SEB accounts	Per account and month	80,00
Partner bank accounts	Per account and month	100,00
Other bank accounts	Per account and month	200,00

ANALYTICS SERVICES	COMMENTS	NOK
Analytics	Per user and month. VAT will be added to the price.	400,00

OTHER	COMMENTS	NOK
Digipass - security device	Each	250,00

### 5.2 Integration Services

GLOBAL CORPORATE ACCESS AND GLOBAL CORPORATE ACCESS OVER EBICS	COMMENTS	NOK
GCA/GCAOE, Implementation	Per implementation	According to offer
GCA/GCAOE, Integration	Per set-up and month	1 000,00
- Additional company	Per company and month	100,00

CORPORATE ACCESS OVER SWIFT	COMMENTS	NOK
CAoS, Implementation	Per implementation	According to offer
CAoS, Integration (SWIFTNet FIN)	Per set-up and month	400,00
- Additional company	Per company and month	100,00
CAoS, Integration (SWIFTNet FIN & SWIFTNet FileAct)	Per set-up and month	1 000,00
- Additional company	Per company and month	100,00
Account Access via other bank <sup>2</sup>	Per account and month	300,00

INTEGRATION VIA SERVICE PROVIDER	COMMENTS	NOK
Cloud integration	Per company and month	125,00

<sup>1</sup> Includes corporate authorization system, Online reporting with 18 months storage of transactions, payment module, file upload and download.

<sup>2</sup> Account Access fee is only applicable when payment instructions are sent from other banks/partner banks to SEB. In the channel CAoS, Integration (SWIFTNet FIN) with direct customer connection to SEB, payment instructions are included in the channel fee.

### 5.3 Reporting in Global Standards

REPORTING IN GLOBAL STANDARDS <sup>1</sup>	COMMENTS	NOK
Account statement via file	Per account and report Messages: <i>ISO 20022 camt.053</i> <i>SWIFT MT940</i> <i>SWIFT MT940E (Extended with local ACH credit batch details available for SE and NO)</i>	4,00
Transaction report via file	Per account and report Messages: <i>ISO 20022 camt.054 b/c/d/e options</i> <i>SWIFT MT942</i> <i>SWIFT MT940D (local ACH Debit batch detail report available for SE and UK)</i>	2,50
Interest report	Per account and report Messages: <i>ISO 20022 camt.054 i option</i>	4,00
Intraday balance report	Per account and report Messages: <i>ISO 20022 camt.052 with or without booking details</i> <i>SWIFT MT941</i>	2,50

<sup>1</sup> Global standards include ISO 20022 and SWIFT MT. Prices applicable to reporting through File Handling Service in C&I Online, Global Corporate Access, Global Corporate Access over EBICS, Corporate Access over SWIFT and Cloud Integration. For local reporting standards see "local channels".

## 6. Additional Services

### 6.1 Resources and projects

SERVICE	COMMENTS	NOK
Project Management support - <i>Large scale project support outside of standard implementation</i>	VAT will be added to the price, per hour. Can be offered at an all-in price	2 000,00
Cash management additional support - <i>Additional support, research, smaller size projects or other non-standard service requests outside of standard implementations</i>	VAT will be added to the price, per hour. Can be offered at an all-in price	1 400,00
Channel and integration support and training - <i>In house training or implementation outside of standard implementations for C&amp;I Online, GCA, CAoS or other integrations. Configurations and set-up of file channels outside of standard implementations</i>	VAT will be added to the price, per hour. Can be offered at an all-in price	1 400,00

### 6.2 Advanced support

SERVICE	COMMENTS	NOK
Financial transactions - major corporate acquisitions/mergers	Dependent on complexity	According to offer
Monitoring of financial transactions	Dependent of complexity	According to offer
Complex cash management set-ups	Dependent of complexity	According to offer

### 6.3 Statistics

SERVICE	COMMENTS	NOK
Statistics	Per request	500,00
Statistics - complex	Per hour	1 400,00

### 6.4 Fast Track

SERVICE	COMMENTS	NOK
Fast track service	Per hour	1 400,00

### 6.5 Extra services outside standard offering

SERVICE	COMMENTS	NOK
Manual assistance with copies	Per Event	300,00
Certificates (Cash balance, Cash account ownership, Status Enquiry, Financial Commitments, Account holder's information or others )	Per event	200,00
Other manual services outside standard offering	Per hour, VAT may be added	1 400,00

## 6.6 Mail & Courier

SERVICE	COMMENTS	NOK
Normal mail	Per event	150,00
Registered mail	Per event	200,00
Courier	Per event	200,00 + actual cost