Cash Management Products

SEB Finland

Price List 2024

SEB

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1. Cash Positioning

1.1 Implementation

IMPLEMENTATION FEE	COMMENTS	EUR
Current accounts	Per account opening	50.00
Cash Concentration	Per event and source account	100.00
Nordic and Zero balancing cash pools, Liquidity optimization, Overdraft flex facility, Interest optimization	Per implementation	500.00
Cross border Liquidity optimization, cross border/multiple legal entities Overdraft flex facility	Per implementation	1,000.00
Current account dedicated to Electricity trading	Per account opening	1,000.00

1.2 Accounts and related services

ACCOUNTS AND RELATED SERVICES	COMMENTS	EUR
Current account	Per account and month	18.00
Special purpose account	Per account opening	According to offer
Account statements via email	Per month	35.00
Separately sent statement via e-mail	Per statement	30.00
Audit report	Per report	100.00
Current account dedicated to Electricity trading	Per account and month	150.00

1.3 Liquidity Management

CASH POOLS	COMMENTS	EUR
Maintenance fee	Per account and month	According to offer
Reconstruction of cash pools	Per started hour	120.00

1.4 Cash Concentration

AUTOMATED SWEEPS & TOPPING	COMMENTS	EUR
Automated sweeps & topping	Per source account and month	According to offer
Schedule FX, fee per connected source account	Per source account and month	According to offer

1.5 Virtual Cash Management

VCM	COMMENTS	EUR
Virtual Cash Management	Per implementation	According to offer

1.6 Deposit fee

DEPOSIT FEE	COMMENTS	EUR
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	Central bank deposit rate for each currency	Standard margin -0,30% for all currencies* *Currently: SEK, NOK, DKK, EUR, CHF, JPY, PLN, GBP

1.7 Short-term Investment

SHORT-TERM INVESTMENTS FOR STAND-ALONE AND CASH POOL ACCOUNTS	COMMENTS	EUR
Deposits		SEB Base Rate -2,50% for all currencies, except PLN with SEB Base Rate -4,50%
Overdraft[1]	Monthly or quarterly in arrears	Determined by the bank from time to time
Overdraft facility fee	Levied annually in advance	Determined by the bank from time to time
Unauthorized overdraft	Monthly or quarterly in arrears	Determined by the bank from time to time

SERVICE	COMMENTS	EUR
Notification fee for unauthorized overdraft	Per event	50.00
Prolongation of Overdrafts	Per prolongation	140.00

1.8 Site Access Fee

SERVICE	COMMENTS	EUR
International site access fee Fee covering regulatory and infrastructure costs for accessing additional SEB sites' services. (Not including fees for accounts and other services that are charged separately)	Per client, country and month. VAT will be added to the price.	410.00

[1] Any granting of credit facilities would be subject to SEB credit decision and specified in a separate facility agreement

2. Payments

2.1 Domestic payments - Receivables

INCOMING PAYMENTS	COMMENTS	EUR
Intra-group, within cash pool	Per payment	0.00
Urgent express from other banks	Per payment	0.00

2.2 Domestic payments - Payables

OUTGOING ELECTRONIC PAYMENTS	COMMENTS	EUR
Intra-group, within cash pool	Per payment	0.00
Urgent express to other banks, no amount limitations	Per payment	35.00

OUTGOING MANUAL PAYMENTS	COMMENTS	EUR
Intra-company transfer within SEB Helsinki	Per payment	55.00
Transfer to account within SEB Helsinki	Per payment	55.00
Urgent express to other banks	Per payment	85.00

2.3 SEPA- payments - Receivables

INCOMING PAYMENTS	COMMENTS	EUR
SEPA Credit Transfer	Per payment	0.25
SEPA Direct Debit	Per collection	0.25
SEPA Instant Credit Transfer	Per payment	0.25

2.4 SEPA- payments - Payables

OUTGOING ELECTRONIC PAYMENTS	COMMENTS	EUR
SEPA Credit Transfer[1]	Per payment	0.25
SEPA Salary and Pension Payment	Per payment	0.25
SEPA Direct Debit	Per payment	0.25
SEPA Instant Credit Transfer	Per payment	1.50

2.5 SEPA- payments - Related Services

RELATED SERVICES	COMMENTS	EUR
SEPA Direct Debit - Debtor B2B mandate set up and monitoring	Per mandate and month	1.00
SEPA Direct Debit R-message		
- SEB's charge	Per electronic R message	7.50
Cancellation of not yet executed SEPA payment either by order of customer or done by bank	Per payment	25.00

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

RELATED SERVICES	COMMENTS	EUR
Cancellation/recall of executed SEPA payment not older than 13 months. Additional handling fees may be charged by other bank	Per payment	75.00
Investigations of executed payment not older than 13 months. The price includes any additional fees charged by other bank	Per payment	75.00

2.6 International payments - Receivables

INCOMING PAYMENTS	COMMENTS	EUR
International payment	Per payment	14.00
International payment, same day value	Per payment	45.00
Intra-company payment from SEB Group[1]	Per payment	0.00
Intra-company payment from other banks	Per payment	15.00

2.7 International payments - Payables

OUTGOING ELECTRONIC PAYMENTS	COMMENTS	EUR
International normal	Per payment	12.00
International payment, same day value	Per payment	50.00
Intra-company payment to SEB Group	Per payment	5.00
Intra-company payment to other bank according to specific agreement	Per payment	25.00

OUTGOING MANUAL PAYMENTS	COMMENTS	EUR
International normal	Per payment	65.00
International same day value	Per payment	120.00
Intra-company payment to SEB Group	Per payment	75.00

2.8 International payment Related Services

PAYMENT RELATED SERVICES - ADDITIONAL FEE TO EACH PAYMENTS	COMMENTS	EUR
Recipient's bank costs (OUR-payment). If the receiving bank's charges exceed EUR 50 or counter value, SEB reserves the right to charge actual cost (not applicable for payments within EEA in EEA currencies)	Per payment	45.00
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	25.00
Cancellation/recall of executed international or returned payment by other bank not older than 3 months. Additional handling fees may be charged by other bank	Per occasion	75.00

[1] Intra-company payment is a transfer between two accounts held by the same legal entity or between legal entities belonging to the same group.

PAYMENT RELATED SERVICES - ADDITIONAL FEE TO EACH PAYMENTS	COMMENTS	EUR
Investigations of executed payment not older than 3 months. The price includes any additional fees charged by other bank.	Per occasion	75.00

3. Global Channels

3.1 C&I Online

IMPLEMENTATION	COMMENTS	EUR
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[1]	COMMENTS	EUR
SEB account	Per account and month	8.00
Other bank accounts	Per account and month	20.00

ANALYTICS SERVICES	COMMENTS	EUR
Analytics	Per user and month. VAT will be added to the price.	40.00
Cash Flow Forecasting	Per user and month. VAT will be added to the price.	50.00

OTHER FEES	COMMENTS	EUR
Digipass - security device	Each	30.00

3.2 Integration Services

GLOBAL CORPORATE ACCESS AND GLOBAL CORPORATE ACCESS OVER EBICS	COMMENTS	EUR
GCA/GCAOE, Implementation[2]	Per implementation	According to offer
GCA/GCAOE, Integration	Per month and set-up	According to offer
- Additional company	Per company and month	10.00

CORPORATE ACCESS OVER SWIFT	COMMENTS	EUR
CAoS, Implementation[3]	Per implementation	According to offer
CAoS, Integration (SWIFTNet FIN)	Per set-up and month	According to offer
- Additional company	Per company and month	10.00
CAoS, Integration (SWIFTNet FIN & SWIFTNet FileAct)	Per set-up and month	According to offer
- Additional company	Per company and month	10.00
Account Access via other bank[4]	Per account and month	32.00

[1] Includes corporate authorization system, Online reporting with 18 months storage of transactions, payment module, file upload and download.
[2] An up-front fee of 500 EUR will be charged, with the remaining balance to be paid upon successful completion of the implementation, in accordance with the agreed terms.
[3] An up-front fee of 500 EUR will be charged, with the remaining balance to be paid upon successful completion of the implementation, in accordance with the agreed terms.
[4] Account Access fee is only applicable when payment instructions are sent from other banks to SEB. In the channel CAoS, Integration (SWIFTNet FIN) with direct customer connection to SEB, payment instructions are included in the channel fee.

INTEGRATION VIA SERVICE PROVIDER	COMMENTS	EUR
Cloud integration	Per company and month	12.50

3.3 Reporting in Global Standards

REPORTING IN GLOBAL STANDARDS[1]	COMMENTS	EUR
Account statement via file	Per account and report Messages: ISO 20022 camt.053 SWIFT MT940 SWIFT MT940E (Extended with local ACH credit batch details available for SE and NO)	0.80
Transaction report via file	Per account and report Messages: ISO 20022 camt.054 b/c/d/e options SWIFT MT942 SWIFT MT940D (local ACH Debit batch detail report available for SE and UK)	0.40
Interest report	Per account and report Messages: ISO 20022 camt.054 i option	0.80
Intraday account report	Per account and report Messages: ISO 20022 camt.052 with or without booking details SWIFT MT941	0.40

[1] 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”.

4. Electronic reporting according to Finnish standards

4.1 Domestic reporting

ELECTRONIC REPORTING ACCORDING TO FINNISH STANDARDS	COMMENTS	EUR
Electronic account statement (local Finnish Standard)[1]	Per account and month	30.00
Reference payment lists	Per account and month	30.00

[1] Delivered via Integration services
SEB reserves the right to change account reporting billing from monthly to a transactional fee basis during the validity of the price list

5. Additional Services

5.1 Resources and projects

SERVICE	COMMENTS	EUR
Project Management support - Large scale project support outside of standard implementation	VAT will be added to the price, per hour. Can be offered at an all-in price	200.00
Cash management additional support - Additional support, research, smaller size projects or other non-standard service requests outside of standard implementations	VAT will be added to the price, per hour. Can be offered at an all-in price	140.00
Channel and integration support and training - In house training or implementation outside of standard implementations for C&I Online, GCA, CAoS or other integrations. Configurations and set-up of file channels outside of standard implementations	VAT will be added to the price, per hour. Can be offered at an all-in price	140.00

5.2 Advanced support

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

5.3 Statistics

SERVICE	COMMENTS	EUR
Statistics	Per request	100.00
Statistics - complex	Per hour	140.00

5.4 Fast Track

SERVICE	COMMENTS	EUR
Fast track service	Per hour	140.00

5.5 Extra services outside standard offering

SERVICE	COMMENTS	EUR
Manual assistance with copies	Per event	30.00
Certificates (Cash balance, Cash account ownership, Status Enquiry, Financial Commitments, Account holder's information or others)	Per event	40.00
Other manual services outside standard offering[1]	Per hour, VAT may be added	140.00

[1] Examples of services rendered include manual reload and reactivation of files, electronical collection from commercial registres among others

SERVICE	COMMENTS	EUR
Courier	Per event	50.00