

Time Rules for Payments

Valid from 19/06/2017

This document is a translation of the Swedish original. The Swedish version shall be the sole authentic version and in event of discrepancies, shall prevail.

Payment Date = The Banking Day on which the Bank performs the Payment Transaction. In the case of a Payment Transaction to an account in another bank or BankGiro/PlusGiro or via one of the BankGiro services, this is always a Banking Day. In the case of a Payment Transaction to an account in the Bank, this is all days of the week.

SEPA payment dates are dates defined by European Central Bank on which transactions may be processed. SEPA payment dates may be national holidays or other non-business days in Sweden (not including Saturdays or Sundays).

EEA currencies = SEK, EUR, BGN, CHF, CZK, DKK, EEK, GBP, HUF, NOK, PLN, RON, ISK

The Customer's approval takes place when he/she has given his/her consent to execute the Payment Transaction. For example, via Code Box, PIN Code, electronically sealing a file or signature.

| 1 | 2 | 3 | Time of the Banks receipt of the payment order. After this, an approved payment transaction cannot be recalled or amended. | | | |
|----------------------------------|-----------------------------|--|--|---|---|---|
| Product/Payment Channel | Currency | The Customer must approve the Payment Transaction no later than: | Payment Transaction that is approved by the Customer no later than the Banking Day/Day before the day in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day and before the time in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day but after the time in column 3. NOTE! Payment Date will be the next Banking Day. | Payment Transaction reaches the Beneficiary's bank/the Bank's correspondent bank no later than: |
| Hembanken | | | | | | |
| BankGiro transfer | SEK | 10 am on the Payment Date | Midnight on the Payment Date | Directly after the Customer's approval | Midnight on the Next Banking Day | The Banking Day after the Payment Date |
| PlusGiro transfer | SEK | 10 am on the Payment Date | Midnight on the Payment Date | Directly after the Customer's approval | Midnight on the Next Banking Day | The Banking Day after the Payment Date |
| Account transfer within DB SE | SEK, EUR (without exchange) | 24 h per day | Midnight on the Payment Date | Directly after the Customer's approval | Not possible | The Payment Date |
| Account transfer to another bank | SEK | 1:30 pm on the Payment Date | Midnight on the Payment Date | Directly after the Customer's approval | Midnight on the Next Banking Day | The Banking Day after the Payment Date |
| Salaries | SEK | 1 pm on the Banking Day before the Payment Date | Midnight on the Banking Day before the Payment Date (out) | Directly after the Customer's approval | Midnight on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payment Normal Payment | SEK | 5:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payment Normal Payment | EUR | 2:00 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |

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| Hembanken, cont. | | | | | | |
| Foreign Payment Normal Payment | EUR | After 2:00 pm but before 4:30 pm the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payment Normal Payment | Other currencies | 5:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Foreign Payment Express Payment | SEK, EUR, DKK, NOK, USD, GBP | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Express Payment | BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON | 11:00 am on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Express Payment | Other currencies | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payments within Danske Bank (without exchange) | EEA currencies | 5:30 pm on the Payment Date | 3:30 pm on the Payment Date | Directly after the Customer's approval | 3:30 pm on the Next Banking Day | The Payment Date |
| Foreign Payments within Danske Bank (without exchange) | Other currencies | 5:30 pm on the Payment Date | 3:30 pm on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Foreign Payment Foreign Cheque | All currencies | 1:45 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | Cannot be given. Depends on the postal service. |
| Foreign Payments to Own account within Danske Bank* | All currencies | 6:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payments to Own account within Danske Bank in Baltics and Russia (without exchange) | All currencies | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |

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| Hembanken, cont. | | | | | | |
| Foreign Payments to Own account within Danske Bank in Baltics and Russia (with exchange) | All currencies | 3:30 pm Two Banking Days before the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Telebank | | | | | | |
| Account transfer within DB SE | SEK | 24 h per day | Not possible | Directly after the Customer's approval | Not possible | The Payment Date |
| Account transfer to another bank | | 2 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Swish | | | | | | |
| Payment to mobile phone number associated to account within DB SE or another bank | SEK | 24 h per day | Not possible | Directly after the Customer's approval | Not possible | Immediately. On payments directly adjacent to day shift, the payment may be moved to directly after shift to new day. |
| Via Customer Service by telephone | | | | | | |
| BankGiro transfer | | Not possible | Not possible | Not possible | Not possible | Not possible |
| PlusGiro transfer | | Not possible | Not possible | Not possible | Not possible | Not possible |
| Account transfer within DB SE | | As per Customer Service's opening hours | Not possible | Directly after the Customer's approval | | The Payment Date |
| Account transfer to another bank | | 2 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Salaries | | 2 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |

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| Product/Payment Channel | Currency | The Customer must approve the Payment Transaction no later than: | Payment Transaction that is approved by the Customer no later than the Banking Day/Day before the day in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day and before the time in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day but after the time in column 3. NOTE! Payment Date will be the next Banking Day. | Payment Transaction reaches the Beneficiary's bank/the Bank's correspondent bank no later than: |
| Business Online | | | | | | |
| BankGiro transfer | SEK | 10 am on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| PlusGiro transfer | SEK | 10 am on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Account transfer within DB SE (without exchange) | All currencies | 6:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Account transfer within DB SE local account (without exchange) | All currencies | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Account transfer within DB SE local account (with exchange) | All currencies | 3:30 pm Two Banking Days before the Payment Date | 00:01 am Two Banking Days before the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Account transfer to another bank without notification | SEK | 1:45 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Account transfer to another bank, with notification | SEK | 12:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Salaries | SEK | 12:30 pm on the Banking Day before the Payment Date | 00:01 am on the Banking Day before the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Normal Payment | SEK | 5:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payment Normal Payment | EUR | 2:00 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Normal Payment | EUR | After 2:00 pm but before 5:30 pm on the Payment Date | 2:01 pm on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |

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| Business Online, cont. | | | | | | |
| Foreign Payment Normal Payment | Other currencies | 5:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Foreign Payment Express Payment | SEK, EUR, DKK, NOK, USD, GBP | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Express Payment | BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON | 11:00 am on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Express Payment | Other currencies | 3:30 pm on the Banking Day before the Payment Date | 00:01 am on the Banking Day before the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payments within Danske Bank (without exchange) | EEA currencies | 5:30 pm on the Payment Date | 3:30 pm on the Payment Date | Directly after the Customer's approval | 3:30 pm on the Next Banking Day | The Payment Date |
| Foreign Payments within Danske Bank (without exchange) | Other currencies | 5:30 pm on the Payment Date | 3:30 pm on the Payment Date | Directly after the Customer's approval | 9:00 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Foreign Payments within Danske Bank (with exchange) | Other currencies | 5:30 pm on the Payment Date | 3:30 pm on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Foreign Payment Group Payment within Danske Bank* | All currencies | 6:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Group Payment within Danske Bank in Baltics and Russia (without exchange) | All currencies | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Group Payment within Danske Bank in Baltics and Russia (with exchange) | All currencies | 3:30 pm two Banking Days before the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |

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| Business Online, cont. | | | | | | |
| Foreign Payment Group Payment to another bank (with/without exchange) | SEK, EUR, DKK, NOK, GBP, USD | 3:30 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Group Payment to another bank (with/without exchange) | BGN, CHF, CZK, HRK, HUF, ISK, PLN, RON | 11:00 am on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Group Payment to another bank (with/without exchange) | Other currencies | 3:30 pm Two Banking Days before the Payment Date | 00:01 am Two Banking Days before the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Foreign Cheque | All currencies | 1:45 pm on the Payment Date | 00:01 am on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | Cannot be given. Depends on the postal service. |
| Foreign LB (Supplier Payment) | SEK | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign LB (Supplier Payment) | EUR | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | The Payment Date |
| Foreign LB (Supplier Payment) Payments within Danske Bank (without exchange) | EEA currencies | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | The Payment Date |
| Foreign LB (Supplier Payment) | Other currencies | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Collection Service SEPA DD CORE, On-off collection order | EUR | 10 pm One Banking Day and five days (SEPA Payment dates) before Payment Date | 10 pm One Banking Day before Payment Date | 10 pm One Banking Day before Payment Date | Collection order rejected | SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day. |

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| Product/Payment Channel | Currency | The Customer must approve the Payment Transaction no later than: | Payment Transaction that is approved by the Customer no later than the Banking Day/Day before the day in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day and before the time in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day but after the time in column 3. NOTE! Payment Date will be the next Banking Day. | Payment Transaction reaches the Beneficiary's bank/the Bank's correspondent bank no later than: |
| Business Online, cont. | | | | | | |
| Collection Service SEPA DD CORE, recurrent collection order | EUR | 10 pm One Banking Day and two days (SEPA Payment dates) before Payment Date | 10 pm One Banking Day before Payment Date | 10 pm One Banking Day before Payment Date | Collection order rejected | SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day. |
| Collection Service SEPA DD B2B, On-off collection order | EUR | 10 pm One Banking Day and on day (SEPA Payment dates) before Payment Date | 10 pm One Banking Day before Payment Date | 10 pm One Banking Day before Payment Date | Collection order rejected | SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day. |
| Collection Service SEPA DD B2B, recurrent collection order | EUR | 10 pm One Banking Day and on day (SEPA Payment dates) before Payment Date | 10 pm One Banking Day before Payment Date | 10 pm One Banking Day before Payment Date | Collection order rejected | SEPA Payment Date. If this date is on a holiday, the transaction will be carried out the next Banking Day. |
| Collection Service SEPA DD CORE/ B2B return of a collection order | EUR | 10 pm One Banking Day before Payment Date | – | – | – | – |
| BankGiro file via Business Online | | | | | | |
| Autogiro (beneficiary) | SEK | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Next Banking Day | The Payment Date |
| Supplier Payments (Leverantörsbetalningar LB), not salary deposits and not Payment Transactions to PlusGiro accounts | SEK | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Next Banking Day | The Banking Day after the Payment Date |
| Supplier Payments LB PlusGiro Payments | SEK | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Banking Day before the Payment Date | 6:30 pm on the Next Banking Day | The Payment Date |
| Supplier Payments LB Salary Deposit | SEK | 6:30 pm Two Banking Days before the Payment Date | 6:30 pm Two Banking Days before the Payment Date | 6:30 pm Two Banking Days before the Payment Date | 6:30 pm on the Next Banking Day | The Banking Day after the Payment Date |

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| BankGiro file via Business Online, cont. | | | | | | |
| BankGiro salaries (Bankgirolön) | SEK | 6:30 pm Two Banking Days before the Payment Date | 6:30 pm Two Banking Days before the Payment Date | 6:30 pm Two Banking Days before the Payment Date | 6:30 pm on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign LB (Supplier Payment) | SEK | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign LB (Supplier Payment) | EUR | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | The Payment Date |
| Foreign LB (Supplier Payment) Payments within Danske Bank (without exchange) | EEA currencies | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | The Payment Date |
| Foreign LB (Supplier Payment) | Other currencies | 11:55 am on the Payment Date | 9 am on the Payment Date | Directly after the Customer's approval | 9 am on the Next Banking Day | Two Banking Days after the Payment Date |
| BankGiro file direct to BankGiro | | | | | | |
| Autogiro (beneficiary) | SEK | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | The Payment Date |
| Supplier Payments (Leverantörsbetalningar LB), not salary deposits and not Payment Transactions to PlusGiro accounts | SEK | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | The Payment Date |
| Supplier Payments LB PlusGiro Payments | SEK | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | The Payment Date |
| Supplier Payments LB Salary Deposit | SEK | 7 pm Two Banking Days before the Payment Date | 7 pm Two Banking Days before the Payment Date | 7 pm Two Banking Days before the Payment Date | 7 pm on the Next Banking Day | The Payment Date |
| BankGiro salaries (Bankgirolön) | SEK | 7 pm Two Banking Days before the Payment Date | 7 pm Two Banking Days before the Payment Date | 7 pm Two Banking Days before the Payment Date | 7 pm on the Next Banking Day | The Banking Day after the Payment Date |

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| BankGiro file direct to BankGiro, cont. | | | | | | |
| Foreign LB (Supplier Payment) | SEK | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign LB (Supplier Payment) | EUR | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | The Payment Date |
| Foreign LB (Supplier Payment) Payments within Danske Bank (without exchange) | EEA currencies | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | The Payment Date |
| Foreign LB (Supplier Payment) | Other currencies | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Banking Day before the Payment Date | 7 pm on the Next Banking Day | Two Banking Days after the Payment Date |
| Via bank branches | | | | | | |
| BankGiro transfer | | As per the branch's opening hours | Not possible | Directly after the Customer's approval | Not possible | Three Banking Days after the Payment Date |
| PlusGiro transfer | | As per the branch's opening hours | Not possible | Directly after the Customer's approval | Not possible | Three Banking Days after the Payment Date |
| Account transfer within DB SE | | As per the branch's opening hours | Not possible | Directly after the Customer's approval | Not possible | The Payment Date |
| Account transfer within DB SE | | 2 pm on the Payment Date | Not possible | Directly after the Customer's approval | Not possible | The Payment Date |
| Salaries | | 2 pm on the Payment Date | Not possible | Directly after the Customer's approval | Not possible | The Payment Date |
| Foreign Payment Normal Payment | SEK | As per the branch's opening hours, however no later than 2:30 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |

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| Via bank branches, cont. | | | | | | |
| Foreign Payment Normal Payment | EUR | 2:00 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Normal Payment | EUR | After 2:00 pm but before 5:30 pm on the Payment Date | 2:01 pm on the Payment Date | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| Foreign Payment Normal Payment | Other currencies | As per the branch's opening hours, however no later than 2:30 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | Two Banking Days after the Payment Date |
| Foreign Payment Express Payment | SEK, EUR, DKK, NOK, GBP, USD | As per the branch's opening hours, however no later than 2:30 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Payment Date |
| Foreign Payment Express Payment | Other currencies | As per the branch's opening hours, however no later than 2:30 pm on the Payment Date | Not possible | Directly after the Customer's approval | 00:01 am on the Next Banking Day | The Banking Day after the Payment Date |
| OTHER* The latest time for the products below means that the envelope with the approved Payment Order has been received by the Bank. | | | | | | |
| Tax Giro | SEK | 10 am on the Banking Day before the Payment Date | 10 am on the Banking Day before the Payment Date | 10 am on the Banking Day before the Payment Date | Next Banking Day | The Payment Date |
| Company Giro | SEK | 10 am on the Banking Day before the Payment Date | 10 am on the Banking Day before the Payment Date | 10 am on the Banking Day before the Payment Date | Next Banking Day | Two Banking Days after the Payment Date |
| Stop coming Payment Transactions (direct debit) via Autogiro | SEK | 2:30 pm on the Banking Day before the Payment Date | — | — | — | — |

Time Rules for Payments

Valid from 19/06/2017

This document is a translation of the Swedish original. The Swedish version shall be the sole authentic version and in event of discrepancies, shall prevail.

| 1 | 2 | 3 | Time of the Banks receipt of the payment order. After this, an approved payment transaction cannot be recalled or amended. | | | |
|----------------------------|----------|--|--|---|---|---|
| Product/Payment Channel | Currency | The Customer must approve the Payment Transaction no later than: | Payment Transaction that is approved by the Customer no later than the Banking Day/Day before the day in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day and before the time in column 3. | Payment Transaction that is approved by the Customer on the same Banking Day/Day but after the time in column 3. NOTE! Payment Date will be the next Banking Day. | Payment Transaction reaches the Beneficiary's bank/the Bank's correspondent bank no later than: |
| OTHER, cont. | | | | | | |
| Private Giro | SEK | 10 am Two Banking Days before the Payment Date | 10 am Two Banking Days before the Payment Date | 10 am Two Banking Days before the Payment Date | Next Banking Day | Two Banking Days after the Payment Date |
| Danske Bank salary service | SEK | 3:45 pm Three Banking Days before the Payment Date | 00:01 am Two Banking Days before the Payment Date | 00:01 am Two Banking Days before the Payment Date | 00:01 am on the Next Banking Day | The Payment Date |