



Banking services for exchange students

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Making it possible

Agenda

- **Nordea Check-In customership**
- **Cards**
- **Netbank**
- **Mobile bank**
- **Student loan**
- **E-invoice**
- **Sepa-transfers**
- **Important numbers**



Check-in customer

- **18-28 of age, Disposal Account and card**
- **Visa Electron and netbank for free**
- **Check-In MasterCard with 500€ credit**
- **Student loan with a lower margin and without arrangement fee**
- **Money exchange for free in Nordea office**
- **Housing loan without arrangement fee**
- **Facebook/ Nordea Check-in Keski-Suomi ;)**

Cards

- **Nordea recommends to have two cards**

Visa Electron

- International ATM and payment card
- No fees for check-in customers

MasterCard

- International Credit or Debit/Credit card
- ATM and payment card
- 500€-1500 € credit
- Requirements for student MasterCard: 90 academic credits + Finnish ID-card

Apply student MasterCard Or Check-In MasterCard @ Nordea office!

Cards

- Fees

- Nordea grants MasterCard for first 2 years without fees (standard fee is 39 euros/ year for Check-In Customers)

- Chek-In MasterCard 500€ or Student MasterCard up to 1500€

- Cash withdrawals from Card Credit costs everywhere. Standard fee is 2€ + 2,5%.

- Withdrawls in different currency (Electron, Debit, Credit) costs 2€ + 2,5%. In Europe, euro currency withdrawl costs 0,75 euros. In Nordea ATM, free of charge!

- Product Safety Insurance

- MasterCard has a good insurance when you make purchases with your Credit side! Always buy airline tickets with credit....

Example: The installation of a new flat screen TV fails when the old TV wall mount bracket falls onto the new TV set. The new TV is broken and can't be repaired. The insurance covers the broken TV

Netbank

- **Customer will be identified when logging in**
 - **Secure connection to bank office**
- **Use customer mail**
 - **Possibility to send "e-mail" straight to your bank office**
- **Customer service is here for you 24/7! Call anytime, anywhere**
- **Order new access list before you leave**
- **Open accounts, re-order cards, close cards, make extra instalments, cross-border payments, apply for loans and cards, update you personal information, e-piggy-service, e-invoices, order currency, account statements...**

Mobile Banking

Mobile Bank

- **Get mobile banking application for iPad-, iPhone- and Android**
- **Logging in and own transfers without access codes**
 - You work with your User ID and own password
- **Fast and free way to check your account balance and transactions**
- **Requiers internet access**
- **Safe and easy to use**
- **Available 24/7**



Student loan

- **Need to have a loan guarantee from Kela**
- **Make an application in your netbank at least few weeks before your exchange**
 - The money is on your account in three banking days
- **Student loan's interest is deductible in tax report**
- **Government guarantee is valid (max.) 30 years starting from 1st. Withdrawal**
- **1st instalment approximately 2 years after graduation**

Electronic invoice

- Invoice comes to your netbank
- No paper bills
- Payment goes automatically from your account or you can approve payment
- Free of charge
- You can make it in your netbank

Ready-to-Go- package

Accounts:

- You should have at least two accounts. Why? If your card attached to your disposal account gets stolen, you might end up losing all your money. You should have a Perk-account, where you can put some money a side and take away when needed.
- You can open the Perk-account (Etutili) on your Netbank. It is free of charge and there are no limitations on how many times you can transfer money in and out.

Cards:

- Visa Electron and MasterCard. If you loose one, you can still manage. PLUS CreditCard has a good Product Safety Insurance! You should make purchases over 100 euros with you MasterCard-Silver credit, because of this insurance. You have 30 days time to pay back without credit interest.
- **Remember to update your security limits for the cards!**

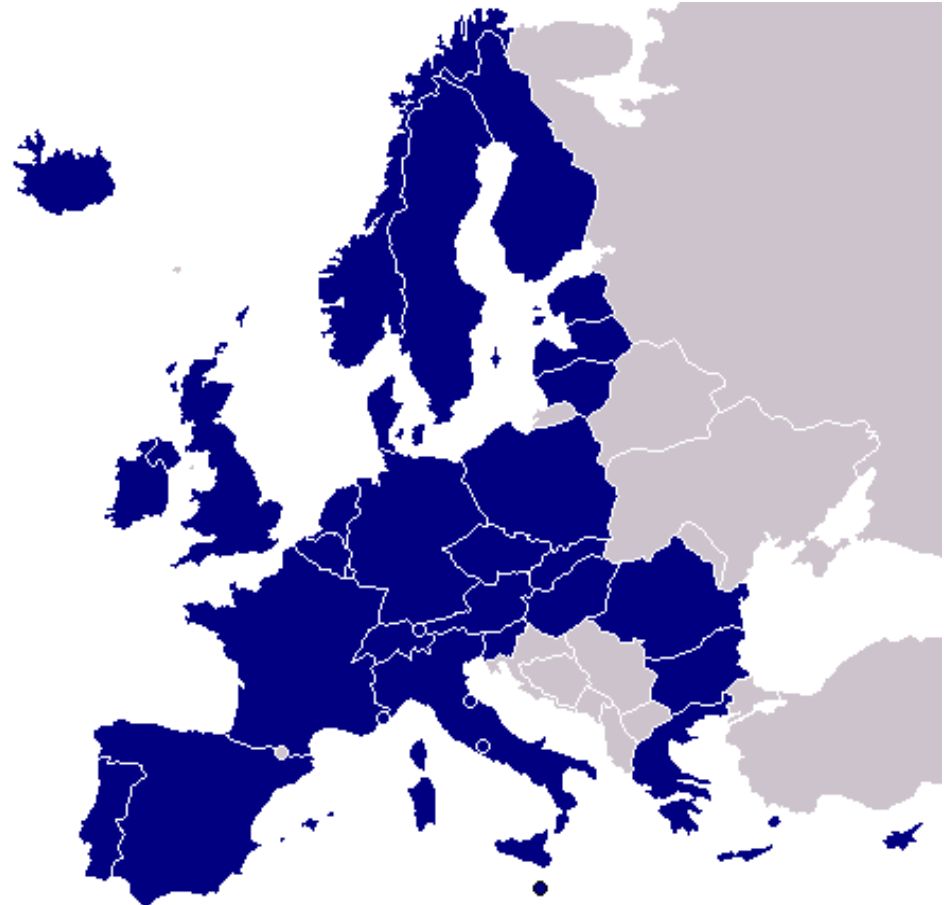
NetBank and MobileBank

- All your banking online! In mobile bank, you can easily make transfers from your Perk Account to Your Disposal account without using access codes.

Remember Travel insurance!!!

Other topics

- Find out your IBAN (international bank account number) and swift-code. Nordea bank's swift is NDEAFIHH.
- Erasmus students: Sepa transfers works nicely, Sepa transfers take only 3 days.
- Sepa countries includes all European Union countries + Norway, Iceland, Monaco, Switzerland and Liechtenstein.
- Transfers on netbank 0€



Important numbers

These services are here for you 24/7!

Customer service	+358200 3000
Card Blocking service	+35820 333
Next available access code	0100 6730

And remember..

- **Bank never asks your card number or any personal information via email or post. If you have any suspicions that your card/netbank information is in wrong hands, contact the bank immediately!**
- **Do not use ATM if it is broken, messy or if you notice anything else suspicious (parts that doesn't belong there etc).**

For more information visit our webpage www.nordea.fi



Thank you!

**Noora Ahtiainen
Nordea**

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