



Nordea **Black**

Nordea
PRIVATE BANKING

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The Nordea Black card offers you different ways to pay, individual service and unique advantages.

The combination card allows you to pay your purchases either from credit (Credit) or directly from your bank account (Debit). You will get a 30-day interest-free payment period on average for all the purchases and cash withdrawals you make with your card.* Nordea Black's debit feature also includes the contactless payment feature. You can pay for your purchases costing less than 25 euros without having to key in your PIN, just by showing your card to the reader. However, you can of course pay for small purchases with your PIN, if you want to.

You will be served by

- Private Banking Customer Service in banking matters, tel **020 7248 300**
- Nordea Black Service in matters concerning the Nordea Black card, tel **09 6964 6000**.

* The annual percentage rate of charge calculated on a Nordea Black Mastercard credit of EUR 1,500 is 12,1% for customers with a service agreement (June 2018). The borrowing rate is the 3-month Euribor + 7,5%. For customers with service agreements, the principal card is free. The minimum credit limit for Nordea Black is EUR 2,000 and the maximum limit is EUR 50,000. The credit is valid until further notice. The total credit amount depends on the use of the credit, the agreed amount of the repayment instalments and the duration of the credit agreement. The creditor and card issuer is Nordea Bank Abp. The contents of this brochure are as at June 2018.





Concierge service

available to you round the clock

The free concierge service is your personal assistant 24/7.

The service will handle the practical arrangements of your daily routines or special occasions. Whether you need information on your future holiday resort, to have your air tickets or hotel booked, or you want to send flowers to your spouse, you only have to make one phone call. Possible additional costs will be conveniently debited directly from your Nordea Black card.

Please read more about the service in Netbank.

The Concierge Service is available by telephone at **09 6964 6000**.



Priority Pass – enjoy your trip right from the start

Avoid the hustle and bustle at airports. As a Nordea Black cardholder you can wait for your flight in the luxurious Priority Pass lounge.

In the lounge you can read the day's paper, answer your e-mails and enjoy refreshments or just rest before your flight.

There are over 700 Priority Pass lounges all over the world and the closest of them are at the Helsinki-Vantaa airport. As a Nordea Black cardholder you are entitled to visit the lounges as often as you like. Check the lounges of our destination at www.prioritypass.com.



Comprehensive travel insurance in Finland and abroad

You are meant to enjoy your trip – not to worry about anything. This is why the Nordea Black card includes comprehensive travel insurance to secure you in Finland and abroad.

Travel insurance will help you if everything does not go according to plan, whether in small or big troubles. The costs of a delayed flight or luggage, as well as travel accidents with ambulance service will be compensated to you in accordance with the terms and conditions of the insurance. You can contact the insurance company; Tryg Alarm, Falck Global Assistance, 24h service tel. +358 800 93556. Please read the insurance terms and conditions in Netbank.

Emergency cash for unexpected situations

If you lose your card or it falls into the wrong hands, report it immediately to the **card blocking service (24/7)**. **The number from abroad is +358 20 333**. The emergency cash service will provide you with cash quickly. The amount withdrawn and the related costs according to the tariff will be added to your the next invoice.

The insurer is Tryg Insurance A/S,
address Sveavägen 167,11346 Stockholm, Sweden,
tel +358 800 935 55 (Mon-Fri 8-16).



Comprehensive additional cover

Nordea Black offers you comprehensive insurance cover when you pay for your purchases with the card's credit feature. Your card includes

- The Product Safety Insurance, which gives you considerable additional security for any products you purchase for your home or holiday home
- Deductible in the case of a car leased abroad
- Extended warranty, which extends the warranty of an insured product for at least two years after the expiry of the warranty
- Hole-in-one cover will pay for the drinks to celebrate your success.

The insurance will indemnify the incidents in accordance with the insurance terms and conditions. Please read the insurance terms and conditions in Netbank.

The insurer is Tryg Insurance A/S,
address Sveavägen 167, 11346 Stockholm, Sweden,
tel +358 800 935 55 (Mon-Fri 8-16).



Protect your card in the way you want to

Restrict the use of your Nordea Black card to secure your peace of mind. You can change the restrictions in Netbank or Mobile Bank.

You can set daily security limits on your card for cash withdrawals at cash ATMs and for bills paid immediately at payment ATMs.

With the usage area restriction you can restrict card payments and ATM withdrawals to a certain geographical area. For example: you can allow the use of the card only in Finland and expand the area when you travel abroad.

With online settings you can allow or prevent the use of your card on the Internet. You can easily change the settings in Netbank or Nordea's Mobile Bank app as often as you like. The security of online card payments is enhanced by the Mastercard SecureCode service used by online merchants. Customers can identify the merchants who have joined the service from the symbol on their website. Online payments are confirmed with access codes or other codes accepted by the bank.

Additional information on the features, benefits, the terms and conditions and the service prices is available at nordea.fi.



Nordea Black also for family members

You can also apply for a Nordea Black parallel card for your family members. With the parallel cards your family members can enjoy all the benefits offered by Nordea Black.

Holders of parallel cards can link their own bank accounts to their card for the debit feature. You can set an invoicing-period-specific spending limit for each parallel card.

If you want to order a parallel card for a family member, please visit a Nordea branch with him or her.