

Welcome to Spar Nord Bank

We are looking forward to a good banking relationship

Personal adviser's name:

Work address:

We are looking forward to seeing you on _____ at _____

Please send/hand in the information needed a couple of days before our meeting.
When you have arranged a meeting with your personal adviser, we suggest that you prepare for the meeting. Please send/hand in the information listed below a few days prior to the meeting. This will enable your personal adviser to be well-prepared for the meeting in order to give you the best advice and for both of you to get maximum benefit from the meeting.

Your financial information

- ☐ Payslips – for the past three months
- ☐ Tax (annual tax return, preliminary assessment of income for the current year, personal tax data)
- ☐ Budget/estimate of fixed expenses
- ☐ Direct Debit statements covering the past 12 months
- ☐ Accounts overview from your present bank
- ☐ Statements of account (current account and budget account)
- ☐ Annual statement from your present bank
- ☐ Copy of the most recent claim for mortgage payments from your building society/credit association
- ☐ Annual statement from your building society/credit association
- ☐ Copy of the most recent claim for mortgage payments on mortgage deeds
- ☐ List of other loans
- ☐ List of your securities kept in deposit
- ☐ Pension information report (www.pensionsinfo.dk)
- ☐ List of insurance coverage (incl. policies)
- ☐
- ☐
- ☐
- ☐
- ☐
- ☐

PLEASE BRING THE FOLLOWING INFORMATION TO THE MEETING:

- ☐ Picture ID (passport or driving licence) and National Health card
For children, you may use their birth certificate/name certificate instead of picture ID
- ☐ Dancard(s), cash card(s), credit card(s), e.g. MasterCard, pass books, cheque-books
- ☐ 'Nem-ID'



Customer's person-related information and info for determining customer's application score

How many years have you stayed at your current address?

How many years did you stay at your former address?

How many years have you worked for your current employer?

Have you completed a course of further education – how many years did you study?

How many years have you been banking with your current bank?

Which cards have been issued to you by your current bank?

Why do you want to switch banks?

If you are a student, when do you expect to finish your education?

Customer's other person-related information

HOUSING INFO

Which type of residence do you live in today? ☐ Owner-occupied ☐ Rented accommodation

What are your future accommodation plans:

- would like to stay

- would like to move

- would like to renovate

- other:

CAR(S)

What type(s) of car(s) do you have today?

How often do you replace your car?

PENSION

Have you ever considered how you and your family's financial situation would be in case of illness or death?

How do you expect your life to be when you reach pension age?

INVESTMENT

Please state cash and other funds that you have at your disposal

- children's savings accounts, pension savings, unallocated cash funds, other funds

Are you interested in investing?

OTHER



Customer's statutory information

Spar Nord Bank is committed/bound to obtain information about the business volume of all new customers.

Name: _____

In that connection, we ask you to fill in the boxes below when becoming a Spar Nord Bank customer.

CPR-no.: _____

Please note that the information will only be your "best estimate" and only relates to your accounts with Spar Nord Bank.

Credit volume:

How large do you expect your annual income after tax to be? (e.g. salary, pension, child benefit/family allowance, study grants, housing benefit, unemployment benefit, daily cash benefit, as applicable). (Reply only if your annual income is to be deposited (credited) into your Spar Nord Bank account).

DKK

Besides your annual income, how much do you expect to deposit into your accounts with Spar Nord Bank?

DKK

Cash deposits

How often do you expect to make cash deposits into your account at cashier's desks in a Spar Nord Bank branch or by depositing money into your account using an ATM?

times

Largest cash deposit

How large do you expect the largest cash deposit to be?

DKK

Third-party deposits

How many transfers do you expect to get via Swipp, MobilePay, Spar Nord Bank and other banks (incl. salary payments/public benefits)?

transfers

Cash withdrawals

How often do you expect to withdraw cash from your account at cashier's desks in a Spar Nord Bank branch or by withdrawing money from an ATM?

times

Largest cash withdrawal

What is the largest cash withdrawal you expect to make?

DKK

International transfers received

How many transfers from abroad do you expect to receive during a year into your Spar Nord Bank accounts?

transfers

Largest international transfers received

What is the largest amount you expect to be transferred from abroad into your Spar Nord Bank accounts?

DKK



International transfers

How many international transfers do you expect to make from your Spar Nord Bank accounts during a year?

transfers

Largest international transfer

What is the largest amount you expect to transfer from your Spar Nord Bank accounts into a foreign account to be?

DKK

Reporting duty

You are required to report information about accounts held with foreign banks to SKAT (the Danish Tax Authority). Tax declarations to SKAT are to be filed pursuant to section 11a of the Danish Tax Control Act.

You may download both a Danish and an English language version form and reporting instructions from SKAT's website.

Spar Nord Bank is unable to assist you in filling in the form.
Please contact your own accountant in this matter.

