

Effective from
November 2022

Questions about your organisation's business with Nykredit

Dear customer

We know that you would probably rather spend your time on something other than filling in a form from your bank. But to ensure that we comply with Danish legislation, we need to know your financial situation and the intended scope of your banking business with Nykredit. We know that some of the questions may be difficult to answer, but it is important that you answer all the questions and make sure to choose at least one of the options where there are more than one.

If you have any questions, please call us at +45 70 10 90 10.

Thank you for your kind cooperation.

Please note that we have a duty to regularly update information about our customers. This means that we may contact you again, particularly if your organisation's financial situation changes. This is the best way for us to protect you and your accounts.

YOUR ORGANISATION

Information about your organisation

CVR no: _____

Organisation's name: _____

Address: _____

Postcode: _____ City: _____

Your organisation's business model and financial position

Please describe why your organisation has picked Nykredit as its financial services provider:

What is the intended scope of your organisation's business with Nykredit?

Example: We expect Nykredit to be our principal bank, which includes operating accounts, NemKonto, Nykredit's online banking service, property finance etc.

What are the activities of your organisation?

What is the expected annual revenue? (DKK)

Describe which products and/or services generate the revenue:

Example: The organisation's revenue is generated from the sale of furniture used for conferences, education and meetings.

Who are your organisation's primary customers and suppliers?

What is the source of your organisation's funds?

Choose one or more sources which together make up the regular payments to your organisation's accounts with Nykredit.

Revenue (foreign revenue must be stated as incoming foreign payments later in the form)

How often do you expect payments? Amount in DKK per payment _____

Public subsidies (agricultural subsidies, contributions etc)

How often do you expect payments? Amount in DKK per payment _____

Capital contributed to the organisation

How often do you expect payments? Amount in DKK per payment _____

Return on capital (interest, dividend from shares and/or investment certificates and/or return on sale of securities etc)

How often do you expect payments? Amount in DKK per payment _____

Other

How often do you expect payments? Amount in DKK per payment _____

Please elaborate on the origin of your organisation's funds

Example: The organisation operates a local wine shop, and funds deposited into the organisation's account is revenue from the sale of wine.

YOUR ORGANISATION'S NEEDS AND PRODUCTS

The following questions address the intended scope of your organisation's banking business with Nykredit.

If your organisation uses Nykredit only for mortgage loan purposes, you need only answer the question given below on mortgage loans.

Has your organisation taken out or does it intend to take out a mortgage loan with Nykredit?

Yes No

If yes, please answer the following and specify below:

Purchase of real estate?

Used by your organisation, such as office, warehouse, shop, commercial land

Yes No

Conversion or extension?

Of real estate owned by your organisation for occupation or investment purposes

Yes No

Purchase of equipment?

Used by your organisation, such as machinery, tools and equipment, company vehicles or other operating equipment

Yes No

Investments?

Such as loan for leveraging of investment, real estate investment or purchase of equipment (such as machinery, tractor and taxi cab) for rental purpose

Yes No

Repayment of other debt?

Such as mortgage loan to repay other debt

Yes No

Mortgage equity release?

Such as mortgage loan secured on real estate owned by your organisation to release mortgage equity

Yes No

Please specify:

Does your organisation need to withdraw or deposit cash?

Yes No

If yes, please specify:

Expected number of annual cash deposits _____

What is the total expected annual deposit amount (DKK)? _____

What is the source of the cash? _____

Expected number of annual cash withdrawals _____

What is the total expected annual withdrawal amount (DKK)? _____

What is the intended use of the cash? _____

Does your organisation need to trade in equities/bonds?

Yes No

If yes, please specify:

Does your organisation engage in foreign exchange and/or money transfer business?

Yes No

Does your organisation regularly need foreign currencies in cash?

Yes No

If yes, please specify:

Which currency(ies)? _____

What is the purpose? _____

Does your organisation need trade finance products?

Such as import/export letters of credit, debt collection, foreign guarantees etc.

Yes No

If yes, describe the purpose and volumes related to import/export. This includes a description of the goods and countries involved in your trading activities, as well as the typical size of each trade.

Does your organisation need more complex or structured products?

Such as swaps etc.

Yes

No

If yes, please specify:

Does your organisation expect to receive funds from other countries?

Yes

No

If yes, please specify the country(ies), amounts, no of transfers and reason for each of the countries your organisation expect to receive funds from:

1. Country	Expected no of annual transfers	Largest expected amount	Expected annual total amount
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What is the purpose of the transfers? Please be as specific as possible.

2. Country	Expected no of annual transfers	Largest expected amount	Expected annual total amount
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What is the purpose of the transfers? Please be as specific as possible.

3. Country	Expected no of annual transfers	Largest expected amount	Expected annual total amount
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What is the purpose of the transfers? Please be as specific as possible.

If your organisation expects to receive funds from more than three countries, please contact Nykredit at +45 70 10 90 10.

Does your organisation expect to transfer funds to other countries?

Yes

No

If yes, please specify the country(ies), amounts, no of transfers and reason for each of the countries your organisation expect to transfer funds to:

1. Country	Expected no of annual transfers	Largest expected amount	Expected annual total amount
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What is the purpose of the transfers? Please be as specific as possible.

2. Country	Expected no of annual transfers	Largest expected amount	Expected annual total amount
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What is the purpose of the transfers? Please be as specific as possible.

3. Country	Expected no of annual transfers	Largest expected amount	Expected annual total amount
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What is the purpose of the transfers? Please be as specific as possible.

If your organisation expects to transfer funds to more than three countries, please contact Nykredit at +45 70 10 90 10.