

AOS (ADDITIONAL OPTIONAL SERVICES) AND USAGE RULES FOR SEPA CREDIT TRANSFERS AGREED BY THE FINNISH BANKING COMMUNITY AND USED BETWEEN THE BANKS ACCORDING TO THE TABLE BELOW

BIC	Bank	Night time settlement cycle	Usage Rules for Domestic Creditor Reference Number	Multilateral Agreement on Additional Character Set	AOS 1: Payment Date
HELSFIHH	Aktia Bank	X	X	X	X
BOFABE3XXXX BOFACH2XXXX BOFADEFXXXX BOFAES2XXXX BOFAFRPPXXX BOFAGB2UAUS BOFAGB2UFIN BOFAGB2ULUX BOFAGB2UPOR BOFAGB2USKK BOFAGB22XXX BOFAGR2XXXX BOFAIE3XXXX BOFAIT2XXXX BOFANLNXXXX	Bank of America				X
BIGKFIH1	Bigbank				X
POPFFI22	Bonum Bank and POP Banks	X	X	X	X
ITELFIHH	Central Bank of Savings Banks Finland and Savings Banks (Sp)	X	X	X	X
CITIFIHX	Citibank International plc Finland Branch	X	X	X	X

BIC	Bank	Night time settlement cycle	Usage Rules for Domestic Creditor Reference Number	Multilateral Agreement on Additional Character Set	AOS 1: Payment Date
DABAFIHH DABADKKK	Danske Bank	X	X	X	X
DNBAFIHX	DnB Bank ASA, Finland Branch	X	X	X	X
HANDFIHH	Handelsbanken	X	X	X	X
NDEAFIHH	Nordea Bank	X	X	X	X
OKOYFIHH	OP Group	X	X	X	X
ESSEFIHX	SEB	X	X	X	X
SBANFIHH	S-Bank	X	X	X	X
SWEDFIHH	Swedbank	X	X	X	X
AABAFI22	Ålandsbanken	X	X	X	X

The table is updated, when changes occur.