

# Dine sider

– Always updated for you

## On Dine sider you can

- Apply for postponement of payment
- Apply for annulment of interest
- Apply for a fixed-interest rate and use the fixed-rate calculator
- Survey your debt
- Retrieve your last invoice from Lånekassen
- Retrieve an updated payment plan
- See all your payments
- Read letters from Lånekassen
- Write us an e-mail

## Log on to Dine sider with MinID

You need to use MinID to log on to Dine sider. MinID is a Norwegian online user ID used by many public websites. You need your personal identification number and a password of your own choice.

## Lost your PIN-codes?

You can call the service phone on +47 57 65 50 60, if you have lost your PIN-codes or need help with MinID.

lanekassen.no

Lånekassen's account number:  
7694 05 12928

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# Repay your loan from abroad

lanekassen.no

 Lånekassen

# Repay your loan from abroad

## If you have a Norwegian bank account

- The easiest and cheapest way to repay your student loan is if you have a Norwegian bank account. If you use online banking, you can register for eFaktura, which is an electronic invoice service. With eFaktura you will save 35 NOK in fees per invoice.
- You need your KID-number if you use online banking. You can also use your allocated customer number in Lånekassen (The State Educational Loan Fund). You will find both of these numbers on Dine sider and on your last invoice.

## If you have a foreign bank account

- You need a SWIFT-number. It is the unique identification code for a particular bank. These codes are used when transferring money between banks, particularly for international wire transfers.
- If you do not have online banking, please contact your local bank and order a SWIFT-transaction.
- You can transfer money in the local or Norwegian currency.
- Your bank needs to know the receiver (Lånekassen) and what the transfer is for. You will need the following information to make the transfer:

- You need your KID-number or your allocated customer number in Lånekassen. You will find both of these numbers on Dine sider and on your last invoice.
- If the transfer is made by someone else, please note that they must add your name and something to identify you (customer number, KID-number or date of birth), to the transfer.

## Payment by cheque

You can pay with a cheque. You make the transfer in the local currency. Please remember to add your KID-number or your allocated customer number in Lånekassen, when writing the cheque.

You also have the option to use a currency cheque at your local bank or a Norwegian bank. Please note that depositing of cheques is a very time consuming way to transfer money.

## High transaction fees abroad

It is common for foreign banks to charge high fees for international money transfers. You may save money if you repay in larger instalments. You will still receive an invoice, but it will show the surplus amount you have repaid. Always read the bill and if the information is not correct, then you will find the updated information on Dine sider at [lanekassen.no](https://lanekassen.no).

## If you pay late

You will be charged with a 280 NOK fee if you do not pay by the due date. You will receive a notice of termination of your loan and a 490 NOK fee.

## Due dates

You repay the student loan in four instalments per year, the due dates are as follows:

- 15th of February
- 15th of May
- 15th of August
- 15th of November

The invoice is posted between three to four weeks before the due date. We do not have the opportunity to post the invoices earlier than this. You are obligated to repay your student loan, even if you receive the actual invoice late.

## Repay faster

You can choose if you want to follow the payment plan or if you want to repay your student loan faster. You have the following options:

- Pay before we send you an invoice
- Pay larger instalments
- Repay the entire loan

## Monthly instalments

You can split the invoice into three and pay it in monthly instalments. You have to do this by yourself.

## Interest rate

The interest rate on the student loan is governed by the marked rate and is set every two months. You can choose if you want a fixed or variable interest rate.

## Change of address

You have to give us a written notification if you change your address. You can also notify us by e-mail from Dine sider.

## Annual report

You will receive an annual report every January that shows you how much you have paid in interest and down payment on your loan. You

can retrieve the annual report online if you have agreed on electronic communication with Lånekassen. You can download a document that describes the content of the annual report from Lånekassen. This is available in the following languages: English, German and French. You can send this document to your local tax office.

## Need to postpone your repayment?

It is possible to postpone your repayments to get out of a predicament. A repayment deferral will increase your debt and extend your repayment period.

You can postpone repayments for up to twelve installments during the repayment period. If you are eligible for exemption from paying interest, you may be entitled to more deferrals. You apply on Dine sider at [lanekassen.no](https://lanekassen.no). You need to use MinID to log on to Dine sider.

## We can waive the interest

To waive the interest means that we delete the interest on the loan for a period. This can be in cases of low income, unemployment, illness, childbirth or care of young children.

You apply for this at your personal pages, Dine sider, at [lanekassen.no](https://lanekassen.no). You need to use MinID to log on to Dine sider. You may apply at the end of the year. Please remember that you must prove that you are entitled to waive the interest. Read more at [lanekassen.no/repay](https://lanekassen.no/repay).

If you do not have the opportunity to use MinID, you can print the form at [lanekassen.no/skjema](https://lanekassen.no/skjema).