

Nordea

Agreement on

Konto-kik



Table of contents

		Page
	1 <u>You and Nordea</u>	3 The agreement between us 3 Changes to the terms and conditions 3 Termination of the agreement
4 What you can use Konto-kik for 4 How to access Konto-kik 5 Activation of payment cards 5 Subscription overview and termination of subscriptions 6 Blocking 6 Liability	<u>About Konto-kik</u> 2	
	3 <u>About IP rights and technical requirements</u>	7 IP rights 7 Technical requirements 7 Operational disruptions 7 Encryption
8 Customer service 8 Complaints	<u>About customer service and complaints</u> 4	

This document has been translated from Danish into English. However, the original Danish text is the governing text for all purposes, and in case of discrepancy the Danish wording will be applicable.

The terms and conditions can also be seen on nordea.dk.

1 You and Nordea

About Nordea

References to “we”, “us”, “Nordea” or “the Bank” mean Nordea Danmark, filial af Nordea Bank Abp, Finland, with business registration (CVR) no 25992180 and the address Grønjordsvej 10, 2300

1.1 The agreement between us

You enter into this agreement on Konto-kik with Nordea Danmark, filial af Nordea Bank Abp, Finland.

The agreement sets out terms and conditions for Konto-kik and information that can help you understand what is important to consider when you use Konto-kik.

You can get online access to Konto-kik in various ways, for example via your browser or Nordea’s mobile banking app on your mobile phone or tablet. Read more about your options at nordea.dk/konto-kik.

1.2 Changes to the terms and conditions

We may change the terms and conditions of the agreement without notice if they are in your favour and by giving two months’ notice if they are not in your favour.

You will be notified of changes for example via Netbank Konto-kik or by letter.

If we change the terms and conditions, you must – at the latest before the changes take effect – inform us if you do not want to be

bound by the new terms and conditions. If we do not hear from you, we will assume that you accept the changes.

If you inform us that you do not want to be bound by the new terms and conditions, the agreement will be deemed to be terminated when the new terms and conditions take effect.

1.3 Termination

You may terminate this agreement at any time without notice.

We may terminate the agreement by giving two months’ notice.

If you default on the agreement, we may terminate the agreement without notice.

2 Konto-kik

2.1 What you can use Konto-kik for

With Konto-kik you can:

- view information about balances, movements and interest in your accounts
- view your card details
- view your PIN and block your cards
- activate your payment cards in other digital wallets or on other mobile devices
- order account balance messages from the Bank

- get a visual overview of your finances via your payment transactions, including a list of your current subscriptions and the option to terminate them. This requires your consent, which you give in Nordea's mobile banking app where you get access to Konto-kik.

You have online access to Konto-kik around the clock every day of the year.

2.2 How to access Konto-kik

You log in to Konto-kik using MitID and/or Nordea ID.

So you need MitID or Nordea ID to be able to use Konto-kik.

MitID or Nordea ID consists of a user ID that you use together with the authenticators that are from time to time linked to your MitID and/or Nordea ID.

Authenticators must be approved by us.

The authenticators can be a password, a PIN, an app, a code display, an audio code reader or a chip that you need to verify your identity and log in to Konto-kik.

The preferred MitID and Nordea ID authenticator is an app that you can download and use on your smartphone and/or tablet. The conditions for using MitID and Nordea ID, including the conditions for keeping your user ID, passwords, PINs and authenticators safe, appear from:

the Terms and conditions for MitID, which are available at www.mitid.dk and the Nordea ID rules, which are available at www.nordea.dk/nordeaid

If you are between 7 and 13 years old, your guardian(s) need to have a Nordea ID made for you, so you can log in to your Konto-kik and get access to all functions, including a visual overview of your finances by way of your payment transactions.

If you are older than 13, you can also log on with your own MitID.

2.3 Activation of payment cards

You can activate payment cards in Nordea's mobile banking app and in other digital wallets or on mobile devices.

If you want to add one of your Nordea payment cards to another digital wallet or mobile device, you choose the payment card in Nordea's mobile banking app that you want to add and subsequently activate it. You can also add a card directly to a digital wallet or

mobile device and subsequently activate it in the app.

To pay with the card using another digital wallet or mobile device, the payment card must be activated before it can be used for mobile payments.

Certain limitations may apply to the individual provider of the digital wallet or mobile device.

2.4 Subscription overview

Konto-kik provides an overview of your current subscriptions which are paid with your payment cards.

The subscription overview requires your consent.

Details about current subscriptions linked to your account are retrieved for example from your card transactions. The Bank cannot guarantee that the overview of your current subscriptions is complete as the Bank may not be able to identify some subscriptions. In Konto-kik you can search for subscriptions that do not appear from the subscription overview and add them, if relevant.

Termination of subscriptions

By giving the Bank a power of attorney, which is assumed by the Bank's sub-supplier, subscriptions can be terminated on your behalf.

When you sign the power of attorney in Konto-kik, you authorise the Bank/Bank's sub-supplier to collect information about the terms and conditions for your subscription from the provider and to terminate your subscription.

The Bank/Bank's sub-supplier may suspend or cancel the termination before it has been completed if the Bank/Bank's sub-supplier cannot get in contact with the provider of the subscription or you. The same applies if the termination cannot be completed due to other factors. You can follow the status of the termination of your subscription in Konto-kik.

The Bank/Bank's sub-suppliers will inform you if the subscription cannot be terminated on your behalf.

You can revoke your power of attorney by calling Nordea on +45 70 33 33 33 around the clock.

2.5 Blocking

Automatic blocking

If you enter your MitID password incorrectly three times, your MitID will be suspended for an hour.

If the password is entered incorrectly three times after the suspension is lifted, your MitID will be blocked.

You can have your access opened again by contacting the Bank on +45 70 33 33 33 around the clock or by visiting your branch office.

Your obligation to block your online access to Konto-kik.

You must block your online access as soon as possible if you suspect:

- that your password or PIN for your authenticators has become known to any other person
- that any other person knows the codes for your authenticators (for example an app, audio code reader or code display)
- that any other person has made unauthorised use of your authenticators, or
- that any other person has made unauthorised use of your Konto-kik.

You can block your online access in two ways:

- by calling the Bank on +45 70 33 33 33 around the clock
- by calling Spærreservice (blocking service) on +45 33 33 22 49 around the clock.

You will receive a confirmation containing details of the time when your access was blocked. You can also block your online access by blocking the authenticators you use for Konto-kik.

Your obligation to block your MitID or Nordea ID

Condition D.7. of the Terms and conditions for MitID specifies when you must block your MitID.

The Terms and conditions are available at www.mitid.dk.

Condition 2.5.1 of the Nordea ID rules specifies when to block your Nordea ID. The rules are available at www.nordea.dk/nordeaid.

2.6 Liability

Nordea is not liable for any loss or misuse arising from the unauthorised access by others to your Konto-kik if your MitID or Nordea ID has been used, and

- you have failed to inform us as soon as possible after you learned that your authenticators for your MitID or Nordea ID had become known to an unauthorised person
- you have disclosed your MitID or Nordea ID authenticator to the person who misused your Konto-kik

- you have made the unauthorised use possible through grossly negligent conduct.

If you are under 18, your liability for any other person's misuse of Konto-kik will be evaluated in accordance with the provisions of the Danish Guardianship Act and the liability rules governing minors.

Accordingly, we will only apply the liability rules of the Danish Payments Act if it is to your advantage.

3 About IP rights and technical requirements

3.1 IP rights

Nordea and Nordea's sub-suppliers own all intellectual property rights, including copyrights, trademarks and other intellectual property rights to Konto-kik.

3.2 Technical requirements

You can test your computer and internet connection at nordea.dk/netbank/tekniskekrav. We recommend that you always keep your antivirus program and operating system updated.

Read more about safe use at nordea.dk.

3.3 Operational disruptions

When you log in to Konto-kik, you will, to the extent possible, be notified of errors and operational disruptions.

3.4 Encryption

All personal information sent via the internet between the Bank and your device will be encrypted so that no other persons will be able to read it.

4 About customer service and complaints

4.1 Customer service

If you or need help, you are welcome to call us on +45 70 33 33 33 or chat with us via nordea.dk.

You can find our opening hours, terms and conditions and answers to many of your questions at nordea.dk.

4.2 Complaints

You should always contact your branch office if you disagree with the way we transact your business. You are also welcome to call us on +45 70 33 33 33.

If you still disagree or are not satisfied with our reply, please file a complaint with our customer service manager (kundeservicechefen) who is responsible for handling complaints at Nordea.

The address is
Nordea, Kundeservicechefen, PO Box 850, DK-0900 Copenhagen C
klageansvarlig@nordea.dk or nordea.dk.

If a solution is still not reached, you can complain to

The Danish Financial Complaint Board
St. Kongensgade 62, 2nd floor
DK-1264 Copenhagen K
Phone +45 35 43 63 33
www.fanke.dk

You can also submit a complaint to the EU Commission's dispute resolution portal. This is especially relevant if you reside in another EU country.

The complaint is submitted at <http://ec.europa.eu/odr>. When submitting a complaint, please state the Bank's e-mail address: klageansvarlig@nordea.dk.

Any complaints concerning the Bank's compliance with financial legislation (for example standards of good business practice) may be submitted to the Danish Financial Supervisory Authority, www.finanstilsynet.dk, to the Finnish Financial Supervisory Authority, www.finansinspektionen.fi, or to the European Central Bank (ECB), www.bankingsupervision.europa.eu.

Complaints concerning the Bank's processing of your personal data can be submitted to the Danish Data Protection Agency, www.datatilsynet.dk.