

Conditions for Dankort and Visa/Dankort

Effective from 1. January 2019

"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."

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About your Dankort and Visa/Dankort

Keep your card safe

Check at regular intervals that you have not lost your card. It is just as personal as a passport, driver's licence, national health insurance card and the like.

Memorise your PIN

If you need to make a note of your personal identification number (PIN), you can ask Nordea for a PIN-memorising card. Your PIN must always be kept separate from your card and never be written on your card.

Do not reveal your PIN to any other person

The PIN is your electronic signature. No matter what happens and where you are in the world, never reveal your PIN to any other person. Never choose your PIN as a password for a PC or any other system operated by means of a code chosen by yourself. Likewise, do not key in your PIN on a telephone keypad or the like.

Be careful when using your PIN

Stand close to the terminal or cash machine and cover the keys, for instance with your free hand, while keying in your PIN.

Always check that the total amount and the date have been filled in when you sign a sales voucher

You should check that the date and amount have been stated correctly. Cross out any empty space before and after the amount or draw a horizontal line in such space so that the amount cannot subsequently be increased.

Do not forget your passport

Always bring your passport or photo identification when you are to withdraw cash in banks abroad.

Keep accounts

Keep your receipts and withdrawal slips and compare them with the statement received from Nordea. You should pay particular attention when you have used your card in connection with telephone or mail order or when making purchases over the Internet.

Take care of the magnetic stripe of the card

The data contained in the magnetic stripe of the card may be deleted if the card is placed close to a magnetic field. For instance a magnetic catch of a bag and certain electronic devices.

Pay attention to the expiry date of the card

After the expiry date the card will be rejected. You can have your card replaced in Nordea before expiry. You will automatically receive a new Visa/Dankort card about 2 weeks before the expiry date.

Payments via the Internet

When using your card for payments via the Internet, it is important that the computer you use is protected against virus attacks.

Disclosure of card information

Never disclose information about your card to third parties sending unsolicited e-mails or text messages, for instance. Delete the e-mail or text message immediately. If you have replied to the e-mail or text message and disclosed your card information, contact Nordea immediately to block your card.

Contact Nordea if you have problems with your Visa/Dankort abroad

Contact Nordea or – outside Nordea's business hours – Nets on +45 70 33 70 80 if you have problems with your card abroad.

Notify Nordea immediately if your card is lost or stolen or if you have reason to believe that your PIN has become known to any other person or that an unauthorized person is using your card number

Contact Nordea immediately or – outside Nordea's business hours – Nordea's card loss centre, Spærreservice, on +45 70 33 22 49 or Nets on +45 70 33 70 80, fax +45 44 68 11 36.

1 Visa/Dankort conditions

These conditions apply to the use of Visa/Dankort issued by Nordea Danmark, filial af Nordea Bank Abp, Finland ("Nordea"). The conditions describe the use of the card as Dankort and Visa card respectively both the physical card and the Dankort and Visa card linked to your mobile phone. Unless otherwise indicated, they apply to both Dankort and Visa card, both the physical card and the Dankort and Visa card linked to your mobile phone. The glossary explains the terms and expressions used – see condition 22.

2 What can you use the card for?

Visa/Dankort is a payment instrument which you can use in Denmark and abroad.

If a retailer accepts both Dankort and Visa card, the retailer may have chosen Dankort or Visa as its preferred payment method. You may change the retailer's decision if technically possible according to legislation.

It will appear from your bank statement whether a payment has been effected as a Dankort or a Visa card transaction.

You should note that the transaction amount will be included in the monthly spending limit when using your Visa card, see condition 2.9, and fees may be charged for using your Visa card in countries outside the EU/EEA

2.1 Withdrawal of cash

You can use your card for withdrawing cash at cash machines in Denmark and abroad which accept Dankort and/or Visa card. In addition, you can use Dankort to withdraw cash at the counter at Nordea and at most other Danish banks as well as banks abroad accepting Visa card.

You should note that not all cash machines accept Dankort. If so, the withdrawal will be made on your Visa card.

The fee for the use of the card and spending limits, if any, appear from the tariff.

2.2 Purchases at retailers

You can use your card to pay for goods and services at retailers accepting Dankort and/or Visa cards.

You can use the card for mail orders and telephone transactions. In addition, you can use the card in self-service machines.

Retailers will display signs on their premises or information at their website whether they accept Dankort and/or Visa cards.

If a retailer owes you money, it can credit the amount to your account via your card.

You must not use your card for illegal purposes, including purchase of goods and services which are illegal under local legislation.

If you use your Visa card for purchases abroad, you will be asked whether the purchase should be made in the local currency or in Danish kroner, see section 18.4 for more information.

2.3 Other functions of Nordea's cash machines

You must state your name and address, the name of your branch in Nordea as well as your card number, account number or personal registration number. Your card will then be blocked immediately and cannot be used.

You can use your card to transfer amounts between your own accounts in Nordea's cash machines.

You can use your card to order bank statements for your own accounts in Nordea's cash machines.

2.4 Debit entries to your account

Purchases and cash withdrawals with the card will generally be debited to your account on the date when you make the purchase or cash withdrawal. Visa transactions will at the earliest be debited to your account the day after the purchase or cash withdrawal. However, the date for debiting the account will depend on the time when Nordea receives the transaction.

2.5 Spending limit

Unless otherwise agreed with Nordea, you can only make cash withdrawals or purchases for amounts available on your account – see conditions 2.7-2.10.

2.6 Contactless payment function with the card or Dankort on your mobile phone

For contactless payments or payments with the Dankort linked to the mobile phone, there is an upper limit per transaction without you having to key in your PIN. The applicable amount limit is available on nordea.dk/visadankort. Nordea may adjust the amount. Notice will only be given if the amount is adjusted upwards or downwards by more than 50% in a calendar year.

If the transaction exceeds the applicable amount limit, you will automatically be asked to approve the payment by entering your PIN. You will be asked regularly to enter your PIN even though the amount is within the applicable amount limit.

2.7 Gaming and lotteries

When you use your Dankort at retailers offering mainly gaming and lottery services, including casinos, lottery ticket vendors, race courses and the like, transactions may be restricted to a total maximum of DKK 5,000 per day.

2.8 Withdrawal

Dankort has a limit for cash withdrawals per day. The maximum daily withdrawal appears from the tariff.

2.9 Visa card spending limits

The Visa card has an overall limit for purchases and cash withdrawals within a period of 30 consecutive days. Within the overall limit, cash withdrawals from banks and cash machines using your Visa card are subject to a daily maximum amount. The relevant amount appears from the tariff.

2.10 Other

In addition, each retailer may fix amount thresholds for the use of the card.

In addition, each bank or cash machine may also fix amount thresholds for each cash withdrawal. A fee will be charged for each withdrawal irrespective of the amount.

2.11 Loyalty programmes

You can link your Dankort or Visa card to various loyalty programmes.

Your Dankort must only be used with loyalty programmes approved by Nets. You can see the approved loyalty programmes here: <http://dankort.dk/Pages/Loyalitetskort.aspx>.

3 Use of the card

3.1 Payment

Before approving a payment or cash withdrawal, you must make sure that the correct amount appears from the display of the terminal or the sales voucher. Transactions already made cannot be revoked. However, see conditions 8 and 9 for the possibility to reverse a payment.

When paying for purchases or withdrawing cash, you should always make sure that you get a receipt. You must make sure that the amount is in accordance with the withdrawal or purchase and that the correct date is stated. You should keep the receipt until you have checked that the correct amount has been debited to your account, see condition 7. Sometimes self-service machines do not provide any receipts.

You can use the card in the following ways:

Use with electronic reading of the card data directly from the card:

- with chip or magnetic stripe and PIN
- with chip or magnetic stripe and signature with the contactless function
- with a digital wallet – e.g. Dankort on your mobile phone
- with chip or magnetic stripe in self-service machines without PIN.

Use with no electronic reading of the card data directly from the card (via the Internet etc):

- card number, expiry date and check number

Use with prior registration of card data such as:

- agreement with a retailer to register card data for future purchases accepted and initiated by you
- subscription where the retailer debits amounts according to specific agreement with you
- agreement with a supplier of a digital wallet where you register your card data for future purchases accepted and initiated by you

When keying in your PIN, you should make sure that no other person can see the PIN.

Never sign a sales voucher if the amount has not been entered or the amount is incorrect.

If you become aware that more than one imprint is made of the card, you should make sure that the imprint(s) not used is/are destroyed.

If you allow the retailer to withdraw an additional amount on your card, for instance tips, you should make sure to get a receipt for the full amount.

When using the Visa card for renting a car or checking into a hotel, you will usually be asked to sign a slip allowing the car rental firm or the hotel to subsequently withdraw an additional amount. You should be aware that the car rental firm or the hotel will thereby get an opportunity to subsequently withdraw an amount from your account (see condition 8).

Retailers, eg car rental firms and hotels, may also reserve an amount via your card for full or part coverage of the final bill. However, a retailer must only reserve an amount accepted by you

3.2 Contactless payment function

If your card has a contactless payment function, you may choose to use contactless payments for purchases from retailers offering this service. You use your card without inserting it into the terminal. Instead, you pay by holding your card close to the terminal (distance from terminal: 0-3 cm) that has the contactless function enabled. The contactless symbol on terminals is shown below:



There is an upper limit per transaction without you having to key in your PIN, see condition 2.6.

3.3 Dankort on your mobile phone

If you have a physical Dankort or Visa/Dankort, you can link your Dankort to a digital wallet on your mobile phone. You can see the approved wallets on <http://dankort.dk/Pages/Dankort-i-apps.aspx>.

You can register your Dankort in all approved wallets which accept Nordea's Dankort on your mobile phone. You sign up using your NemID or a similar security solution.

When signing up, you need to register the physical card that you want to use for payments. In addition, you have to choose a personal PIN to be used if Dankort purchases via your mobile phone require that you key in your PIN.

However, there may be limits as to the number of times you can link the physical Dankort to your mobile phone.

You will also be asked to choose a personal PIN to be used if Dankort purchases via your mobile phone require that you key in your PIN

Information and instructions on set-up and use will appear from the selected digital wallet.

You cannot use Dankort on your mobile phone for mail orders, telephone transactions or internet purchases.

3.4 Self-service machines without PIN

In some self-service machines you can use the Visa/Dankort without entering your PIN or signing. In these machines you accept the transaction either when your Visa/Dankort is read by the machine or when you subsequently press approve.

3.5 Use of card number, expiry date and card verification number

When using the card to make online purchases, you must state the card number, the expiry date of the card and the card verification number

If the retailer has signed up for Dankort Secured by Nets or Verified by Visa, you must also key in the one-time code sent to you via a text message in connection with the purchase, see condition 6.

When using the card to make purchases in connection with mail order or telephone transactions, you must state the card number, the expiry date of the card, the card verification number and perhaps also your name and address. In connection with mail order transactions you must also sign an order form.

You must never state your PIN in connection with purchases via the Internet or in connection with mail order or telephone order etc.

You cannot use Dankort on your mobile phone for mail orders, telephone transactions or internet purchases.

3.6 Registration of card data with a retailer or digital wallet provider

You may register your card data with a retailer or a digital wallet provider. Then you do not need to enter your card data every time you accept future purchases at a retailer or via the Internet. You must follow the instructions from the retailer or the digital wallet provider.

You can register your card data in Nordea Wallet on your Android and/or iOS mobile phone. You can read more about Nordea Wallet and how to use it on your mobile phone on nordea.dk/wallet.

You can see the list of approved providers of digital wallets, to which you can link the Dankort part of your Visa/Dankort at <http://dankort.dk/Pages/Dankort-i-apps.aspx>

You may also agree with the retailer that your card data are registered with the retailer for the purpose of paying for a subscription. The retailer will deduct the agreed subscription payments without you having to accept each payment. If you use your card data in this manner, you must make sure that any termination of the subscription is made in conformity with the terms fixed by the retailer.

As regards all these solutions comprised by condition 3.6, you must generally contact the retailer or provider of the digital wallet to have the new card data registered if you change cards.

4 Safeguarding your card and PIN

Card

The card is personal to you and may only be used by you. When you have received your card, you must immediately sign it in the signature panel on the back. The card must not be handed over to or entrusted to any other person. However, see condition 5 about authorisation.

Dankort on your mobile phone

Your Dankort on your mobile phone is personal to you and may only be used by you.

PIN

Your PIN is personal to you and may only be used by you. You will automatically receive a PIN for your card. When you receive the PIN, you should examine the letter to see whether it appears to have been opened to reveal the PIN. If it appears to have been opened, you must immediately contact Nordea.

You should memorise your PIN. The PIN must not be kept with the card or written on the card or stored in or together with your mobile phone.

You must not disclose your PIN to any other person or otherwise let your PIN become known to any other person. When keying in your PIN, make sure that no other person can see the PIN.

If you suspect that your PIN has become known to another person, you must contact Nordea immediately and at the same time change your PIN for your Dankort on your mobile phone.

If you cannot memorise your PIN or want to keep the PIN, it must be kept secret. If you need to write down the PIN, you should use the PIN memorising card which you either have received or can get from Nordea.

5 Authorisation

If you want another person to be able to make withdrawals from your account using a card, that person must have his or her own card and PIN. The use of the card by the additional cardholder is subject to the same terms and conditions as apply to your own use.

If you want to revoke the authorisation, you must do so in writing to Nordea. Subsequently, you must obtain the card from the additional cardholder and return the card to Nordea.

6 Secure internet payments

Dankort Secured by Nets and Verified by Visa provide extra protection against misuse of card data when shopping online. For the added security, you must – in addition to the card – use a one-time code you receive from Nets via a text message when paying for your online purchase. The one-time code is only to be used when making purchases from merchants using Dankort Secured by Nets or Verified by Visa.

If you have not signed up for Dankort Secured by Nets or Verified by Visa, you cannot make purchases from the merchant in question.

6.1 Signing up

Before or during your first purchase from a retailer participating in Dankort Secured by Nets or Verified by Visa you must register your card for Dankort Secured by Nets or Verified by Visa. If you have registered your Visa/Dankort for Dankort Secured by Nets, you will also have registered for Verified by Visa and vice versa.

You can do so either via nordea.dk/nethandel or in connection with your first purchase. You sign up using your NemID.

When signing up, you need to provide the mobile phone number you want to use to receive one-time codes.

You should be aware that not all Dankort transactions require Dankort Secured by Nets even if the merchant has signs about it. Smaller transactions can often be completed without the use of Dankort Secured by Nets.

6.2 Change

If you want to change/cancel the mobile phone number on record, you can do so using your NemID via nordea.dk/nethandel or in connection with a Dankort Secured by Nets or Verified by Visa purchase.

6.3 Special matters relating to the card and the registered mobile phone

As your mobile phone becomes part of the security in relation to purchases on the internet from merchants using Dankort Secured by Nets or Verified by Visa, you must ensure that others do not have or get free access to your card and your mobile phone. We recommend that you use a passcode on your mobile phone.

You must therefore change/cancel the mobile phone number on record as soon as possible if you lose the mobile phone used to receive one-time codes. If you lose your card at the same time, you must also block it, see condition 10.

7 Checking entries to your account

You have an obligation to check the entries to your account on an ongoing basis. If you find transactions when checking that do not tally with your receipts or you think that you have not made, you must contact Nordea as soon as possible. Please note the deadlines stated in conditions 8 and 9.

When checking the entries to your account, you should be aware that when you use your card in connection with mail order or telephone transactions or to make purchases via the Internet, the retailer is generally not allowed to debit the amount until the goods have been sent. On purchases of air tickets or concert tickets, the retailer debits the amount already when you book the trip or order the concert ticket.

8 Reversal of payments which you have approved

8.1 If you did not know the final amount when you approved it If you did not know the final amount when you approved the transaction and the amount that was subsequently debited to your account is significantly higher than you could reasonably expect, you are entitled to demand reversal of the payment. This may, for instance, occur in connection with renting a car or checking out from hotels where you have signed a slip allowing them to subsequently withdraw an amount for petrol or consumption from the mini bar and the like.

You must contact Nordea not later than eight weeks after the amount has been debited to your account if you believe you are entitled to have a payment transaction reversed and you have not approved the final amount.

7.2 Purchases via the Internet, mail order and telephone transactions etc

If you have used your card to purchase goods or services in one of the following ways:

- on the Internet
- by mail order or telephone transactions
- Other situations where the card cannot be read, but where card data (card number etc) are given to complete the transaction
- in self-service machines without PIN

you may be entitled to have a payment reversed, provided that

- the retailer has debited a higher amount than agreed
- the article or service has not been delivered
- you avail yourself of an agreed or statutory right of withdrawal before the product or service has been delivered.

You must first try to solve the problem with the retailer before you contact Nordea. You must produce documentary evidence that you have contacted or tried to contact the retailer.

It is a condition that you raise your objection to Nordea as soon as possible after that you have become aware of the unauthorised withdrawal of one or several amounts from your account. Your objection must be raised as far as possible not later than 14 days after you have or ought to have become aware of your possible claim. Your obligation to check the entries to your account on an ongoing basis, see condition 6, will be taken into account when evaluating whether you have contacted Nordea in due time.

Nordea will then investigate your objection. The disputed amount will normally be credited to your account while your objection is being investigated. If the objection turns out to be unjustified, the amount will be debited to your account once more.

In the event of an unwarranted objection, Nordea may charge interest from the date when the amount was credited to your account to the date when it is debited to your account again and a fee for copies of withdrawal slips or sales vouchers, see the Tariff.

8.3 Overview of reversal of payments in connection with distance selling

In some additional situations you as cardholder may have a payment reversed if the purchase is made via the internet or in connection with mail order or telephone transactions (distance selling). There may be a difference depending on whether you have used your Dankort or Visa card for payment – see condition 2.2.

For further information see nordea.dk/indsigelseser or contact Nordea.

9 Reversal of payments which you have not approved

If you think that one or more payments have been effected with your card which you have not approved, contributed to or made, you must contact Nordea as soon as possible after that you have become aware of the unauthorised transaction. Your obligation to check the entries to your account on an ongoing basis, see condition 7, will be taken into account when evaluating whether you have contacted Nordea in due time. Under all circumstances you must contact Nordea not later than 13 months after the relevant amount has been debited to your account.

Nordea will then make an investigation of your objection. The disputed amount will normally be credited to your account while your objection is being investigated. If the objection turns out to be unjustified, the amount will be debited to your account once more. If the investigation shows that an unauthorised party has used the card, Nordea may hold you responsible, see condition 11.

In the event of an unwarranted objection, Nordea may charge interest from the date when the amount was credited to your account to the date when it is debited to your account again and a fee for copies of withdrawal slips or sales vouchers, see the Tariff.

10 Your obligation to block your card and Dankort on your mobile phone

10.1 Card

You must contact Nordea as soon as possible to block your card if

- you lose your card
- your PIN becomes known to any other person

- you discover that your card has been misused
- you suspect that your card has been copied
- you otherwise suspect that your card can be misused.

You can block your card directly via Mobilbank. Outside Nordea's business hours you must contact Nordea's card loss centre, Spærreservice on +45 70 33 22 49 or the 24-hour telephone service of Nets on +45 70 33 70 80. When contacting Nordea's card loss centre or Nets, you must state your name and address, the name of your accountholding branch and, if possible, your card number, account number or personal registration number in order to have your card blocked immediately.

When your card has been blocked, you will receive information with an indication of the reason for and the time of the blocking.

If a blocked card is found again, you must contact Nordea to agree what action to take.

Please note that if your card is blocked, you cannot use it in your digital wallets.

10.2 Card/card data in a digital wallet, eg Dankort on your mobile phone

You must contact Nordea as soon as possible to block your card/card data on your mobile phone if:

- you lose your mobile phone
- you become aware that your card/card data on your mobile phone have been misused.
- you otherwise suspect that your card/card data in a digital wallet, eg Dankort on your mobile phone, may be misused.

Outside Nordea's business hours you must contact Nordea's card loss centre on +45 70 33 22 49 or the 24-hour telephone service of Nets on 45 44 89 29 29. When contacting Nordea's card loss centre Spærreservice or Nets, you must state your name and address, the name of your accountholding branch and, if possible, your card number, account number or personal registration number in order to have your Dankort blocked immediately on your mobile phone.

When your card/card data in a digital wallet have been blocked, eg Dankort on your mobile phone, you will receive information with an indication of the reason for and the time of the blocking.

If your mobile phone with a blocked card is found again, you must contact Nordea to agree what action to take.

If someone else gets access to your PIN for the digital wallet, in which your card/card data are registered, you must change your PIN as soon as possible. Follow the instructions provided in your digital wallet. Subsequently contact Nordea for further information about what action to take.

11 Your liability in case of misuse of your card

11.1 If your card has been misused by any other person, Nordea will cover the loss, unless the loss is comprised by condition 11.2- 11.6. Nordea must prove that the loss is comprised by condition 11.1- 11.6.

11.2 If your card and PIN have been misused by any other person, you will be liable for any loss up to DKK 375 (Self-risk).

11.3 You will be liable for up to DKK 8,000 of any loss if any other person has misused your card and your PIN and

- you have failed to inform Nordea as soon as possible after having learned that your card has been lost or that your PIN has become known to an unauthorised person,
- you have intentionally disclosed the PIN to the person who has misused the card and you did not realise or ought to have realised the risk of misuse, or
- you have made the unauthorised use possible through your grossly negligent conduct.

11.4 You are liable for the entire loss if the PIN has been used in connection with the misuse on the following conditions:

- You have intentionally disclosed the PIN to the person who misused the card and you realised or ought to have realised that there was a risk of misuse.

11.5 You will also be liable for the entire loss if you have acted fraudulently or deliberately failed to fulfil your obligations according to these rules. This includes keeping the card and mobile phone used for Verified by Visa safe, see condition 6, protecting the PIN, see condition 3 and 4, and blocking the card, see condition 10.

11.6 You are not liable for any loss arising after Nordea or Nets has been notified that your card is to be blocked. Nor are you liable for any loss arising if you have not had the chance to block your card due to circumstances on the part of Nordea.

11.7 Irrespective of the above, if the use of a PIN or other strong customer authentication is not required by Nordea, Nordea is liable for any misuse unless you have acted fraudulently.

11.8 Irrespective of the above, Nordea is also liable for any misuse if you were in a position where you would not know that your card had been lost or stolen or your PIN had been compromised.

You can read more about the rules on liability in section 100 of the Danish act on payments.

12 Nordea's rights and responsibilities

12.1 Nordea's right to block the card

Nordea is entitled to block the use of the card if:

- the account to which your card is attached has been closed ,
- you fail to comply with these conditions, including that you overdraw the account to which the card is attached, or
- your card has been misused or presumed to have been misused by a third party.

In the event of an unauthorised overdraft of the account you will receive a written reminder before the card is blocked. However, it may be necessary to block the card immediately in case of particularly gross and/or repeated unauthorised overdrafts.

Furthermore, Nordea may demand that any cards issued in relation to the account should be returned.

When Nordea has blocked the card, you will receive information with an indication of the reason for and the time of the blocking.

On suspicion of misuse, actual misuse or security threats, Nordea will inform you by telephone, text message and/or e-mail if you have stated your telephone number or an e-mail address. Alternatively, you will be informed via Netbank/Netbank konto-kik.

12.2 Replacement of the card

Nordea may at any time replace the card.

12.3 Nordea's liability

Nordea is liable to pay damages if, due to errors or negligence, Nordea's performance of agreed obligations is late or defective.

Even in areas subject to stricter liability, Nordea is not liable for any loss caused by the following:

- Breakdown of/lack of access to IT systems or damaged data in such systems as a result of the below events, whether Nordea itself or an external supplier is responsible for operating the systems.
- Failures of Nordea's electricity supply or

telecommunications, statutory intervention or administrative orders, acts of God, war, insurrections, civil commotion, sabotage, terrorism or vandalism (including computer virus and hacking).

- Strikes, lockouts, boycotts or blockades, whether or not the dispute is aimed at or was initiated by Nordea or its organisation, and notwithstanding the reason for the dispute. This also applies if the dispute only affects parts of Nordea.
- Other circumstances which are outside Nordea's control.

Nordea is not exempt from liability in the following events:

- If Nordea ought to have anticipated the cause of the loss when the agreement was entered into or ought to have avoided or overcome the cause of the loss.
- If Nordea under all circumstances is liable for the cause of the loss according to legislation.

12.4 Industrial disputes

You cannot use your card in Denmark if Nordea and/or the banks' data centres are involved in an industrial dispute. As soon as possible after the commencement and end of such dispute you will be informed by advertisements in the press or otherwise.

You should not expect to be able to use your card outside Denmark if one or more of the banks' data centres and/or one or more of Nordea's international collaboration partners are involved in an industrial dispute.

12.5 Errors and defects

Nordea is not liable for errors and defects etc in the goods delivered or the services provided by the retailer. Any complaint about errors and defects in the goods delivered or services provided should be addressed to the retailer.

13 Expiry

You can use your card up to and including the date of expiry stated on the card, after which the card is no longer valid. Your Dankort on your mobile phone expires at the same time as the card it is attached to.

You will receive a new Visa card before the expiry date of your old card. When you get a new card, you need to link your Dankort to your mobile phone again

14 Termination

Nordea may terminate the agreement by giving two months' notice. In the event of termination you will be reimbursed for the proportionate share of any fees you have paid in advance for the use of the card.

You may terminate the agreement with Nordea by giving one month's notice.

If the agreement is terminated by you or Nordea, you must return the card to Nordea. If you return the card by post, you must cut it in two across the magnetic stripe before you send it.

15 Amendment of these conditions

Amendment of these conditions may be made by giving two months' notice if they are not in your favor. Amendments in your favor may be made without notice. You will be informed of the amendments and changes either by letter or electronically. You are under an obligation to notify Nordea of any changes in your home address and/or e-mail address and it is your responsibility if you do not receive information about amendments if you have not notified Nordea of any change of home address and/or e-mail address.

An amendment of these conditions will be deemed to be approved by you unless you have informed Nordea before the new conditions take effect that you do not want to be bound by the new conditions.

If you inform Nordea that you do not want to be bound by the new conditions, the agreement will be deemed to be terminated at the time when the new conditions take effect. If you have paid

an annual fee in advance, a proportionate share of the amount will be returned to you.

16 Complaints

If you have any complaints, you should contact Nordea. If you do not succeed in your complaint, you may contact the Danish Credit Institutions' Claims Board or the Danish Consumers' Ombudsman.

If you want to complain about your card having been blocked, you may contact Nordea. If you do not succeed in your complaint to Nordea, you may complain to the Danish Data Protection Agency.

17 A new copy of the conditions

If you lose these conditions or for other reasons need a new copy, you can view them at nordea.dk/kortregler or contact Nordea.

18 Charges and currency conversion

18.1 Nordea's charges

Nordea may charge an annual card fee, which is payable in advance.

The annual card fee, fees for use of the card as well as fees for copies of withdrawal slips or sales vouchers appear from the Tariff.

18.2 Charges for use of the card

Banks and retailers may charge a fee for the use of the card. Danish retailers charging a fee from you when you use your card must notify you of such fee before you pay.

18.3 Currency conversion rates when using the card abroad

Purchases and cash withdrawals made abroad are converted into Danish kroner, see the Tariff. The amount will be debited in Danish kroner to your account.

On conversion the methods of calculation described in the Tariff are used, see the [section on – currency conversion rates when using the card abroad in the Tariff](#). Changes to the reference rate stated in the Tariff take effect without notice.

The rate of exchange may have changed in the period from when the card was used until the amount is debited to your account. Likewise, in certain countries, mainly outside Europe, several official exchange rates may be applicable, depending on the place where the exchange rate is obtained.

18.4 Dynamic currency conversion

If you use your card abroad, the retailer may offer to make a currency conversion before the payment is made. Before you approve the purchase, the retailer must state the fees charged and conversion rate used by the retailer in connection with the conversion.

Please note that the conversion rate used by the retailer may differ from Nordea's conversion rate and that Nordea has no influence on the conversion rate used by the retailer.

19 Valuation of applicants

The card is issued subject to an evaluation of the individual applicant.

20 Registration of blocked cards

When the card has been blocked, see conditions 10 and 12, the card number will be registered in the Danish banks' central register of blocked Dankort and Visa/Dankort. The blocked Visa/Dankort card numbers may also appear from Visa's list of blocked card numbers.

The central Danish register of Dankort is available to banks and retailers connected to the Visa/Dankort system for these banks and retailers to be able to check if a card used for payment has been blocked.

21 Supervision

Being a branch of Nordea Bank Abp, Finland, Nordea is subject to supervision by:

Nordea Danmark, filial af Nordea Bank Abp, Finland, FO-nr. 2858394-9, Patent- og registerstyrelsen, CVR-nr. 25992180, København

European Central Bank (ECB)
Sonnemannstrasse 22, 60314 Frankfurt am Main,
Tyskland/Germany
Tel: +49 69 1344 0

Finansinspektionen
Snellmannsgatan 6, PB 103, 00101 Helsinki, Finland
E-mail: fiva@fiva.fi
Tel: +358 (0)9 18351

According to Danish legislation, Nordea is also subject to supervision by:

Danish Financial Supervisory Authority
(FT. nr. 2222) Århusgade 110, DK-2100
Copenhagen Ø
E-mail: Finanstilsynet@ftnet.dk
Tel: +45 33 55 82 82

22 Glossary

Business day: All days except Saturdays, Sundays and holidays, the Friday after Ascension Day, the Danish Constitution Day, the day of Christmas Eve and the day of New Year's Eve.

Dankort on your mobile phone: A virtual version of your Dankort or Dankort part of your Visa/Dankort, which can be linked to a digital wallet on your mobile phone.

Dankort Secured by Nets: Dankort Secured by Nets is extra protection against misuse of card data when shopping online.

Digital wallet: A digital wallet is a personal software-based solution, e.g. mobile app, where you register your card data for future Internet purchases from a retailer or an online merchant.

Dynamic currency conversion: Is used by some retailers to enable you to pay abroad in Danish kroner. The retailer will make the currency conversion, and Nordea has no influence on the conversion rate used.

One-time-code: A code sent to you via a text message to the mobile phone number on record. You must use this code when making purchases from merchants participating in Dankort secured by Nets or Verified by Visa.

Loyalty programmes: Loyalty programmes is a collective name for solutions where cardholder may attach the card to a provider of a loyalty programme and then subsequently earn bonus etc or participate in a donation scheme when using the card.

Retailers or merchants: Shops, hotels, restaurants and other payees accepting Dankort and Visa cards for payments.

Card: The physical card.

Receipts: Evidence of a payment in paper or electronic form.

Nem ID: Nem-ID is a digital signature. A distinction is typically made between Nem ID for Netbank and New ID for public digital signature (OCES), but you can use both types when signing up for Verified by Visa.

Nets: Nets Denmark A/S –the company which owns and administers the Dankort system.

PIN: The secret personal identification number attached to your physical card and the secret personal code you have chosen for your Dankort on your mobile phone.

Tariff: The list of charges etc in force from time to time. The Tariff forms part of the conditions for Dankort and Visa/Dankort. You can obtain the conditions at Nordea or view them at nordea.dk/kortregler.

Reference rate: The conversion rate used for converting amounts of purchases and cash withdrawals abroad to Danish kroner.

Verified by Visa: Verified by Visa is extra protection against misuse of card data when shopping online. Before you can use Verified by Visa for online shopping, your card must be registered create a Verified by Visa password.

Visa: The organisation laying down the international rules governing the Visa system.

Visa card: The Visa part of your Visa/Dankort when you use the card physical or electronically, eg in a digital wallet.

Tariff etc for Visa/Dankort

Tariff effective from 1 January 2019

	Charge
Annual card fee within Min hverdag* Payable in advance	DKK 0
Annual card fee outside Min hverdag Payable in advance	DKK 350
Express order (Physical card)	DKK 250
Replacement card (Physical card)	DKK 150
Sending cards Ordinary mail Denmark, Western Europe, North America** Registered mail Eastern Europe** Courier service Other countries**	DKK 0 DKK 250 DKK 500
Change in spending limit	DKK 100
Use of the card in Denmark	
Withdrawal of cash At Nordea's cash machines you may withdraw up to DKK 15,000 per weekday between 9.00 and 18.00 and up to DKK 5,000 at all other times, including Sundays and holidays, if you have sufficient funds in your account.*** At the cash machines of other banks, over the counter at other banks you may withdraw up to DKK 2,000 per day. - Within Min hverdag - Outside Min hverdag In addition, the paying bank may charge a fee for the withdrawal	DKK 0 DKK 0 DKK 8
Using the card abroad Total cash withdrawals and payments may be made in foreign currency up to the equivalent of DKK 25,000 within any period of 30 consecutive days. Purchases from retailers From retailers connected to the Visa system Withdrawal of cash At Nordea's cash machines in Finland, Norway, Poland and Sweden. At other cash machines/banks: 1% of the amount withdrawn, minimum charge per withdrawal. In addition, the paying bank may charge a fee for the withdrawal. Total cash withdrawals in foreign currency may be made up to the equivalent of DKK 2,000 per day.	DKK 0 DKK 0 DKK 30
Copy of sales voucher or withdrawal slip, per copy	DKK 75

* Read more about Min hverdag at nordea.dk/minhverdag and see the products and services that are covered by Tariff of charges for personal customers.

** See countries at nordea.dk/kortforsendelse.

*** Total withdrawals per day are limited to DKK 15,000.

Currency conversion rates when using the card abroad

When the card is used abroad, conversion from foreign currency to Danish kroner (DKK) will be made at the reference rate stated at www.pbs.dk/valutakurser for the relevant currency with an addition, see below:

1. European currencies published at www.pbs.dk/valutakurser: The exchange rate on the date of processing the transaction in Nets plus 1,50%.

Other currencies published at www.pbs.dk/valutakurser: The exchange rate on the date of processing the transaction in Nets plus 2.00%. Exceptions may occur.

3. Other currencies are converted from the local currency to US dollar (USD). Then the amount is converted to Danish kroner (DKK) as above under 2. Exceptions may occur.