

# Terms and conditions for Nordea Business Deposit Card

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## Useful advice about the Nordea Business Deposit Card

### Keep your card safe.

Check regularly that you have not lost your card(s).

### Memorise your PIN.

If you need to make a note of your PIN, you can ask Nordea for a PIN-memorising card. The PIN must always be kept separate from the card and never be written on the card.

### One PIN for all cards

The same PIN is used for all cards attached to the same account. The PIN must be used when making deposits using the card.

### Be careful when using your PIN

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

### Keep accounts

Keep your receipts and compare them with the statement received from Nordea.

### Remember to register all cards and all users

If the company has several cards attached to the same account, it is important that all card numbers are registered with the names of cardholders for an easy overview in case cards need to be blocked or reordered. The cards are only distinguishable in terms of the card number.

### Report it at once if a card is lost or stolen.

Contact Nordea immediately or – outside Nordea's business hours – Nordea 24/7 Erhverv on +45 70 33 44 44.

State your company name, personal registration (CVR) number and account number. Your card will then be blocked immediately and cannot be used.

## 1. Terms and conditions for Nordea Business Deposit Card

These terms and conditions apply to the use of Nordea Business Deposit Card.

### 2. What can you use the card for?

#### 2.1. Deposit of cash into a payment account.

You can use your Nordea Business Deposit Card for depositing cash into a payment account via Nordea's ATMs with a deposit function. Deposits can be made in DKK and EUR.

Remove any clips or tape and make sure that the notes are not folded. Coin deposits are not possible.

At [nordea.dk/depositcard](http://nordea.dk/depositcard) you can find information on how to make deposits safe and simple with Deposit Card. You can also see the locations of our deposit ATMs.

#### 2.2. Deposit of cash into a payment account

As a general rule, deposits made using the card will be credited to the account on the same business day that the bank receives the amount.

#### 2.3. Maximum deposit

The maximum monthly cash deposit is DKK 250,000 unless otherwise agreed with Nordea.  
The card has no limit for cash deposits per day.

### 3. Safeguarding your card and PIN

#### PIN

The PIN is to be used with the card and may be shared with users of the Deposit Card. If several cards are attached to the same account, the PIN will be identical for all the cards. The PIN for the card will be sent automatically. 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.

The PIN should be memorised and always kept separate from the card and never be written on the card.

If you cannot memorise your PIN, it must be kept in a safe place. If you need to make a note of your PIN, you can ask Nordea for a PIN-memorising card.

#### 4. Use of the card

Insert the card, enter the PIN and place the notes in the tray. Before you accept the deposit shown on the display, make sure that it is the correct amount. You can cancel the deposit if it is not the correct amount.

##### 4.1. Errors and differences

When you have confirmed the deposit, this is the amount that the ATM will count.

In case of a discrepancy between the information on the receipt and the amount deposited, the ATM count will apply.

##### 4.2. Receipt

When depositing cash you should always make sure that you get a receipt. The receipt shows the date, the deposited cash amount, the remaining amount that can be deposited during the current month and part of the account number. You must make sure that the amount shown is in accordance with the deposit made and that the date is correct.

##### 4.3. Credit entries on accounts

The deposits are credited to your account instantly.

### 5. Checking entries on your account

You have an obligation to check the entries on 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.

### 6. Your obligation to block your card

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

- you lose your card
- your PIN becomes known to someone else
- you discover that your card has been misused
- you suspect that your card has been copied
- you otherwise suspect that the card may be misused.

Contact Nordea immediately or – outside Nordea's business hours— Nordea 24/7 Erhverv on +45 70 33 44 44. State your company name, personal registration (CVR) number and account number. Your card will then be blocked immediately and cannot be used.

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.

### 7. Nordea's rights and responsibilities

#### 7.1. Nordea's right to block the card

Nordea is entitled to block the card if

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

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

#### 7.2. Replacement of the card

Nordea may at any time replace the card.

#### 7.3. Industrial disputes

You cannot use your card in Denmark if Nordea is 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.

### 8. 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. You will receive a new card before the expiry date of your old card.

### 9. Termination

Nordea may terminate the agreement by giving two weeks' notice. Nordea may also terminate the agreement in full or with effect for individual cardholders if the account holder and/or the cardholder does not fulfil – or is expected not to fulfil – its obligations towards the bank in accordance with these terms and conditions. The agreement may for instance be terminated if the account holder or the cardholder is subject to insolvency proceedings, suspends payments, has financial difficulties, dies or in any other way is incapable or expected to be incapable of fulfilling its obligations.

You may terminate the agreement with Nordea without 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.

### 10. Amendments to these terms and conditions

Amendments to these terms and conditions and changes to the tariffs may be made by giving two weeks' 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 that you do not receive information about amendments and changes if you have not notified Nordea of changes in your home address and/or e-mail address. An amendment to these terms and conditions will be deemed to be approved by you unless you have informed Nordea before the new

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

**11. Complaints**

See the bank's General terms and conditions for corporate customers for information about your possibilities of making complaints.

**12. A new copy of these terms and conditions**

If you lose these terms and conditions or for other reasons need a new copy, you can view them at [nordea.dk](http://nordea.dk) or contact Nordea.

**13. Fee structure**

Fees for using the card etc appear below:

<b>Annual card fee</b>	DKK 150
<b>Fee per deposit – Danish banknotes (charged every quarter)</b>	DKK 10
<b>Fee per deposit – EUR banknotes (charged every quarter)</b>	DKK 40
<b>Replacement card</b>	DKK 150
<b>Foreign currency</b>	Notes denominated in currencies other than Danish kroner are settled at Nordea's buying rate (Nordea's rate quoted for cash deposits). Indicative exchange rates can be viewed at <a href="http://nordea.dk/erhverv">nordea.dk/erhverv</a>