

General terms and conditions for corporate customers

"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 General terms and conditions for corporate customers are effective from 1 October 2018 and Nordea Danmark, filial af Nordea Bank Abp, Finland may amend these terms and conditions by giving one month's notice by advertisements in the press.

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

Agreements with Nordea Danmark, filial af Nordea Bank Abp, Finland

These General terms and conditions for corporate customers are applicable to any business relationship between Nordea Danmark, filial af Nordea Bank Abp, Finland (the "bank") and corporate customers.

1 Interest and commission

The bank's interest and commission rates are variable unless otherwise agreed.

1.1 Change of interest rates and commission

The bank may change its rates without notice due to external factors such as:

- The general level of interest rates, including bond yields and
- money market and other market rates, changes
- Funding costs change
- Changes are introduced in the credit and monetary policy in
- Denmark or abroad
- The use of monetary policy instruments is changed.

The bank may change its rates by giving at least one month's notice if such change is ascribable to the bank's market-, cost-, legislation-, risk- or earnings-related conditions, including:

- A more appropriate use of the bank's resources or capital
- Increased costs for raising capital, including increased
- capital, liquidity or solvency requirements
- The cost development in the bank
- If there is a sustained imbalance between market rates
- Increased operational risk for the bank
- Contribution to general guarantee schemes
- Increased overall credit risk for the bank
- If the assumed business volume or the credit risk of the individual customer relationship changes.

The bank may make changes in the customer's favour without giving notice.

The bank will provide information on any change of interest and commission rates by letter, through the bank's office banking systems, through Netbank konto-kik or by advertisements in the press. The bank will inform the customer of any change of interest and commission rates applying to loans by a notice in the first coming bank statement after such change.

1.2 Calculation and application of interest

The value date is the date from which any deposit, withdrawal or other movement on the account affects the calculation of interest. For deposits the value date is usually the first business day after the deposit is made on which the bank's physical branches are open. For payment

accounts the value date is usually the date on which the deposit is made. For withdrawals the value date is usually the date at which the funds are withdrawn.

The bank's physical branches are not open for business on Saturdays, Sundays and holidays, the Friday after Ascension Day, the Danish Constitution Day (5 June), the day of Christmas Eve and the day of New Year's Eve.

For most types of accounts the bank calculates interest on a daily basis. Interest on deposits and loans is applied monthly, quarterly or annually. Interest on loans cannot be negative. On the date for application of interest, the bank pays or charges the interest calculated since the previous date for application of interest.

The interest amount applied will appear from bank statements, summaries of accounts or other specifications.

2 Service fees

In addition to any fees specifically agreed upon, the bank may charge a fee for any services performed for the customer. This also applies to any enquiries from authorities about the customer's commitment, statutory notifications to the customer or enquiries from others where the bank is under an obligation to reply.

Fees will be charged either as a fixed amount, a percentage or an hourly rate. The various bases of calculation may be combined.

Services included in an existing product agreement may be priced separately at one month's written notice to the customer, through the bank's office banking systems (including Netbank Erhverv) or through Netbank konto-kik.

The fees for ordinary services appear from the bank's tariffs for corporate customers, which may be obtained on request. Other charges may be obtained on request.

2.1 Change of service fees

The bank may change its fees for individual services without giving notice.

The bank may change its fees by giving one month's notice for services included in a product agreement by giving one month's notice if such change is ascribable to the bank's market-, cost-, legislation-, risk- or earnings-related conditions, including

- The cost development in the bank
- A more appropriate use of the bank's resources
- The introduction of new or changes to existing taxes and duties
- A general change in the price level.

For types of account and agreements at notice any change will take place at a notice equal to or longer than the term of notice.

The bank may make changes in the customer's favour without giving notice. The bank will provide information on any changes by letter, through the bank's office banking systems (including Netbank Erhverv), through Netbank konto-kik or by advertisements in the press.

3 Interest/commission on unauthorised overdrafts and fees for reminders etc.

If an account for which no overdraft arrangement has been

made is overdrawn, the bank will charge interest at a rate higher than the standard rate for loans to corporate customers. In connection with unauthorised overdrafts/arrears on credits or loans the overdraft interest/commission rate is computed as an addition to the agreed rate. A special interest rate applies to claims accounts.

The bank charges a fee for any extraordinary handling carried out to avoid or settle overdrawn amounts, such as the sending of reminders and the like, and cancellation and returning of payments. The bank will also charge a fee to cover any expenses it has incurred in connection with debt recovery and any legal fees.

Information on overdraft rates/commission is available from the bank. The fees for reminders appear from the bank's tariffs.

Changes of overdraft rates/commission may be made in the same manner as described in clause 1.1.

4 **Signing powers and authorisation**

The bank must be informed of the persons having authority to sign for the customer or other authority.

The authorisation must be given in writing and the bank may demand that a special process or form should be used and that documentation of the validity of the authorisation is submitted to the bank. Any authorisation received by the bank will remain effective until the bank has been notified that it has been revoked.

If the customer dies, the authorisation will remain effective unless otherwise agreed or required by law. However, the bank is entitled to block a current account, a custody account etc. to protect the funds of the deceased customer's estate.

5 **Bank statements, annual summaries of accounts and checking of account movements**

The customer must keep track of balances and movements on his or her account by checking the bank statements and/or via the bank's various information channels, for instance the bank's office banking systems (including Netbank Erhverv/Mobilbank Erhverv) and similar IT systems where bank statements have been made electronically available to the customer, Netbank konto-kik, Contact Centre or the bank's cash machines.

In case there are any entries that he or she does not acknowledge, the customer must immediately complain to the bank. Unauthorised entries will be credited to the customer's account.

Customers using Netbank Erhverv or Netbank konto-kik will receive electronic bank statements and electronic annual summaries of accounts (account overviews, overview of paid charges and services and similar information) in Netbank Erhverv or Netbank konto-kik. In addition, these customers can get paper-based bank statements and annual summaries of accounts against payment. Charges for receiving paper-based bank statements and annual summaries are listed in the bank's tariffs applicable from time to time.

The bank may choose to send paper-based bank statements and/or annual summaries of accounts to specific customers or customer groups or as regards specific account types.

6 **Online checking of payment accounts**

All customers with a payment account must have access to the bank's office banking systems (including Netbank

Erhverv/Mobilbank Erhverv) and similar IT systems where bank statements have been made electronically available to the customer, or Netbank konto-kik and via these online systems check balances and account movements, including payment transactions, interest rates and charges.

In special cases the customer may agree with the bank that instead of online access the customer will use bank statements issued once a month for ongoing checking of balances and movements on payment accounts.

7 **Reservations on all types of deposits**

Any deposit made in the customer's account will be credited to the account subject to the bank's final receipt of the amount. This also applies to deposits made by the use of payment instruments (such as cards) - irrespective of the issuer of such payment instrument - and by transfers from other accounts or other financial institutions etc (including Nordea Bank Abp).

This furthermore applies to counterfeit, damaged or discoloured banknotes.

The reservation applies even if it has not been stated on the receipt or credit advice.

Any deposits made in accounts with the bank, such as transfers from other financial institutions etc, will be credited to the account number stated. Any other piece of information will not be checked.

If, by an obvious mistake, the bank has credited an amount to the customer's account and the customer is not entitled to such amount, the bank may debit the amount to the account without the consent of the customer.

8 **Transactions abroad**

The bank may choose a foreign bank to make transactions abroad on behalf of the customer. The bank will not be liable for any errors made by such bank or for its ability to fulfil its obligations. When depositing the customer's securities abroad, the bank will, however, be liable for any such errors and/or non-fulfilment in accordance with the bank's Terms and conditions for custody accounts applicable from time to time unless the customer has chosen the foreign bank.

Any rules of law, customs and business conditions applicable to the bank's agreement with the foreign bank also apply to the customer.

9 **Electronic communication**

The bank may send any communication to the customer in electronic form. This applies, for instance, to all letters, statements of holdings, payment advice and summaries, documents etc., and irrespective of whether the bank in rules, terms and other customer agreements uses formulations that can be interpreted to the effect that communication is sent in paper form, for instance "by letter", "in writing", "message", "printout", "overview", "will be contacted" or similar formulations.

The customer receives any communication from the bank via Netbank Erhverv and/or Netbank konto-kik. The information will be stored for a period of at least two years.

Any communication received from the bank in electronic form has the same legal effect as if it had been paper-based. Consequently, the customer is under an obligation to keep track of the communication sent by the bank on an ongoing basis to the customer via Netbank Erhverv and/or Netbank konto-kik.

If the customer wants to receive communication from the

bank in paper form, this can be agreed with the bank. The bank may charge a fee for such service. The charge is listed in the bank's tariff applicable from time to time. The bank may at any time choose to send communication to the customer in paper form if the bank considers it to be the best way to communicate with the relevant customer group or the individual customer or the bank otherwise finds it appropriate. The bank will not charge a fee for such form of communication.

The bank may at any time choose to send communication to special customers or customer groups by using other channels/media if the bank considers it to be the best way to communicate with the relevant customers. In that case the relevant customers will be informed of this.

For details on bank statements, annual summaries of accounts etc - see conditions 5 and 6.

10 Liability

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

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

- Breakdown of/lack of access to IT systems or damaged data in such systems as a result of the below events, whether the bank itself or an external supplier is responsible for operating the systems
- Failures of the 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 the bank or the bank or its organisation has started the dispute, and notwithstanding the reason for the dispute; this also applies if the dispute affects only parts of the bank
- Other circumstances which are outside the control of the bank.

The bank will not be exempt from liability:

- If the bank should have anticipated the cause of the loss when the agreement was entered into, or should have avoided
- Or overcome the cause of the loss
- If the bank, in any case, is liable for the cause of the loss according to legislation.

11 Set-off

The bank may, without giving advance notice to the customer, set off any amount due from the customer to the Nordea Bank Abp against any amount due from the Nordea Bank Abp to the customer. Under Danish law certain deposits are exempted from set-off.

12 Termination and suspension

The bank may terminate the customer relationship without notice unless otherwise specifically agreed or prescribed by general bank practice. If the bank terminates the customer relationship, the customer must be informed of the reason.

Furthermore, the bank may terminate the customer relationship without notice if the customer or an individual authorised to make transactions with the bank on the customer's behalf, or the owners, directly or indirectly, fully or partly, are subject to sanctions from authorities, the EU or the UN, see the Danish foreign ministry's list of sanctions, or similar (for instance US authorities like OFAC).

Furthermore, the bank may terminate the customer

relationship without notice if the customer does not provide the bank with the information which the bank is obliged to collect from the customer in accordance with legislation, for instance the Money Laundering Act or the Tax Control Act. This may be identity information or information about the purpose and planned scope of the customer relationship with the bank which the bank following a risk assessment considers necessary in order to ensure compliance with the Money Laundering Act.

On termination the customer will, if possible, be informed of the termination through the prior suspension of the customer's accounts, a personally addressed message or otherwise.

The bank may also suspend the customer's access to Netbank Erhverv or the like if the customer does not provide the bank with the above information.

On termination of the customer relationship the bank may cancel any guarantee or surety obligation which it has assumed on behalf of the customer. The bank may also discharge itself from any other obligations, including commitments in foreign currency. The customer is obliged to release the bank from any commitment assumed on behalf of the customer or provide the security demanded by the bank.

13 Governing law and venue

Danish law applies and Danish courts will deal with legal disputes between the bank and the customer.

14 Duty to disclose information to the bank

The customer is under an obligation to disclose to the bank the information required for the bank to fulfil its obligations towards authorities for instance under the Tax Control Act and the Money Laundering Act.

For customer relationships established after 14 October 2015, the customer is obliged on establishment of the customer relationship to provide proof of identity in the form of passport or driver's licence for all members of the board of directors and/or the executive management as well as documentation for their respective addresses. If the composition of the board of directors and/or the executive management is subsequently changed, a similar obligation applies in relation to new members of the board of directors and/or the executive management.

15 Duty to disclose information about the bank's processing of personal data

If, as part of the establishment of the customer relationship or as part of the current customer relationship, the customer provides or has provided personal data to the bank on employees, management, beneficial owners, authorised officers or other persons with a close relationship to the customer, the customer must inform the relevant persons about the data processing policy, including that the bank is the data controller, as well as about their rights under the data processing policy.

16 Credit application

The customer may receive information about data required to process a credit application and may subsequently be informed of the factors that determined the assessment. See nordea.dk.

17 Good practice in financial institutions

Under the Danish Executive Order on Good Business Practice for Financial Undertakings, the bank must inform of any commissions or other consideration payable for the provision of products and services. Up to date information is available at nordea.dk.

18 Complaints

If a disagreement with the bank is not settled to the customer's satisfaction, complaints may be submitted to the Customer Service Manager (kundeservicechefen), who is responsible for complaints. The customer should contact Nordea, Kundeservicechefen at the address PO box 850, 0900 Copenhagen C, by e-mail to klageansvarlig@nordea.dk or at nordea.dk.

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

Any complaints about the bank's treatment of personal data may be submitted to the Danish Data Protection Agency, datatilsynet.dk.

19 Supervision

As a branch of Nordea Bank Abp the bank is subject to the supervision of:

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

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

Pursuant to Danish legislation the bank is further subject to the supervision of:

Finanstilsynet (FT no 2222)
Århusgade 110, 2100 Copenhagen Ø
E-mail: finansstilsynet@ftnet.dk
Tel: +45 33 55 82 82

20 Protection of depositors and investors

As a Danish branch of Nordea Bank Abp, the bank has joined the Finnish deposit and investor guarantee schemes. The customer is thus primarily covered by these

schemes.

The Finnish deposit guarantee scheme generally covers by up to EUR 100,000 per depositor.

The Finnish investor guarantee scheme, if applicable supplemented by the Danish investor guarantee scheme, covers by up to EUR 20,000 if investors cannot have their securities delivered to them in the event that Nordea Bank Abp is declared bankrupt.

For further information about the Finnish schemes see www.finanssivalvonta.fi/en/Financial_customer/Customer_protection/Compensation_funds/Pages/Default.aspx.

As a supplement to the Finnish deposit and investor guarantee schemes, the bank has joined the Danish Guarantee Fund, www.gii.dk, which in some cases provides better coverage.

There may be deadlines for notification of claims to the deposit and investor guarantee schemes that must be met. The customer will receive information about this if it should become relevant.

For more details on coverage see nordea.dk.

21 Blocking etc. of transactions, orders, funds transfers and the like

If the customer initiates transfers of amounts in violation of sanctions from authorities, the EU or the UN, see the Danish foreign ministry's list of sanctions, or the like (for instance US authorities like OFAC), such transfer may be stopped and the amount frozen.

Similarly, any other order from the customer, the execution of transactions directly or indirectly involving the customer, or the fulfilment of the bank's obligations in violation of sanctions (see above) may be delayed, partly executed or fully blocked.

A funds transfer may, moreover, be delayed, returned or blocked if a foreign bank that participates in executing the funds transfer lacks information etc. for the execution, or a funds transfer cannot otherwise be executed.

Data processing policy

Following the introduction of the EU's new General Data Protection Regulation (GDPR) we have updated our policy on data processing. On the following pages you can read about our processing of your data and your rights. The document is divided into seven sections:

1. Processing of personal and customer data

Which types of data do we process and store and for which purposes?

2. Legal basis for processing of personal and customer data

What is the legal basis for our processing of your data?

3. Disclosure and transfer of personal and customer data

When do we disclose data about you – internally at Nordea and to other parties?

4. Your rights

What rights do you have to access your data, to have your data erased or to restrict the use of your data?

5. Changes to Data processing policy

When and how can we change this document?

6. Complaints about Nordea's data processing

What are your options to complain about our processing of personal data?

7. Controllers and contact information

How can you contact us?

Who do we collect and process data about?

We collect and process data about existing and potential corporate and personal customers. In some cases we also collect and process data about persons associated with our customers, for example employees, agents, guarantors, chargors – and persons who are in contact with Nordea in respect of a single banking transaction.

All data about you is comprised by the bank secrecy rules. The data is protected by us and cannot be disclosed without valid reasons.

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1. Processing of personal and customer data

1.1 Collection of personal and customer data

Nordea collects data for the purpose of conducting banking operations and providing financial services of any kind. For example:

- Payments
- Advisory services, customer care and customer administration
- Credit assessment
- New products, research and marketing
- General compliance with legislative requirements

The data can be grouped into the following overall categories:

- Identity data
- Contact data
- All financial data
- Data traffic on our digital platforms
- Sensitive data
- Legally required data

As regards the latter category we are legally required to collect the following data (and relevant documentation) for identification of you and reporting to the authorities:

- Data about you: name (documented by copies of passport, driver's license, health insurance card or similar), addresses and personal registration(CPR) number or business registration (CVR) number. For corporate customers we are required to collect data on the company's legal form, controlling owners, management and provisions regulating the powers to bind the company as well as data about the company's beneficial owners. In case of a foreign address, data about the home country and foreign tax identification number is collected.
- In addition, data, collected on an ongoing basis, about the purpose and planned scope of your customer relationship with us, the origin of your funds and any unusual transactions and transaction patterns.

We moreover collect data that we – based on a risk assessment – find necessary to comply with the Danish Money Laundering Act and to prevent money laundering. Personal data collected in compliance with the Danish Money Laundering Act, which is not general personal data, may only be processed with a view to preventing money laundering and financing of terrorism.

When you buy and sell financial instruments (for example equities and bonds) through Nordea, we collect data about citizenship and tax identification number and/or other data required or relevant for reporting your transactions in financial instruments to the authorities. We also collect corporate customers' LEI codes (legal entity identifier).

In order to make payments, prepare bank statements, payment summaries etc we collect data from beneficiaries, shops and banks when you use credit or cash cards, Netbank, payment services or other forms of payment transmission services.

We collect data from publicly available sources and registers, for example the Danish Civil Registration System, the Central Business Register, virk.dk and EU or UN sanctions registers (see the Danish Ministry of Foreign Affairs' list of sanctions) or similar (for example US authorities such as OFAC). We also collect data about you, the beneficial owners and politically exposed persons and their closely related parties from international information providers and other publicly available sources. We search for information on the internet, for example, when this, after a risk assessment, is deemed warranted and in accordance with the guidelines issued by the Danish Financial Supervisory Authority. When doing a credit assessment we may check whether other companies of the Nordea Group (if allowed under the law or you have given your consent), credit rating agencies or warning registers have registered data on you.

We also receive information from other companies of the Nordea Group when they report to the Money Laundering Secretariat with the Danish State Prosecutor for Serious Economic and International Crime as required by the anti-money laundering legislation.

In addition, we receive data about you from other companies of the Nordea Group and collaboration partners (including correspondent banks and other financial institutions) if you have given your consent or there is a legal basis, including article 6(1) of the General Data Protection Regulation (GDPR).

1.2 Storage of personal and customer data

We keep your data as long as the data is necessary for the purposes for which they were collected, processed and/or kept on record.

Under the Danish Money Laundering Act, data, documents and registrations are kept for at least five years after the termination of the business relationship or execution of the individual transaction.

1.3 Recording of telephone conversations and video surveillance

We record telephone conversations to ensure documentation of agreements and correct customer service. Moreover, we record telephone conversations that lead or may lead to securities transactions etc.

For security reasons we use video surveillance etc of, for example, customer transactions, entrance areas, fronts of buildings, access and escape routes and ATMs.

1.4 Data traffic

We process data on the use of nordea.dk and our digital platforms such as Netbank and Mobilbank.

We use cookies and similar technologies to deliver targeted products and services and to provide a safe online environment. The aim is to provide better digital experiences and make our contents more relevant for you.

You can find more information on cookies, including our cookie policy and access to cookie settings at nordea.dk/persondata.

2. Legal basis for processing personal and customer data

To be a customer of Nordea you are legally or contractually required to provide us with certain data. See the preceding section for examples of such data.

The legal basis for our data processing is financial sector regulations and other legislation, including:

- The Act on Measures to Prevent Money Laundering and Financing of Terrorism (Money Laundering Act)
- The Tax Control Act
- Bookkeeping rules
- The Credit Agreements Act
- The Payments Act
- The Danish data protection act.

Also, we may process your data if this is required in connection with an agreement you have entered into or are considering entering into with us. Processing is also possible if you have given your consent as stated in Article 6(1) (a) and (b) of the General Data Protection Regulation (GDPR) or if any of the other conditions for processing set out in Article 6(1) and Article 9 apply.

In addition, we process your data when required on the basis of a legitimate interest of Nordea – for example to prevent misuse and losses, strengthen IT and payment security and/or for direct marketing purposes.

3. Disclosure and transfer of personal and customer data

To comply with agreements with you – for example if you have instructed us to transfer an amount – we disclose the information about you that is necessary to identify you and to execute the transaction.

We also disclose data about you to public authorities. This is done to the extent that we are legally required to do so. As part of this, we disclose data to the Money Laundering Secretariat with the Danish State Prosecutor for Serious Economic and International Crime as required by the Danish Money Laundering Act, to the Danish tax authorities under the Danish Tax Control Act and to the Danish central bank, which for example uses the data for statistical purposes.

Outward international transfers are made through SWIFT, which is an international partnership between financial institutions. Under US legislation, SWIFT is under an obligation to disclose information to the US authorities about international transfers if there is reason to believe that the

transfer concerns money laundering or financing of crime or terrorism. Accordingly, such information may be disclosed to the US authorities.

Images recorded during video surveillance are disclosed internally at the Nordea Group, to collaboration partners and other businesses if compliant with current legislation.

In addition, with your consent or if it is allowed under the law, we disclose data about you internally at the Nordea Group and to collaboration partners (including correspondent banks and other financial institutions).

If you default on your obligations, we may report you to credit reference agencies and/or warning registers in accordance with the rules in force.

In connection with IT development, hosting and support, personal data is transferred to data processors, including data processors in third countries outside the EU and EEA. A list of such third countries is available on nordea.dk/persondata. We use a number of legal mechanisms, including standard contractual clauses approved by the EU Commission or the Danish Data Protection Agency to ensure that your rights and the data protection level follow your data. See the standard contractual clauses that we use at nordea.dk/persondata.

4. Your rights

4.1 Right of access to our data processing

You have a right of access to the data that we process about you and to know where it come from and what we use it for. You also have the right to know who receives your data to the extent that such data is disclosed.

However, your right of access may be restricted by law or in order to protect other persons' privacy or our business concept and practice. Moreover, our know-how and protected business knowledge and internal assessments and material may be exempted from the right of access.

4.2 Objection against direct marketing

You may at any time object to the processing of your personal data for the purpose of direct marketing and profiling in connection with marketing.

4.3 Profiling and automated decision-making

An automated decision is made solely by using IT systems. Automated decisions used by us, for example for profiling, are subject to Article 22 of the General Data Protection Regulation (GDPR)¹. You have the right to know how an automated decision about you was made and the consequences of the processing. Also, you can require manual processing of an automated decision.

4.4 Correction or erasure of data

If data about you is incorrect, incomplete or irrelevant, you are entitled to have it corrected or erased to the extent allowed by law.

4.5 Restriction of processing

If you contend the correctness of the data we have registered on you, or you have objected to the processing of your data in accordance with Article 21 of the General Data Protection Regulation (GDPR), you may require that we restrict our processing of such data to storage.

Our processing is only restricted to storage until it is ascertained that the data is correct or that our legitimate interests override your interests.

If you require erasure of data you may instead request that we restrict the processing of such data to storage. If processing of data is only necessary to enforce a legal claim, you may also require that other processing of such data is restricted to storage. Nordea may process your data in other ways if this is necessary to enforce a legal claim or you have given your consent.

4.6 Withdrawal of consent

You may at any time withdraw your consent to disclose data that requires your consent. You can always contact us if you want to withdraw your consent (see under section 7).

4.7 Data portability

If we process your data based on your consent or as part of an agreement, and the processing is done automatically, you are entitled to receiving the data electronically that you have yourself disclosed to us.

5. Changes to Data processing policy

Our Data processing policy is effective from 1 October 2018 and Nordea may change it by giving one month's notice. The notice is communicated via Netbank, Netbank konto-kik or one of Nordea's office banking systems. It may also be communicated via national media.

Changes to your advantage may be implemented without notice.

6. Complaints about Nordea's data processing

Complaints about our processing of your personal data should be directed to: Datatilsynet, Borgergade 28, 5., 1300 København K, or dt@datatilsynet.dk.

7. Controllers and contact information

Nordea Bank Abp, Finland, is the controller for processing of personal data at Nordea in Denmark, see the General Data Protection Regulation (GDPR) and the Danish Data Protection Act.

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Contact information for Nordea:

Address: Nordea Danmark, filial af Nordea Bank Abp, Finland, Grønjordsvej 10, 2300 Copenhagen S, Denmark

Tel: +45 70 33 33 33

Contact information for data protection officer for Nordea Bank Abp, Finland:

E-mail: dataprotectionoffice@nordea.com

Address: Nordea, Group Data Protection Office, Strandgade 3, PO Box 850, 0900 Copenhagen C

We introduce our "Min hverdag" solution

In order to create a better and even more user-friendly bank we introduce our **"Min hverdag" solution** on 1 January 2019 and at the same time close our existing customer programme.

Your current interest rates will remain the same after the customer programme is closed.

"Min hverdag" – all banking services at your fingertips

The "Min hverdag" solution combines all the functions that make it easy for you to manage your everyday finances:

- Access to personal service 24/7.
- Netbank and Mobilbank – make easy and quick transfers between own accounts, scan invoices using your phone's camera, use our chat function, check your investments while on the go and much more.
- Visa/Dankort and Nordea Pay for card payments at home and abroad. If you lose your card, you can order a new one for your mobile phone right way – ready to use in shops and online.
- Apple Pay and Nordea Wallet – smart digital solutions that enable easy payment via your mobile phone in nearly all Danish shops and several outlets abroad.
- With Visa/Dankort and Nordea Pay you can withdraw cash from all banks' ATMs in Denmark and withdraw foreign currency from many of Nordea's ATMs in Denmark – with no withdrawal fee.

You're currently paying for some of the above products and services separately. Everything will now be combined in "Min hverdag" at a quarterly fee of 90 kroner that will be charged the first time on 31 March 2019ⁱ.

Find more information

Read more about the termination of "Fordelsprogrammet" (customer programme) and "Min hverdag" at nordea.dk/minhverdag.

Here you can also read about the changes to our General terms and conditions for personal customers, stipulating that as of 1 January 2019 interest rates may be determined and adjusted based on the customer's individual circumstances. As noted earlier, this does not affect the current interest rates on your existing loans and credits. You can read more about the changed terms and conditions on <https://www.nordea.dk/privat/bliv-kunde/min-hverdag-vilkaar.html>.

ⁱ "Min hverdag" is available from 1 January 2019. Customers with home loans, Premium Banking customers, customers in the 18-28 age group, Erhverv+Privat and Private Banking customers are not charged for "Min hverdag".