



## Conditions for Netbank konto-kik

- NemID

The Conditions for Netbank konto-kik apply between the customer and Nordea Danmark, filial af Nordea Bank Abp, Finland (the "bank").

### 1. Netbank konto-kik – features

For example, you can:

- view information about balances, movements and interest in your accounts
- view your card details
- have text messages with bank balances etc from Nordea
- adjust the settings of Netbank konto-kik.

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

### 2. Conditions for using Netbank konto-kik

#### 2.1 Use NemID for Netbank konto-kik

You need NemID to use Netbank konto-kik.

NemID consists of a user ID, a password and a code card/code token/code app with the codes you must enter together with your user ID and password.

The conditions for using NemID, including the conditions for keeping your user ID, password and code card/code token/code app safe, appear from the NemID conditions for online banking and public digital signatures available at [nemid.nu](http://nemid.nu). The conditions for using the code app also appear from the Terms of use for the NemID code app available at [nemid.nu](http://nemid.nu) and in the code app.

If you already have NemID, you can use it for Netbank konto-kik.

You must use your password together with your user ID when logging on to Netbank konto-kik in future.

It is also possible to use a 4-digit password. Read more at [nemid.nu](http://nemid.nu).

Memorise your password for NemID and do not disclose it to others.

If you suspect that your password has become known to others, but the codes from your code card/code token/code app have not been copied, you must change your password immediately. If you are not sure whether others have copied codes from your code card/code token/code app, you must block your online access immediately, see condition 4.2.

#### 2.2 Encryption

All personal data sent via the internet between the bank and your computer will be encrypted. This means that the data will not be disclosed to others.

#### 2.3 Liability

The bank is not liable for any loss or misuse arising from the unauthorised access by others to your Netbank konto-kik if your password has been used, and

- you failed to inform us as soon as possible after you learned that your password had become known to an unauthorised person
- you disclosed the password to the person making the unauthorised use
- you made the unauthorised use possible through grossly negligent conduct.

If you are under 18 years of age, the provisions of the Danish Guardianship Act and the liability rules governing minors also apply.

#### 2.4 Complaints

If a disagreement with the bank is not settled to the customer's satisfaction, complaints may be submitted to the customer ombudsman (kundeservicechefen), who is responsible for complaints. The customer should contact Nordea, Kundeservicechefen, PO box 850, 0900 Copenhagen C, Denmark, by e-mail to [klageansvarlig@nordea.dk](mailto:klageansvarlig@nordea.dk) or at [nordea.dk](http://nordea.dk).

Any complaints about the bank may be submitted to the Danish Credit Institutions' Claims Board, pengeinstitutankenævnet.dk, St. Kongensgade 62, 2. sal, 1264 Copenhagen K, Denmark, which is the alternative dispute resolution board according to the Danish consumer complaints act.

The European Commission's Online Dispute Resolution (ODR) platform may also be used for submitting a complaint. This is particularly relevant if the customer is a resident of 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](mailto:klageansvarlig@nordea.dk).

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

Any complaints about the bank's treatment of personal data may be submitted to the Danish Data Protection Agency, [datatilsynet.dk](http://datatilsynet.dk).

#### 2.5 Changes to these conditions

You may via Netbank konto-kik be notified of changes to the conditions etc relating to your customer relationship.

### 3. Technical requirements

You can test your computer and internet access at [nordea.dk/netbank/tekniskekrav](http://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](http://nordea.dk).

### 4. Blocking and operational disruptions

#### 4.1 Automatic blocking

If you enter an incorrect password five times, your online access will be blocked. You can have your access opened again by contacting the bank on +45 70 33 33 33 around the clock.

#### 4.2 Your obligation to block your online access to Netbank konto-kik

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

- that your password has become known to another person
- that another person knows the codes on your code card/code token/code app
- that another person has gained unauthorised access to your Netbank 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, our blocking service, on +45 70 33 22 49 around the clock.

You will receive a confirmation containing details of the time when your access was blocked.

#### 4.3 Your obligation to block your NemID

Condition 3.5 of the NemID conditions for online banking and public digital signatures specifies when you must block your NemID. The conditions are available at [nemid.nu](http://nemid.nu).

#### 4.4 Operational disruptions

When you log on to Netbank konto-kik, you will, to the extent possible, be notified of errors and operational disruptions.

Nordea Danmark, filial af Nordea Bank Abp, Finland, Business ID 2858394-9, Patent and Registration Office, CVR no 25992180, Copenhagen