

Agreement on

Konto-kik

- with users
(applicable from 1. August 2024)

Nordea



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1 You and Nordea

About Nordea

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

1.1 The agreement between us

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

The agreement sets out terms and conditions for Konto-kik with users and information that can help you understand what is important to consider when you via this agreement give the User access to using Konto-kik on your behalf.

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

1.2 Changes to the terms and conditions

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

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

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

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

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

1.3 Termination

You may terminate this agreement at any time without notice.

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

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

2 Konto-kik

2.1 What the User can use Konto-kik for

With Konto-kik you give the User access to, among other things:

- view balances and movements in your deposit and investment accounts
- view balances and movements in your loan accounts, including overdraft facilities
- view your pension accounts in Nordea and associated custody accounts
- view all your security custody accounts
- view and access electronic communications in Mail and Chat that you, the User or another user on your behalf have exchanged with the Bank
- view your agreements and documents with the Bank as well as archives
- view payments and direct debit agreements
- view mortgage loans with Nordea Kredit
- view your card details and block your cards
- get a visual overview of your finances via your payment transactions, including a list of your current subscriptions and the option to cancel them. This requires your consent, which you give via Nordea's

mobile banking app.

The User has online access to Konto-kik around the clock every day of the year (24/7/365).

If you have or in future will have jointly owned accounts, deposits and loans, custody accounts etc. or a power of attorney for accounts, deposits and loans, custody accounts etc., the User will not have access to information about these, and the User's access to agreements, documents and archives as well as e-mail and chat records will be closed.

2.2 How to access Konto-kik

The User logs in to Konto-kik using MitID and/or Nordea ID.

The User therefore needs MitID or Nordea ID to be able to use Konto-kik.

MitID or Nordea ID consists of a user ID that the User uses together with their authenticators that may from time to time be linked to MitID and/or Nordea ID.

Authenticators must be approved by us.

The authenticators can be a password, a PIN, an app, a code display, an audio code reader or a chip that the User needs to verify their identity and log into Konto-kik.

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

the Terms and conditions for MitID, which are available at www.mitid.dk and

the Nordea ID rules, which are available at www.nordea.dk/nordeaid

2.3 Subscription overview

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

The subscription overview requires your consent.

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

Cancellation of subscriptions

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

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

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

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

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

2.4 Blocking

Automatic blocking

If the User enters their MitID password incorrectly three times, the User's MitID will be suspended for an hour.

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

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

Your and the User's obligation to block your online access to Konto-kik

You and the User must block your online access as soon as possible if you detect or suspect:

- that the User's password or PIN for their authenticators has become known to any other person

- that any other person knows the codes for the User's authenticators (for example an app, audio code reader or code display)

- that any other person has gained unauthorised access to the User's authenticators or

- that any other person has made unauthorised use of the User's Konto-kik.

You and the User can block your online access in two ways:

- by calling the Bank on +45 70 33 33 33 around the clock

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

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

The User's obligation to block their MitID or Nordea ID

Condition D.7. of the Terms and conditions for MitID specifies when the User must block their MitID.

The User can read the rules at www.mitid.dk

Condition 2.5.1 of the Nordea ID rules specifies when the User must block their Nordea ID.

The User can read the rules at www.nordea.dk/nordeaid.

2.5 Liability

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

- the User has failed to inform us as soon as possible after they learned that their authenticators for MitID or Nordea ID had become known to an unauthorised person

- the User has disclosed their MitID and/or Nordea ID authenticators to the person who gained unauthorised access or

- the User has made the unauthorised use possible through their grossly negligent conduct.

3 About IP rights and technical requirements

3.1 IP rights

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

3.2 Technical requirements

The User can test their computer and internet connection at nordea.dk/netbank/tekniskekrav.

We recommend that the User always keeps their antivirus program and operating system updated.

Read more about safe use at nordea.dk.

3.3 Operational disruptions

When the User logs in to Konto-kik, they will, to the extent possible, be notified of errors and operational disruptions.

3.4 Encryption

All personal data sent via the internet between the Bank and the User's device will be encrypted. This means that the data will not be disclosed to others.

4 About customer service and complaints

4.1 Customer service

If the User needs help, the User is welcome to call us on +45 70 33 33 33 or chat with us via nordea.dk.

The User can find our opening hours, terms and conditions and answers to many of their questions at nordea.dk.

4.2 Complaints

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

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

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

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

The Danish Financial Complaint Board
Amaliegade 7 1256 Copenhagen K
Phone +45 35 43 63 33
www.fanke.dk

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

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

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

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

5 About processing of your and the User's personal data

The Bank processes personal data about you and the User to be able to provide the agreed products and services. The Bank's processing of personal data and your and the User's rights are described in the Bank's Privacy Policy, which is available at nordea.dk or by contacting the Bank.

