

Conditions for electronic identification

General

Electronic identification makes it possible to enter into agreements and communicate with Nordea (the bank) via the bank's electronic services using electronic identification (eg a password).

Conditions for electronic identification are applicable to all electronic services, unless the conditions have been deviated from by the terms applying to each service.

Electronic identification

The electronic identification is personal and is needed when:

- registering for or applying for new electronic services
- using the services you have or get access to.

Before you can be connected to a new electronic service, you must accept the terms applying to the service by way of the electronic identification.

The bank may, as required and depending on the technical solutions applied from time to time, issue new types of electronic identification to replace or supplement an existing electronic identification. New types of electronic identification are subject to the same terms as the identification which is replaced or supplemented, unless otherwise agreed.

Electronic services

Electronic identification gives access to for instance:

- transfer of amounts and other financial services
- electronic communication and advice
- trading in securities and payment of goods and services on the Internet
- purchase of goods and services on the Internet
- conclusion of agreements with the bank via data communication or the like.

The bank will inform you on its website, among other things, when new electronic services are launched. Certain electronic services may require credit assessment or other kind of approval.

Blocking

If there is any suspicion that any other person knows or has access to the electronic identification, you must contact your branch as soon as possible or call Hotline on +45 3333 6060 to block the electronic access to the bank.

The bank will block the electronic identification if it suspects any kind of misuse. The bank is not obliged to monitor the use of the electronic identification on an ongoing basis.

Liability

The bank is liable for any loss arising from the use of the electronic identification if the loss is caused by errors or negligence on the part of the bank.

The bank's liability comprises direct losses. Thus, the bank will not compensate you for any indirect loss, including consequential loss, loss due to business interruption or loss of income.

The bank is not liable for:

- operational disruptions preventing the use of electronic services or other systems
- any disruptions in your access to effect transactions, trades etc if the disruption is due to errors or defects in other systems
- compatibility problems between your and the bank's hardware or software which prevents you from using an electronic service
- any consequences of compatibility problems and otherwise of the interaction between your and the bank's software.

The bank's liability may be further limited by the terms applying to the individual service.

Services offered by other providers than the bank

The bank may offer the use of the electronic identification for services provided by any of its group companies or other companies approved by the bank. Agreements entered into using the electronic identification are binding, whether the service is provided by the bank, a group company or any other company approved by the bank.

Processing of personal data

The bank collects data in connection with the use of the electronic services. The data is processed and used in accordance with *General terms and conditions for personal customers*.

The bank can register when and how the bank's electronic services are used and how access is gained to them. When you use Internet-based electronic services, the bank can register which browser you use, the IP address of the computer and your user name, if any. The data collected is used for statistical purposes to improve the bank's electronic services or to maintain the security of the bank's systems.

The bank may use cookies that save information to be used in connection with an electronic service. Cookies are small text files that are sent from the bank's server to the browser you use, and they are automatically returned when the browser is on the bank's server. Cookies are saved on your computer's hard disk. Cookies are not a program or a virus and they cannot perform independent operations on your computer.

You can decide whether your browser should accept cookies or not, but certain electronic services require that your browser accepts cookies.

Prices

Information about fees and charges for using an electronic service appears from the terms applying to the relevant service and from the bank's website. The information may also be obtained from the bank.

Ownership

The copyright and all other rights to the software used for electronic services belong to the bank or other providers which the bank has entered into an agreement with. The software must not be copied, transferred, passed on or made available to any other person.

Termination or amendments

You can terminate the Online agreement in writing and without giving notice.

The bank may terminate the agreement by giving one month's notice. In the event of default the bank is entitled to terminate the agreement immediately.

On termination of the agreement your access to all of the connected electronic services will be closed. The orders placed before the agreement was terminated will be effected. But in the event of default the bank may refrain from effecting such orders.

The bank may amend these conditions from time to time. Amendments will be announced on the bank's website one month before they take effect.

Complaints

If you are not satisfied with the bank's reply, you may complain to the Danish Credit Institutions' Claims Board or the Consumers' Ombudsman.