

## Conditions for the use of the Nordea Wallet app

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Nordea Wallet ("the app") is an app that can be downloaded on mobile units for Android and iOS.

The app shows all card payments made with your Nordea payment cards, including purchases made with Nordea cards available in digital wallets or mobile units that support payments with cards issued by Nordea. You can also use the app to activate payment cards issued by Nordea that you want to add to digital wallets or mobile units supported by Nordea. The app also has a functionality to create a separate overview of your ongoing subscriptions that are paid with your payment card. You can allow the app to terminate your subscriptions.

The provider of the app is Nordea Danmark, filial af Nordea Bank Abp, Finland ("the bank"), bus reg. no. 25992180, Grønjordsvej 10, DK-2100 Copenhagen S. The bank is subject to the supervision of the European Central Bank (ECB), Finansinspektionen in Finland and the Danish Financial Supervisory Authority in Denmark (FT-2222). You can call bank at any time on: + 45 7033 3333.

### Where do I find the terms and conditions?

You can see the applicable terms and conditions for the app at [Nordea.dk](http://Nordea.dk) and in the app.

### 1. Other conditions that apply between the bank and you

These terms and conditions apply for activation and use of the app.

These terms and conditions supplement the card conditions applicable for the relationship between the bank and you. Moreover, the bank's General terms and conditions for personal customers apply (see [Nordea.dk](http://Nordea.dk)).

### 2. Key features of the app

You can use the app to check card payments made with your card – both payments made using cards in digital wallets or mobile units and payments made with physical cards in stores or online. You can also use the app to activate payment cards that you want to add to other digital wallets or mobile units.

If you have subscriptions which are regularly paid with your cards, you can also get an overview of them in the app. If you complete the termination procedure in the app, you can give the bank power of attorney (which is taken over by the bank's sub-supplier) to terminate your subscriptions on your behalf.

### 3. Criteria for the use of the app

To use the app, your mobile device must have the following features:

- Internet connection
- Mobile phone – to call the bank via the app
- The mobile unit must have an operating system that meets the minimum requirements for the use of the app.

When you have accepted the conditions for the app, you can start using its functionalities and services.

You will receive a confirmation in the app once it has been activated correctly and the agreement has been concluded.

## **4. Activating the app**

You can start using the app if you have NemID and a payment card issued by the bank.

To use the app, you must download it to your mobile device from the relevant app store. When you have downloaded the app, you activate it with your NemID.

## **5. How to log on to and off the app**

You log on to the app by using your NemID.

If you do not log off the app, you do not need to log on the next time you open it. The app shows account balances and card payments when you are logged on.

You can add fingerprint or face recognition as an extra safety precaution if supported by your mobile unit.

## **6. Activation of payment cards in other digital wallets or mobile units**

If you want to add one of your Nordea payment cards to another digital wallet or mobile unit, you choose the payment card you want to add and activate in the "Card" menu. You can also add a card directly in a digital wallet or mobile unit and subsequently activate it in the app.

To pay with the card in another digital wallet or mobile unit, the payment card must be activated before it can be used for mobile payments.

## **7. Check your card transactions in the app**

The app contains a transaction list where you can see card transactions made with your payment cards. This information

service is a real-time service available via an Internet connection. You can check the card transactions on your payment account that you have made in physical stores via a digital wallet, mobile unit or online. If you accept receiving messages on your mobile unit, it is possible to receive real-time notifications about your card purchases. If you detect card transactions that you have not approved, you must dispute these in accordance with the card terms and conditions. The app does not always support real-time notifications on all your cards.

## **8. Subscription overview**

The app provides an overview of your running subscriptions which are paid with your payment cards. Details about your subscriptions are retrieved from your card transactions and shown in the overview. The bank cannot guarantee that the overview of running subscriptions is complete as some subscriptions may not be detectable by the bank.

In the app you can search for subscriptions that do not appear from the subscription overview and possibly add them.

## **9. Termination of subscriptions**

By giving the bank a power of attorney, which is assumed by the bank's sub-supplier, subscriptions can be terminated on your behalf.

When you sign the power of attorney in the app, 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 pause or stop the termination before the notice of termination 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 notice of termination cannot be completed due to other factors. The app will notify you on an ongoing basis about the termination of your subscription.

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 at any time.

## 10. Right to use the app

The bank authorises you personally to use the app if you have undertaken to comply with these terms and conditions. Only the cardholder of the payment card linked to the app is entitled to use it.

The bank cannot guarantee uninterrupted access to Nordea Wallet or the individual features of the app. The app is normally available 24/7. However, access to the app may be suspended due to updates, maintenance, service interruption, disruption or the like.

The bank will attempt to inform you well in advance of any interruptions to the use of the app. The bank informs its customers of any interruptions on its website (Nordea.dk). However, the bank is under no obligation to inform you of such interruptions to the service if the interruptions are brief and of minor importance or are due to security reasons or other unforeseen reasons.

## 11. Charges and costs

If Nordea charges a fee for the use of the app it appears from Nordea's tariff. The bank may change the charges for its services linked to the app or introduce new charges in its tariff by following the procedure for changes in accordance with these terms and conditions.

As a user of the app, please note that you are liable for any data transfer costs when using the mobile device.

## 12. IP rights

The bank and the bank's sub-suppliers own all intellectual property rights, including copyrights, trademarks and other intellectual property rights for the app.

## 13. Amendments to the terms and conditions for using the app and/or to the tariff

The bank may amend these terms and conditions and the tariff.

The bank will notify you of the amendments to the terms and conditions for using the app and/or to the tariff via Netbank, Mobile Bank, Netbank Konto-kik or through another durable medium such as e-mail or text message.

The amendments to the terms and conditions and/or the tariff are subject to two months' notice if they are not in your favour. Amendments in your favour may be made without notice.

Amendments to the terms and conditions and/or the tariff will be regarded as accepted unless you, prior to the date of commencement, notify the bank that you do not wish to be bound by the amendments.

If you notify the bank that you do not wish to be bound by the amendments, the agreement will be regarded as terminated from the date of commencement of the new terms and conditions and/or the tariff.

## 14. Termination

You may terminate the agreement without notice by notifying the bank.

The bank may terminate the agreement on the use of the app by giving two (2) months' notice.

The bank will notify you of termination of the agreement via Netbank, Netbank Konto-kik or through another durable medium such as e-mail or text message.

## **15. Security instructions**

### **Security in connection with your mobile device**

We recommend that you protect your mobile device in accordance with the manufacturer's instructions as regards data security and updates.

You can read more about security when using mobile units at [nordea.dk](https://www.nordea.dk).

### **Personal data**

The bank is controller of the personal data which the bank processes about you in the app. Learn more about how the bank processes personal data in the app under the menu item "Mere"/"More". You can also read it on Nordeas homepage: [www.nordea.dk/privat/politik-om-data-behandling.html](https://www.nordea.dk/privat/politik-om-data-behandling.html)