

TERMS AND CONDITIONS FOR AGREEMENT ON ELECTRONIC SIGNATURE – CONSUMERS

Below we set out our terms and conditions for the use of an electronic signature.

An agreement on electronic signature gives you access to self-service products offered by the Danske Bank Group, such as Danske eBanking, and enables you to sign agreements with Danske Bank using your electronic signature. If you have given your consent to the exchange of personal data between units in the Danske Bank Group, you can also enter into agreements with other Group companies through Danske eBanking if the individual companies offer this option. The companies in the Danske Bank Group are listed at the end of this document.

You use your electronic signature together with your NemID (see 1). For instance, you can create and approve (“sign”) a transfer between accounts.

1 NemID security solution

The NemID solution ensures that you and only you enter into agreements with Danske Bank

or any other company in the Danske Bank Group.

As part of your agreement on electronic signature, DanID will create a NemID for you. If you already have a NemID, you can register it for your electronic signature agreement.

When you carry out transactions in Danske eBanking using your NemID, the rules for NemID for online banking and the public digital signature apply. More information on these rules is available in Danske eBanking and at www.nemid.nu.

2 Back-up solution

If operations are disrupted or systems failure occurs at DanID or Danske Bank and this prevents you from using your NemID, you can access Danske eBanking with a back-up solution accessible only in such cases.

The back-up solution gives you access to Danske eBanking in the same way as if you had used your NemID. When you use the back-up

solution to access Danske eBanking, your use of the system is subject to the rules and conditions applying to the individual agreements.

The back-up solution consists of three elements:

- Your CPR number as user ID
- The last eight digits of the card number of one of your Danske Bank payment cards as password
- A temporary code sent to your mobile phone (text message code)

If you choose to use the back-up solution and enter your CPR number as user ID, you accept the use of your CPR number as user ID for the back-up solution.

The back-up solution cannot function unless you have a payment card issued by Danske Bank. Your mobile phone number must also be registered with us so that you can receive a code via a text message. You can enter your mobile number in Danske eBanking yourself. If the number changes, please change it

accordingly in Danske eBanking or contact us for help.

Your back-up solution is personal and may be used only by you. Do not disclose your text message code to anyone else and do not leave the mobile phone on which you receive codes and your payment card number with others, including members of your household.

If you do not want to use the back-up solution to access Danske eBanking in case of disruption of operations or systems failure, you must contact us.

If you suspect that someone else knows your text message code and you have not yet used it or that others have fraudulently gained access to your card number, or if you have lost your card or your mobile phone, please contact us immediately (see 9 Blocking and notification in case of irregularities and unauthorised use).

3 Use of an electronic signature

Your electronic signature is legally binding in the same way as your signature by hand. This means that your electronic signature is personal and may not be used by anyone else.

The rules on NemID, including the rules for storing your NemID, are set out in the rules on NemID for online banking and the public digital signature. These rules are available at www.nemid.nu (in Danish).

4 Computer security

To avoid unauthorised use of your electronic signature, it is important that you always protect your computer by applying the latest software updates from your software suppliers, antivirus software and a firewall. For advice on security, visit Danske Bank's website.

5 Liability provisions

The rules of liability for individual electronic agreements and services may differ and will be

specified in the terms and conditions governing the relevant electronic agreement.

The liability of Danske Bank is described in our General Conditions - consumers.

6 Complaints

If you want to complain about Danske Bank, you should contact our Legal department, which is in charge of handling customer complaints (see III General conditions - consumers).

7 Changing and terminating the agreement on electronic signature

We may change the terms and conditions of the agreement at any time without notice.

We may terminate the agreement at two months' notice. If you fail to fulfil your obligations under the agreement, we will be entitled to terminate it without notice, however.

You may terminate the agreement at any time by giving us written notification.

8 Technical requirements

To use electronic services, you need a web browser, Java and Internet access. Read more about how to set up your computer on our website.

9 Blocking and notification in case of irregularities and unauthorised use

9.1 Unauthorised use of your NemID and blocking

If you suspect unauthorised use of your NemID, including your code card/code token or your password, you must contact us or DanID immediately (see 3.5 of the rules on NemID for online banking and the public digital signature).

When you block your code card/code token, your password or your NemID, you do not automatically block access via the back-up solution. So it is important also to block the back-up solution if you suspect unauthorised use.

9.2. Blocking of agreement

You can block this agreement 24 hours a day by calling our blocking service on tel. +45 70 20 70 20. We will subsequently send you written confirmation of the blocking, specifying the time when we received your request.

We reserve the right to block the agreement if we discover or suspect irregularities or unauthorised use of the agreement or the electronic services registered for the agreement, including Danske eBanking.

You must inform us immediately if you discover or suspect irregularities or unauthorised use of your agreement.

9.3. Blocking of back-up solution

If you suspect that someone else knows your text message code and you have not yet used it or that others have fraudulently gained access to your card number, or if you have lost your card or your mobile phone, please contact us immediately.

You must contact Customer Support on tel. +45 70 105 501 to cancel the blocking.

10 Companies in the Danske Bank Group

In this agreement, the Danske Bank Group is defined as

- Danske Bank A/S
- Realkredit Danmark
- Danica Pension, including all insurance companies of the Danica Pension group
- home a/s

Effective from 24 October 2011.