

Terms and conditions for agreement on digital signature – consumers

Applicable from 1 July 2025

Below we set out our terms and conditions for the use of your digital signature.

An agreement on a digital signature gives you access to self-service products offered by Danske Bank, such as Danske eBanking (hereinafter 'eBanking') and Danske Mobile Banking (hereinafter 'Mobile Banking'), and enables you to sign agreements using your digital signature.

If you have given your consent to the exchange of personal data between entities in the Danske Bank Group, you can also enter into agreements with other Group entities through eBanking if the individual entities offer this option.

You use your digital signature together with your MitID (see 1). For example, you can sign an agreement in Mobile Banking and in eBanking by using your MitID.

1 MitID

We use MitID to ensure that you and only you enter into agreements with Danske Bank and, where relevant, other entities in the Danske Bank Group.

When you carry out transactions in Mobile Banking or eBanking, Danske Letbank or other self-service products using your MitID, the Terms and conditions for MitID apply. You can read more at mitid.dk

2 Mobile Banking

To sign an agreement using your digital signature, you need

- 1 a mobile device (smartphone or tablet)
- 2 a PIN that you create in Mobile Banking
- 3 MitID

3 Use of your digital signature

Your digital signature is legally binding in the same way as if you had signed a physical document by hand. This means that your digital signature is personal and may not be used by anyone else.

You can read more about storing information about your MitID in the Terms and conditions for MitID, available at mitid.dk.

4 Computer and mobile device security

To avoid unauthorised use of your digital 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.

On your mobile device, you can create a password to improve the security of the device.

More useful advice on security is available at www.danskebank.dk/besafe.

5 Liability rules

The liability rules may differ for the various digital services and pertaining agreements. Consequently, the rules are specified in the terms and conditions governing each individual agreement.

Danske Bank's liability is described in our General conditions – consumers.

6 Complaints

If you have a complaint, please contact our Complaint Management Function, which is in charge of handling customer complaints as is stated in our General conditions – consumers.

7 Change and termination of agreement on digital signature

We may change the agreement and the terms and conditions without notice if the changes are not to your disadvantage. Notice of changes that are to your disadvantage must be given two months in advance of the changes taking effect.

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

You may terminate the agreement by giving us written notification.

8 Technical requirements

To use digital services, you need a web browser and internet access. Read more about specific requirements for your computer on danskebank.dk/help.

9 Blocking and notification in case of unauthorised use and irregularities

9.1 Unauthorised use of your MitID or PIN

If you suspect unauthorised use of your MitID, you must contact us or go to mitid.dk.

If you suspect unauthorised use of your PIN, you must contact us.

9.2 Blocking of the agreement

You can block your agreement 24 hours a day by calling us on +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 also to block the agreement if we discover or suspect irregularities or unauthorised use of the agreement or a digital service registered under the agreement, including Mobile Banking, eBanking or Danske Letbank.

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