

OVERVIEW OF YOUR POSSIBILITIES OF HAVING A DANKORT PAYMENT REVERSED IN CONNECTION WITH DISTANCE CONTRACTS

As a cardholder, you are entitled to reversal of a payment made with your Dankort card in a number of situations if the purchase was made online or by mail order or telephone order. Such purchases are called distance contracts.

If you have made a purchase in the form of a distance contract, you must contact us as soon as possible after you become aware or should have become aware that you may be entitled to a reversal of the payment. If you raise the dispute as soon as possible, for example within two weeks after you have become aware or should have become aware of your claim, your dispute will be regarded as having been raised in due time.

Before raising a dispute, you must first try yourself to solve the problem with the merchant where you made the purchase. However, this does not apply if the merchant has gone bankrupt.

If the merchant does not respond to your inquiry or contribute to solving the problem within a short period of time, you must contact us

as soon as possible after having discovered that this is the case.

Do not wait too long before contacting us as you may risk losing your right of dispute. Therefore, you should contact us under any circumstances if you have not found a solution together with the merchant within 1-2 months.

When contacting us, you must be able to prove your claim in the form of, for example, the email correspondence, the invoice and/or order confirmation from the merchant or a printout from the merchant's website. You are always welcome to ask us which documentation is needed in the individual situation.

Even though you are not entitled to a reversal of the payment via Danske Bank, you may still have a claim against the merchant and you may also have the opportunity of filing a complaint against the merchant with the Danish Consumer Complaints Board.

You may also in certain situations be entitled to a reversal of an unauthorised payment, for example if the merchant has charged an

amount to your card account which you have not authorised, participated in or made. If you wish to have an unauthorised payment reversed, you must respond as soon as possible after you have become aware of the unauthorised payment.

In any event, you must contact us no later than 13 months after the payment was charged to your account.

The table on the next page provides examples of typical situations where you can dispute distance contracts for which you have paid with your Dankort card.

The list is not exhaustive so please ask us if you have any doubts about your options to raise a dispute.

Dispute options - Dankort card used in connection with distance contracts

| Problem | Example | Reversal of payments made with a Dankort card |
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| The merchant has charged a larger amount to my card account than I have approved. | The phone I ordered cost DKK 488, but the merchant charged DKK 599. | You can have the difference between the agreed and the charged amount reversed via Danske Bank if you can prove that an amount higher than what you have approved has been charged, for example in the form of an invoice showing the correct amount. |
| I have exercised an agreed or statutory right of cancellation and notified the merchant before the item was delivered. | I ordered a book online, but cancelled the order before the item was delivered. | You can have the card payment reversed via Danske Bank if you can prove that you have notified the merchant of the cancellation. |
| The item I ordered has been delivered, but I wish to cancel the order. | I ordered a book online, but wish to cancel my order after the item has been delivered. | Please note that if the item has been delivered and you subsequently wish to cancel the order, you are not entitled to a reversal of the payment via Danske Bank. |
| I have not received the ordered item/service. | I never received anything from the seller. | You can have the payment reversed via Danske Bank if the item has not been delivered. |
| The delivered item is defective or not as described. | The item I have received does not correspond to the item ordered (I ordered shoes size 38, but received a size 40). | You are not entitled to a reversal of the payment via Danske Bank. You must solve the problem with the merchant yourself. Please note that if you receive something completely different than what you have ordered - for instance if you ordered a pair of shoes, but received a dress - this will be regarded as a non-delivery, and you can have the payment reversed via Danske Bank. |

Dispute options - Dankort card used in connection with distance contracts

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| <p>The merchant where I made a purchase has gone bankrupt.</p> | <ol style="list-style-type: none"> 1. The item which I have ordered and paid for cannot be delivered as the merchant has gone bankrupt. 2. The plane ticket which I have ordered and paid for in advance is useless as the airline has gone bankrupt. 3. I have agreed with a merchant to prepay half of a tabletop that needs customisation. The merchant went bankrupt before I received the customised tabletop. | <ol style="list-style-type: none"> 1. If payment in advance has not been agreed or is not part of industry practice, you can have the payment reversed via Danske Bank if the item is not delivered due to bankruptcy. 2. If payment in advance is part of industry practice (for example in connection with flights and concerts), you are not entitled to a reversal of the payment via Danske Bank. However, you can contact the trustee in bankruptcy. This applies irrespective of whether you have purchased the ticket from an intermediary or directly from the airline/concert hall. 3. As you have agreed on payment in advance with the merchant, you are not entitled to a reversal of the payment via Danske Bank. You must therefore contact the trustee in bankruptcy. |
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