

## OVERVIEW OF YOUR POSSIBILITIES OF HAVING A PAYMENT REVERSED THAT HAS BEEN MADE USING THE VISA PART OF YOUR VISA/DANKORT

As a cardholder, you are entitled to reversal of a payment made using the Visa part of your Visa/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 the merchant accepts Visa and Dankort cards, your payment will be processed as a Dankort card payment. The entries on your account will always show whether a payment was made as a Dankort or Visa card transaction. Logos displayed on a merchant's premises or website show whether the merchant accepts Dankort and/or Visa cards. Merchants that accept Dankort or Visa cards will display a sign showing either the Dankort or Visa logo.

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 the Visa part of your Visa/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 – payment using the Visa part of a Visa/Dankort card

Problem	Example	Reversal of payments made with a Visa/Dankort card
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.
I have exercised an agreed or statutory right of cancellation.  (Please note that this is not subject to the same restrictions as a purchase made with a Dankort card as you do not lose your right of dispute even though you have received the item.)	I ordered a book online, but wish to cancel my order. The item was returned to the merchant by the postal service, but I have not received my money back.  Please note that purchases made on foreign websites may be subject to different cancellation periods. See more details at <a href="http://brugereuropa.dk">brugereuropa.dk</a> .	As you have paid for the item using the Visa part of your card, you can have the payment reversed via Danske Bank if you can prove that you have returned the item.
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).	As you have paid for the item using the Visa part of your card, you can have the payment reversed via Danske Bank if you can prove that the item deviates significantly from what you ordered. Before contacting us, you must return the item and contact the merchant to try to solve the problem.

## Dispute options – payment using the Visa part of a Visa/Dankort card

Problem	Example	Reversal of payments made with a Visa/Dankort card
<p>The merchant where I made a purchase has gone bankrupt.</p>	<ol style="list-style-type: none"> <li>1. The item which I have ordered and paid for cannot be delivered as the merchant has gone bankrupt.</li> <li>2. The plane ticket which I have ordered and paid for in advance is useless as the airline has gone bankrupt.</li> <li>3. I have agreed with a merchant to pre-pay half of a tabletop that needs customisation. The merchant went bankrupt before I received the customised tabletop.</li> </ol>	<ol style="list-style-type: none"> <li>1. You can have the payment reversed via Danske Bank if the item is not delivered.</li> <li>2. As you have paid for the item using the Visa part of your card, you can have the payment reversed via Danske Bank if you can prove that the prepaid plane ticket is useless due to bankruptcy. This also applies if the ticket was purchased via an intermediary and the intermediary does not make other arrangements for you.</li> <li>3. As you have paid for the item using the Visa part of your card, you can have the payment reversed via Danske Bank if you can prove that the prepaid tabletop will not be delivered due to bankruptcy.</li> </ol>
<p>I ordered a branded article, but the merchant sent a counterfeit product.</p>	<p>I ordered a pair of original Nike running shoes online, but received a counterfeit product.</p> <p>I have been informed that the counterfeit product must be destroyed, and that I will not receive any compensation.</p>	<p>As you have paid for the item using the Visa part of your card, you can have the payment reversed via Danske Bank if you can prove that the item is a counterfeit product in one of the following ways:</p> <ol style="list-style-type: none"> <li>1. The holder of the rights to the trademark or their representative has contacted you and demanded that you hand over the counterfeit product.</li> <li>2. The Danish tax authorities has informed you by letter that the item, which was found to be a counterfeit product, was stopped in customs.</li> <li>3. An independent expert has established that the item is a counterfeit product.</li> </ol> <p>Other requirements also have to be met for a reversal to take place, for instance that you have contacted Danske Bank as soon as possible.</p>