

Conditions for Dankort and Visa/Dankort

Effective from January 2017

Contents

1	Visa/Dankort conditions	2
2	What can you use the card for?	2
3	Safeguarding your card, PIN and Verified by Visa password	2
4	Verified by Visa	2
5	Use of the card	2
6	Checking entries to your account	3
7	Reversal of payments which you have approved	3
8	Reversal of payments which you have not approved	3
9	Your obligation to block your card	4
10	Your liability in case of misuse of your card	4
11	Nordea's rights and responsibilities	4
12	Expiry	4
13	Termination	5
14	Amendment of these conditions	5
15	Complaints	5
16	A new copy of the conditions	5
17	Charges	5
18	Evaluation of the creditworthiness of applicants	5
19	Use, keeping and disclosure of personal information	5
20	Registration of blocked cards	5
21	Supervision	6
22	Glossary	6

About your Dankort and Visa/Dankort

Keep your card safe

Check at regular intervals that you have not lost your card. It is just as personal as a passport, driver's licence, national health insurance card and the like.

Memorise your PIN

If you need to make a note of your personal identification number (PIN), you can ask Nordea for a PIN-memorising card. Your PIN must always be kept separate from your card and never be written on your card.

Do not reveal your PIN to any other person

The PIN is your electronic signature. No matter what happens and where you are in the world, never reveal your PIN to any other person. Never choose your PIN as a password for a PC or any other system operated by means of a code chosen by yourself. Likewise, do not key in your PIN on a telephone keypad or the like.

Be careful when using your PIN

Stand close to the terminal or cash machine and cover the keys, for instance with your free hand, while keying in your PIN.

Always check that the total amount and the date have been filled in when you sign a sales voucher

You should check that the date and amount have been stated correctly. Cross out any empty space before and after the amount or draw a horizontal line in such space so that the amount cannot subsequently be increased.

Do not forget your passport

Always bring your passport or photo identification when you are to withdraw cash in banks abroad.

Keep accounts

Keep your receipts and withdrawal slips and compare them with the statement received from Nordea. You should pay particular attention when you have used your card in connection with telephone or mail order or when making purchases over the Internet.

Take care of the magnetic stripe of the card

The data contained in the magnetic stripe of the card may be deleted if the card is placed close to a magnetic field. For instance a magnetic catch of a bag and certain electronic devices.

Pay attention to the expiry date of the card

After the expiry date the card will be rejected. You can have your card replaced in Nordea before expiry. You will automatically receive a new Visa/Dankort card about 2 weeks before the expiry date.

Payments via the Internet

When using your card for payments via the Internet, it is important that the computer you use is protected against virus attacks.

Disclosure of card information

Never disclose information about your card to third parties sending unsolicited e-mails or text messages, for instance. Delete the e-mail or text message immediately. If you have replied to the e-mail or text message and disclosed your card information, contact Nordea immediately to block your card.

Contact Nordea if you have problems with your Visa/Dankort abroad

Contact Nordea or – outside Nordea's business hours – Nets on +45 70 33 70 80 if you have problems with your card abroad.

Notify Nordea immediately if your card is lost or stolen or if you have reason to believe that your PIN has become known to any other person or that an unauthorised person is using your card number

Contact Nordea immediately or – outside Nordea’s business hours – Nordea’s card loss centre, Spærreservice, on +45 33 33 22 49 or Nets on +45 70 33 70 80, fax +45 44 68 11 36.

You must state your name and address, the name of your branch in Nordea as well as your card number, account number or personal registration number. Your card will then be blocked immediately and cannot be used.

1 Visa/Dankort conditions

These conditions apply to the use of Visa/Dankort issued by Nordea Danmark, filial af Nordea Bank AB (publ) Sverige (“Nordea”). The conditions describe the use of the card as Dankort and Visa card respectively. Unless otherwise indicated, they apply to both Dankort and Visa card. The glossary explains the terms and expressions used – see condition 21.

2 What can you use the card for?

Visa/Dankort is a payment instrument which you can use in Denmark and abroad where the card is accepted.

2.1 Withdrawal of cash

Dankort

You can use the Dankort for withdrawing cash in Danish cash machines. In addition, you can use the Dankort for withdrawing cash at Nordea and most other Danish banks.

The fee for cash withdrawals appears from the Tariff.

Visa/Dankort

You can use your Visa card for withdrawing cash at banks abroad accepting the card. In addition, you can use the card for withdrawing cash from foreign cash machines accepting Visa cards.

The fee for cash withdrawals appears from the Tariff.

2.2 Purchases

You can use your Dankort to pay for goods and services at retailers accepting the Dankort .

You can use your Visa card to pay for goods and services at retailers accepting the Visa card and not the Dankort.

If the retailer accepts both Visa card and Dankort, your payment will be made as a Dankort payment. It will appear from the entries to your account whether a payment has been effected as a Dankort or a Visa card transaction.

Retailers will display signs on their premises or information at their website whether they accept Dankort and/or Visa cards. Retailers accepting Dankort or Visa cards will display the Dankort and/or Visa logos.

You can use your card to make purchases via the Internet. In addition you can use the card for mail order or telephone transactions and in self-service machines.

If a retailer owes you money, it can credit the amount to your account via your card.

You must not use your card for illegal purposes, including purchase of goods and services which are illegal under local legislation.

2.3 Other functions

You can use your card to transfer amounts between your own accounts in Nordea’s cash machines. You can use your card to order bank statements for your own accounts in Nordea’s cash machines.

2.4 Debit entries to your account

Purchases and cash withdrawals with the card will generally be debited to your account on the date when you make the purchase or cash withdrawal depending on the time when Nordea receives the transaction.

2.5 Spending limit

Unless otherwise agreed with Nordea, you can only make cash withdrawals or purchases for amounts available on your account.

The Visa card has a limit for cash withdrawals per day. The maximum daily withdrawal appears from the Tariff.

The Dankort has an overall limit for purchases and cash withdrawals within a period of 30 consecutive days. Within the overall limit, cash withdrawals from banks and cash machines are subject to a daily maximum amount. The maximum amounts appear from the Tariff.

In addition, each retailer may fix amount thresholds for the use of the card. Each bank may also fix amount thresholds for each cash withdrawal. Therefore, you may have to make several withdrawals to withdraw the required amount. A fee will be charged for each cash withdrawal, irrespective of the amount.

2.6 Gaming and lotteries

When you use your Dankort at retailers offering mainly gaming and lottery services, including casinos, lottery ticket vendors, race courses and the like, transactions may be restricted to a total maximum of DKK 5,000 per day.

3 Safeguarding your card, PIN and Verified by Visa password

Card

The card is personal to you and may only be used by you. When you have received your card, you must immediately sign it in the signature panel on the back. The card must not be handed over to or entrusted to any other person.

PIN

Your PIN is personal to you and may only be used by you. You will automatically receive a PIN for your card. When you receive the PIN, you should examine the letter to see whether it appears to have been opened to reveal the PIN. If it appears to have been opened, you must immediately contact Nordea.

You should memorise your PIN. Your PIN must not be kept with your card or written on your card. You must not disclose your PIN to any other person or otherwise let your PIN become known to any other person.

If you cannot memorise your PIN or want to keep the PIN, it must be kept secret. If you need to write down the PIN, you should use the PIN-memorising card which you either have received or can get from Nordea.

Authorisation

If you want another person to be able to make withdrawals from your account using a card, that person must have his or her own card and PIN. The use of the card by the additional cardholder is subject to the same terms and conditions as apply to your own use.

If you want to revoke the authorisation, you must do so in writing to Nordea. Subsequently, you must obtain the card

from the additional cardholder and return the card to Nordea.

4 Verified by Visa:

Verified by Visa provides extra protection against misuse of card data when shopping online. For the added security, you must – in addition to the card – use a one-time code you receive as a text message when paying for your purchase on the Internet. The one-time code is only to be used when making purchases from merchants participating in Verified by Visa.

If you have not signed up for Verified by Visa, you cannot make purchases from the merchant in question.

4.1 Signing up

Before or during your first purchase from a merchant participating in Verified by Visa you must register your card for Verified by Visa.

You can do so either via nordea.dk/nethandel or in connection with your first Verified by Visa purchase. You sign up using your NemID.

When signing up, you need to provide the mobile phone number you want to use to receive one-time codes.

4.2 Change

If you want to change/cancel the mobile phone number on record, you can do so using your NemID via nordea.dk/nethandel or in connection with a Verified by Visa purchase.

4.3 Special matters relating to the card and the registered mobile phone

As your mobile phone becomes part of the security in relation to purchases on the Internet from merchants using Verified by Visa, you must ensure that others do not have or get free access to your card and your mobile phone. You must therefore change/cancel the mobile phone number on record to Verified by Visa as soon as possible if you lose the mobile phone used to receive one-time codes. If you lose your card at the same time, you must also block it, see condition 9.

5 Use of the card

Before approving a payment or cash withdrawal, you must make sure that the correct amount appears from the display of the terminal or the sales voucher. Transactions already made cannot be revoked. However, see conditions 7 and 8 for the possibility to reverse a payment.

When paying for purchases or withdrawing cash, you should always make sure that you get a receipt. You must make sure that the amount is in accordance with the withdrawal or purchase and that the correct date is stated. You should keep the receipt until you have checked that the correct amount has been debited to your account, see condition 6. Sometimes self-service machines do not provide any receipts.

You can use the card in the following ways:

Use with electronic reading of the card data directly from the card:

- chip or magnetic stripe and PIN
- chip or magnetic stripe and signature
- chip or magnetic stripe in self-service machines without PIN.

Use with no electronic reading of the card data directly from the card (via the Internet etc):

- card number, expiry date and check number

Use with prior registration of card data such as:

- agreement with a retailer to register card data for future purchases accepted and initiated by you
- subscription where the retailer debits amounts according to

specific agreement with you

- agreement with a supplier of a digital wallet where you register your card data for future purchases accepted and initiated by you

When keying in your PIN, you should make sure that no other person can see the PIN.

Never sign a sales voucher unless:

- the amount is stated
- the amount is correct.

If you become aware that more than one imprint is made of the card, you should make sure that the imprint(s) not used is/are destroyed.

If you allow the retailer to withdraw an additional amount on your card, for instance tips, you should make sure to get a receipt for the full amount.

When using the Visa card for renting a car or checking into a hotel, you will usually be asked to sign a slip allowing the car rental firm or the hotel to subsequently withdraw an additional amount. You should be aware that the car rental firm or the hotel will thereby get an opportunity to subsequently withdraw an amount from your account (see condition 7).

5.1 Self-service machines without PIN

In some self-service machines you can use the card without entering your PIN or signing. In these machines you accept the transaction either by inserting your card or pressing approve.

5.2 Use of card number, expiry date and check number When using the card to make purchases via the Internet, you must state the card number, the expiry date of the card and its check number. If you use the Visa card and the merchant participates in the Verified by Visa scheme, you must also key in the one-time code sent to you as a text message in connection with the purchase.

When using the card to make purchases in connection with mail order or telephone transactions, you must state the card number, the expiry date of the card, its check number and perhaps also your name and address. In connection with mail order transactions you must also sign an order form.

You must never state your PIN in connection with purchases via the Internet or in connection with mail order or telephone order etc.

5.3 Prior registration of card data

You may register your card data with a retailer or a supplier of a digital wallet. Then you do not need to enter your card data every time you accept future purchases via the Internet. You must follow the instructions from the retailer or the wallet supplier.

You may also agree with the retailer that your card data are registered with the retailer for the purpose of paying for a subscription. The retailer will deduct the agreed subscription payments without you having to accept each payment. If you use your card data in this manner, you must make sure that any termination of the subscription is made in conformity with the terms fixed by the retailer.

As regards all these three solutions comprised by condition 5.3, you must contact the retailer or supplier of the digital wallet solution to have the new card data registered if you change cards.

6 Checking entries to your account

You have an obligation to check the entries to your account on an ongoing basis. If you find transactions when checking that do not tally with your receipts or you think that you have not made, you must contact Nordea as soon as possible.

Please note the deadlines stated in conditions 7 and 8.

When checking the entries to your account, you should be aware that when you use your card in connection with mail order or telephone transactions or to make purchases via the Internet, the retailer is generally not allowed to debit the amount until the goods have been sent. On purchases of air tickets or concert tickets, the retailer debits the amount already when you book the trip or order the concert ticket.

7 Reversal of payments which you have approved

- 7.1 If you did not know the final amount when you approved it
If you did not know the final amount when you approved the transaction and the amount that was subsequently debited to your account is significantly higher than you could reasonably expect, you are entitled to demand reversal of the transaction. This may, for instance, occur in connection with renting a car or checking out from hotels where you have signed a slip allowing them to subsequently withdraw an amount for petrol or consumption from the mini bar and the like.

You must contact Nordea not later than eight weeks after the amount has been debited to your account if you believe you are entitled to have a payment transaction reversed and you have not approved the final amount.

- 7.2 Purchases via the Internet, mail order and telephone transactions etc

If you have used your card to purchase goods or services in one of the following ways:

- via the Internet
- by mail order or telephone transactions
- in self-service machines without PIN.

you may be entitled to have a payment reversed, provided that

- the retailer has debited a higher amount than agreed
- the article or service has not been delivered
- you before the the product or service has been delivered have availed yourself of an agreed or statutory right to withdraw from a.

You must first try to solve the problem with the retailer before you contact Nordea. You must produce documentary evidence that you have contacted or tried to contact the retailer.

It is a condition that you raise your objection to Nordea as soon as possible after that you have become aware of the unauthorised withdrawal of one or several amounts from your account. Your objection must be raised as far as possible not later than 14 days after you have become aware of your possible claim. Your obligation to check the entries to your account on an ongoing basis, see condition 6, will be taken into account when evaluating whether you have contacted Nordea in due time.

Nordea will then investigate your objection. The disputed amount will normally be credited to your account while your objection is being investigated. If the objection turns out to be unjustified, the amount will be debited to your account once more.

In the event of an unwarranted objection, Nordea may charge interest from the date when the amount was credited to your account to the date when it is debited to your account again and a fee for copies of withdrawal slips or sales vouchers, see the Tariff.

- 7.3 Objections concerning payment with the Visa part of the card If you have paid with the Visa part of your Visa/Dankort, see condition 2.2, you can in some further situations have a payment reversed. For further information please visit nordea.dk, Nets.dk or contact Nordea.

8 Reversal of payments which you have not approved

If you think that one or more payments have been effected with your card which you have not approved, contributed to or made, you must contact Nordea as soon as possible after that you have become aware of the unauthorised transaction. Your obligation to check the entries to your account on an ongoing basis, see condition 6, will be taken into account when evaluating whether you have contacted Nordea in due time. Under all circumstances you must contact Nordea not later than 13 months after the relevant amount has been debited to your account.

Nordea will then make an investigation of your objection. The disputed amount will normally be credited to your account while your objection is being investigated. If the objection turns out to be unjustified, the amount will be debited to your account once more. If the investigation shows that an unauthorised party has used the card, Nordea may hold you responsible, see condition 10.

In the event of an unwarranted objection, Nordea may charge interest from the date when the amount was credited to your account to the date when it is debited to your account again and a fee for copies of withdrawal slips or sales vouchers, see the Tariff.

9 Your obligation to block your card

You must contact Nordea as soon as possible to block your card if

- you lose your card
- your PIN becomes known to any other person
- you discover that your card has been misused
- you suspect that your card has been copied
- you otherwise suspect that your card can be misused.

Outside Nordea's business hours you must contact Nordea's card loss centre, Spærreservice on +45 33 33 22 49 or the 24-hour telephone service of Nets on +45 70 33 70 80. When contacting Nordea's card loss centre or Nets, you must state your name and address, the name of your accountholding branch and, if possible, your card number, account number or personal registration number in order to have your card blocked immediately.

When your card has been blocked, you will receive information with an indication of the reason for and the time of the blocking.

If a blocked card is found again, you must contact Nordea to agree what action to take.

10 Your liability in case of misuse of your card

- 10.1 If your card has been misused by any other person, Nordea will cover the loss, unless the loss is comprised by condition 10.2-
- 10.6. Nordea must prove that the loss is comprised by condition 10.1-10.6.
- 10.2 If your card and PIN have been misused by any other person, you will be liable for any loss up to DKK 1,100.
- 10.3 You will be liable for up to DKK 8,000 of any loss if any other person has misused your card and your password and
- you have failed to inform Nordea as soon as possible after having learned that your card has

been lost or that your password has become known to an unauthorised person,

- you have disclosed the password to the person who has misused the card and you did not realise or ought to have realised the risk of misuse, or
- you have made the unauthorised use possible through your grossly negligent conduct.

- 10.4 You will be liable for up to DKK 8,000 of any loss if any other person has misused the card if the card has been read physically or electronically and the unauthorised person has forged the signature in that connection
- you or any person to whom you have entrusted the card has failed to inform Nordea as soon as possible after having learned that the card was lost, or
 - you or any person to whom you have entrusted the card have or has made the unauthorised use possible through grossly negligent conduct.

Your total liability may not exceed DKK 8,000 even if you are liable both according to condition 10.3 and 10.4.

- 10.5 You are liable for the entire loss if the PIN has been used in connection with the misuse on the following conditions:
- You have disclosed the PIN to the person who misused the card and you realised or ought to have realised that there was a risk of misuse.
- 10.6 You will also be liable for the entire loss if you have acted fraudulently or deliberately failed to fulfil your obligations to protect the PIN, see condition 5, or to block the card, see condition 9.
- 10.7 You are not liable for any loss arising after Nordea or Nets has been notified that your card is to be blocked. Nor are you liable for any loss arising if you have not had the chance to block your card due to circumstances on the part of Nordea.

11 Nordea's rights and responsibilities

11.1 Nordea's right to block the card

Nordea is entitled to block the use of the card if:

- the account to which your card is attached has been closed,
- you fail to comply with these conditions, including that you overdraw the account to which the card is attached, or
- you card has been misused or presumed to have been misused by a third party.

In the event of an unauthorised overdraft of the account you will receive a written reminder before the card is blocked. However, it may be necessary to block the card in case of particularly gross and/or repeated unauthorised overdrafts.

Furthermore, Nordea may demand that any cards issued in relation to the account should be returned. When Nordea has blocked the card, you will receive information with an indication of the reason for and the time of the blocking.

- 11.2 Replacement of the card
Nordea may at any time replace the card.
- 11.3 Nordea's liability
Nordea is liable to pay damages if, due to errors or negligence, Nordea's performance of agreed obligations is late or defective.

Even in areas subject to stricter liability, Nordea is not liable for any loss caused by the following:

- Breakdown of/lack of access to IT systems or damaged data in such systems as a result of the below events, whether Nordea itself or an external supplier is responsible for operating the systems.
- Failures of Nordea's electricity supply or telecommunications, statutory intervention or administrative orders, acts of God, war, insurrections, civil commotion, sabotage, terrorism or vandalism (including computer virus and hacking).
- Strikes, lockouts, boycotts or blockades, whether or not the dispute is aimed at or was initiated by Nordea or its organisation, and notwithstanding the reason for the dispute. This also applies if the dispute only affects parts of Nordea.
- Other circumstances which are outside Nordea's control.

Nordea is not exempt from liability in the following events:

- If Nordea ought to have anticipated the cause of the loss when the agreement was entered into or ought to have avoided or overcome the cause of the loss.
- If Nordea under all circumstances is liable for the cause of the loss according to legislation.

11.4 Industrial disputes

You cannot use your card in Denmark if Nordea and/or the banks' data centres are involved in an industrial dispute. As soon as possible after the commencement and end of such dispute you will be informed by advertisements in the press or otherwise.

You should not expect to be able to use your card outside Denmark if one or more of the banks' data centres and/or one or more of Nordea's international collaboration partners are involved in an industrial dispute.

11.5 Errors and defects

Nordea is not liable for errors and defects etc in the goods delivered or the services provided by the retailer. Any complaint about errors and defects in the goods delivered or services provided should be addressed to the retailer.

12 Expiry

You can use your card up to and including the date of expiry stated on the card, after which the card is no longer valid. Before the card expires, you will receive a new card by mail or receive a message that your new card can be collected at Nordea.

13 Termination

Nordea may terminate the agreement by giving two months' notice. In the event of termination you will be reimbursed for the proportionate share of any fees you have paid in advance for the use of the card.

You may terminate the agreement with Nordea by giving one month's notice.

If the agreement is terminated by you or Nordea, you must return the card to Nordea. If you return the card by post, you must cut it in two across the magnetic stripe before you send it.

14 Amendment of these conditions

Amendment of these conditions may be made by giving two months' notice. You will be informed of the amendments either by letter or electronically. You are under an obligation

to notify Nordea of any changes in your home address and/or e-mail address and it is your responsibility if you do not receive information about amendments if you have not notified Nordea of any change of home address and/or e-mail address.

An amendment of these conditions will be deemed to be approved by you unless you have informed Nordea before the new conditions take effect that you do not want to be bound by the new conditions.

If you inform Nordea that you do not want to be bound by the new conditions, the agreement will be deemed to be terminated at the time when the new conditions take effect. If you have paid an annual fee in advance, a proportionate share of the amount will be returned to you.

15 Complaints

If you have any complaints, you should contact Nordea. If you do not succeed in your complaint, you may contact the Danish Credit Institutions' Claims Board or the Danish Consumers' Ombudsman.

If you want to complain about your card having been blocked, you may contact Nordea. If you do not succeed in your complaint to Nordea, you may complain to the Danish Data Protection Agency.

16 A new copy of the conditions

If you lose these conditions or for other reasons need a new copy, you can view them at nordea.dk/kortregler or contact Nordea.

17 Charges

17.1 Nordea's charges

Nordea may charge an annual card fee, which is payable in advance.

The annual card fee, fees for use of the card as well as fees for copies of withdrawal slips or sales vouchers appear from the Tariff.

17.2 Charges for use of the card

Banks and retailers may charge a fee for the use of the card. Danish retailers charging a fee from you when you use your card must notify you of such fee before you pay.

17.3 Currency conversion rates when using the card abroad

Purchases and cash withdrawals made abroad are converted into Danish kroner, see the Tariff. The amount will be debited in Danish kroner to your account.

On conversion the methods of calculation described in the Tariff are used, see the Tariff – Currency conversion rates when using the card abroad. Amendments to the reference rate stated in the Tariff take effect without notice.

The rate of exchange may have changed in the period from when the card was used until the amount is debited to your account. Likewise, in certain countries, mainly outside Europe, several official exchange rates may be applicable, depending on the place where the exchange rate is obtained.

17.4 Dynamic currency conversion

If you use your card abroad, the retailer may offer to make a currency conversion before the payment is made. Before you approve the purchase, the retailer must state the fees charged and conversion rate used by the retailer in connection with the conversion.

Please note that the conversion rate used by the retailer may differ from Nordea's conversion rate and that Nordea has no influence on the conversion rate used by the retailer.

18 Evaluation of the creditworthiness of applicants

The card is issued subject to an evaluation of the individual applicant.

19 Use, keeping and disclosure of personal information

Recording in connection with the use of the card
When the card is used, the card number, and the amount, date and place of the transaction and other details are recorded. The retailer sends the information to Nordea.

The information will be kept with the retailer, the retailer's bank or Nets and with Nordea. The information will be used for Nordea's bookkeeping, statements and in connection with a subsequent correction of errors, if any.

Information will only be passed on where required by legislation or in order to prevent misuse of the card. The information will be kept for the current year plus five years.

On signing up for Verified by Visa your mobile phone number will be kept with Nets for the purpose of sending out one-time codes.

20 Registration of blocked cards

When the card has been blocked, see conditions 8 and 10, the card number will be registered in the Danish banks' central register of blocked Dankort and Visa/Dankort. The blocked Visa/Dankort card numbers may also appear from Visa's list of blocked card numbers.

The central Danish register of Dankort is available to banks and retailers connected to the Visa/Dankort system for these banks and retailers to be able to check if a card used for payment has been blocked.

21 Supervision

Being a branch of Nordea Bank AB (publ), Nordea is subject to supervision by:

Swedish Financial Supervisory Authority
PO Box 7821, SE-103 97 Stockholm
E-mail: finansinspektionen@fi.se
Tel: +46 8 787 80 00

According to Danish legislation, Nordea is also subject to supervision by:

Danish Financial Supervisory Authority
Århusgade 110, DK-2100 Copenhagen Ø
E-mail: Finanstilsynet@ftnet.dk
Tel: +45 33 55 82 82

22 Glossary

Business day: All days except Saturdays, Sundays and holidays, the Friday after Ascension Day, the Danish Constitution Day, the day of Christmas Eve and the day of New Year's Eve.

Digital wallet: A digital wallet is a personal software-based solution where you register your card data for future Internet purchases from an online merchant.

Dynamic currency conversion: Is used by some retailers to enable you to pay abroad in Danish kroner. The retailer will make the currency conversion, and Nordea has no influence on the conversion rate used.

One-time-code: A code sent to you as a text message to the mobile phone number on record. You must use this code when making purchases from merchants participating in Verified by Visa.

Retailers or merchants: Shops, hotels, restaurants and other payees accepting Dankort and Visa cards for payments.

Receipts: Evidence of a payment in paper or electronic form.

Nem ID: Nem-ID is a digital signature. A distinction is typically made between Nem ID for Netbank and New ID for public digital signature (OCES), but you can use both types when signing up for Verified by Visa.

Nets: Nets Danmark A/S – Danish Payment Systems is the company which administers the Dankort system for banks in Denmark.

PIN: The secret personal identification number attached to the card.

Tariff: The list of charges etc in force from time to time. The Tariff forms part of the conditions for Dankort and Visa/Dankort. You can obtain the conditions at Nordea or view them at nordea.dk/kortregler.

Reference rate: The conversion rate used for converting amounts of purchases and cash withdrawals abroad to Danish kroner.

Verified by Visa: Verified by Visa is extra protection against misuse of card data when shopping online. Before you can use Verified by Visa for Internet purchases, you must create a Verified by Visa password.

Visa: The organisation laying down the international rules governing the Visa system.

Tariff etc for Visa/Dankort

Tariff effective from 1 July 2016

	Check-in price	Fordel+kunder price	Fordelskunder price	Basis-kunder price
Annual card fee Payable in advance	DKK 0	DKK 350	DKK 350	DKK 350
Annual card fee within e-hverdag Payable in advance	DKK 0	DKK 0	DKK 125	DKK 250
Express order	DKK 250	DKK 250	DKK 250	DKK 250
Replacement card	DKK 150	DKK 150	DKK 150	DKK 150
Sending cards				
Ordinary mail Denmark, Western Europe, North America**	DKK 0	DKK 0	DKK 0	DKK 0
Registered mail Eastern Europe**	DKK 250	DKK 250	DKK 250	DKK 250
Courier service Other countries**	DKK 500	DKK 500	DKK 500	DKK 500
Change in spending limit	DKK 100	DKK 100	DKK 100	DKK 100
Use of the card to make purchases from retailers The retailer may charge a fee for purchases made over the Internet, via mail order etc. Information on such fee can be obtained from the retailer.				
Use of the card in Denmark				
Purchases from retailers From retailers connected to the Dankort system	DKK 0	DKK 0	DKK 0	DKK 0
Withdrawal of cash At Nordea's cash machines you may withdraw up to DKK 15,000 per weekday between 9.00 and 18.00 and up to DKK 5,000 at all other times, including Sundays and holidays, if you have sufficient funds in your account.* At the cash machines of other banks, over the counter at other banks and post offices you may withdraw up to DKK 2,000 per day. The paying bank/post office may charge a fee for the withdrawal. Information on such fee can be obtained from the paying bank/post office. At cash machines with no "Dankort agreement" (Dankort logo not present at the cash machine), 1% of the amount withdrawn, minimum charge per withdrawal.	DKK 0 DKK 5 DKK 30	DKK 0 DKK 0 DKK 30	DKK 0 DKK 8 DKK 30	DKK 0 DKK 8 DKK 30
Using the card abroad Total cash withdrawals and payments may be made in foreign currency up to the equivalent of DKK 20,000 within any period of 30 consecutive days.				
Purchases from retailers From retailers connected to the Visa system For purchases abroad the retailer may charge a fee. Information on such fee can be obtained from the retailer. The fee is subject to local rules	DKK 0	DKK 0	DKK 0	DKK 0
Withdrawal of cash At Nordea's cash machines in Finland, Norway, Poland and Sweden. At other cash machines/banks: 1% of the amount withdrawn, minimum charge per withdrawal. In addition, the paying bank may charge a fee for the withdrawal. Information on such fee can be obtained from the paying bank. Total cash withdrawals in foreign currency may be made up to the equivalent of DKK 2,000 per day.	DKK 0 DKK 30	DKK 0 DKK 30	DKK 0 DKK 30	DKK 0 DKK 30
Copy of sales voucher or withdrawal slip, per copy Charged only if the entry corresponds to the voucher or withdrawal slip.	DKK 75	DKK 75	DKK 75	DKK 75

* Total withdrawals per day are limited to DKK 15,000.

** See countries at nordea.dk/kortforsendelse

Currency conversion rates when using the card abroad

When the card is used abroad, conversion from foreign currency to Danish kroner (DKK) will be made at the reference rate stated at www.pbs.dk/valutakurser for the relevant currency with an addition, see below:

1. European currencies published at www.pbs.dk/valutakurser: The exchange rate on the date of processing the transaction in Nets plus 1%.
- 2.

Other currencies published at www.pbs.dk/valutakurser: The exchange rate on the date of processing the transaction in Nets plus 1.5%. Exceptions may occur.

3. Other currencies are converted from the local currency to US dollar (USD). Then the amount is converted to Danish kroner (DKK) as above under 2. Exceptions may occur.

Tariff etc for Dankort

Tariff effective from 31 March 2016

	Check-in price	Fordel+kunder price	Fordelskunder price	Basiskunder price
Use of the card to make purchases from retailers The retailer may charge a fee for purchases made over the Internet, via mail order (distance selling) etc. Information on such fee can be obtained from the retailer. From retailers connected to the Dankort system	DKK 0	DKK 0	DKK 0	DKK 0
Withdrawal of cash At Nordea's cash machines you may withdraw up to DKK 15,000 per weekday between 9.00 and 18.00 and up to DKK 5,000 at all other times, including Sundays and holidays, if you have sufficient funds in your account. At the cash machines of other banks, over the counter at other banks and post offices. In addition, the paying bank may charge a fee for the withdrawal. Information on such fee can be obtained from the paying bank/post office. You may withdraw up to DKK 2,000 per day.	DKK 0 DKK 5	DKK 0 DKK 0	DKK 0 DKK 8	DKK 0 DKK 8