

Conditions for Netbank konto-kik

1 What can you do with Netbank konto-kik?

For example, you can:

- receive information about balances, movements and interest amounts in your accounts
- get information about your cards
- receive text messages with balance details etc from Nordea
- adjust the settings of Netbank konto-kik.

You can access Netbank konto-kik from 06.00 to 02.00 seven days a week.

2 Conditions for Netbank konto-kik

2.1 Your password

You will get a code when your access to Netbank konto-kik is established. You need this code the first time you log on.

You must change the code the first time you log on. You decide your new password, but please note that:

- your password must be a combination of digits and letters (from a to z)
- your password must consist of at least 8 and not more than 32 digits and letters
- the letters æ, ø and å, and special characters like ; = + < cannot be used
- your password must be easy for you to memorise, but hard for others to guess.

Memorise your password and do not disclose it to any other person.

2.2 Encryption

All personal data sent via the Internet between Nordea and your computer will be encrypted, which means that the data will not become known to any other person.

2.3 Liability

Nordea is not liable for any loss or misuse arising from any other person's unauthorised use of your access to Netbank konto-kik if your password has been used, and

- you failed to inform us as soon as possible after you had learned that your password had become known to an unauthorised person
- if you disclosed the password to the person who misused your access
- if you made the unauthorised use possible through your grossly negligent conduct.

If you are a personal customer under the age of 18, the Danish Guardianship Act and the liability rules governing minors also apply.

2.4 Complaints

You should contact your branch if you want to make a complaint. If you are not satisfied with the reply, you may complain to our customer ombudsman. Read more in General terms and conditions for personal customers and corporate customers on www.Nordea.dk

2.5 Amendments to these conditions

In Netbank konto-kik you may get information about amendments to all rules, terms, conditions etc relating to your customer relationship.

2.6 Ownership

Nordea has the right of ownership in any software you use in connection with Netbank konto-kik. Therefore, you must not copy, transfer or pass on the software to any other person.

3 Use, holding and disclosure of personal information

We only record the information required to effect your orders. The information includes your personal registration number, business registration number, account numbers, telephone numbers, the amount and date. The information will be used for our bookkeeping, on bank statements and in connection with correction of errors. The information will only be passed on if required by legislation. The information will be kept for five years.

Information about purchases is not registered.

4 Technical requirements

You can find the current requirements concerning your computer and Internet access on our website at nordea.dk/tekniskekrav. We recommend that you always keep your antivirus program and operating system updated.

5 Blocking and operational disruptions

If you enter your password incorrectly five times in succession, your access to Netbank konto-kik is blocked. You should contact your branch to have the access opened again.

5.1 How to block your access

If you suspect that your password has become known to any other person, you must block your access as soon as possible. You can do that in three ways:

- select the item Spærring af Netbank konto-kik in the menu under "Sikkerhed"
- call 24/7 on +45 70 33 33 33
- contact your branch.

You will get a receipt confirming when the blocking was registered.

5.2 Operational disruptions

When you log on to Netbank konto-kik, you will, to the extent possible, be notified of errors and operational disruptions.