

Rules for Jyske Bank's eBanking - Private

(effective from 21 May 2024)

Jyske Banks eBanking is the general term used for the electronic self-service functions (eBanking functions) that Jyske Bank offers, for instance Jyske Netbank.

The rules for Jyske Banks eBanking are supplemented with special rules for individual functions, for which there are deviations from the rules for Jyske Banks eBanking. The rules for Jyske Banks eBanking and the special rules for the individual functions supplement "Dealing with Jyske Bank" - General terms and conditions - personal client.

Feel free, at any time, to contact Jyske Bank to obtain a copy of these rules, and also, you find the rules in your Netbank and on jyskebank.dk/aftaler.

1. General

You can find answers to most questions, read instructions on the technical requirements for applying the functions and get information on the latest updates at jyskebank.dk/netbank.

2. Registration and functions

You must log on to Jyske Netbank for the first time no later than ten weeks from the time you receive notification from the Bank - otherwise you risk that your Jyske Netbank access will be deleted, and you will have to establish Jyske Netbank access again. This will also be the case if, at some later point in time, you have not been logged in to the Netbank over a period of 24 months. You can contact the Bank if you want to establish Jyske Netbank access again.

You may have limited access to the functions in Jyske Bank's eBanking. If you wish to have access to more functions, you can sign up in Jyske Bank's eBanking or you can contact your Jyske Bank-branch.

Depending on the function you register for, you can use the function immediately after you have registered for it or once you receive a message from Jyske Bank.

The first time you use a function in Jyske Bank's eBanking, you must electronically accept the rules for Jyske Bank's eBanking and/or the special rules applying to the function.

Jyske Bank is not obliged to allow you access to the functions in Jyske Bank's eBanking, and Jyske Bank may decide only to offer you specific functions or part of these.

Access to Jyske Bank's eBanking in connection with accounts opened according to the Danish Payment Accounts Act (Lov om betalingskonti) is, however, subject to special rules.

3. Consent to processing of personal data according to the Danish Act on Payments (Lov om betalinger)

When you accept Rules for Jyske Bank's eBanking - private, you also accept that Jyske Bank will process personal data, for instance, civil registration number (CPR) and account details, about you in connection with the use of the individual self-service functions.

Processing of data about you will solely take place for purposes that are necessary for you to use the self-service functions activated, for instance, execution of payments and preparation of payments overviews.

Jyske Bank gathers the relevant personal data from you shops, financial institutions and others.

By contacting your branch, you can at any time revoke your consent to the processing of your personal data.

However, please be aware that, if you revoke your consent, you can no longer use the self-service functions.

If you would like to learn more about how we process your personal data, we refer to our full personal data policy on jyskebank.dk.

4. Cookies

Jyske Bank uses cookies and similar technologies in its electronic self-service functions. Cookies are used for both technical and statistical purposes. Read more about our use of cookies at jyskebank.dk.

5. Power of Attorney

You may in writing authorise another person to access your accounts with Jyske Bank or part of them. The person must have signed up for Jyske Banks eBanking.

You must execute a power of attorney via power of attorney forms for Jyske Banks eBanking. A power of attorney is effective until you notify Jyske Bank in writing of the revocation.

Once you have signed up for Jyske Banks eBanking, you may also be granted a power of attorney and get access to other clients' accounts or part of them.

If you are under the age of 18, you cannot be granted a power of attorney for other clients' account(s).

We automatically delete the access of an agent under a power of attorney to accounts of clients under 18 at the 18th birthday of the principal under the power of attorney.

An agent is generally allowed access to and can register for the same functions as the principal, but a few functions will not be available to the agent.

The access of custody account holders to trade various types of securities also applies to the agent, if any.

Transactions performed by an agent are binding as if the transaction had been performed by the principal. The power of attorney granted by the principal to the agent is of no concern to Jyske Bank.

If you have authorised another person to access your accounts, this person also has access to Netboks which contains both historical and future documents. You should be aware that an agent under the power of attorney may be authorised on your behalf to select and deselect hard-copy prints in your eBanking.

6. Third party provider

You are entitled to make use of payment initiation services or account information services to access your payment accounts that are available online.

You can use a payment initiation service to initiate, on your behalf, payments from your payment accounts.

You can use an account information service to provide you with consolidated information on your payment accounts with Jyske Bank.

You must enter into a separate agreement with and give express consent to the third party provider before this can gain access to render its services.

7. Personal security solution

Certain functions in Jyske Banks eBanking require that you apply a personal security solution.

Basically, MitID is used.

You can always see the conditions for MitID at MitID.dk.

If you state your mobile phone number in connection with registration for or use of the functions in Jyske Banks eBanking, Jyske Bank will save your mobile phone number for administrative purposes.

If you get a new mobile phone number, it is your responsibility to change your mobile phone number in Jyske Netbank and on MitID.dk.

If for this function you need another type of personal security solution, this will appear from the special rules applying to the function.

8. Access to your accounts

In Jyske Banks eBanking you can have access to your present and future account(s) with Jyske Bank.

If you have access, you can see and operate your account(s) in the same way as if you contact Jyske Bank. If you have chosen not to have access to operating your account(s), you will only be able to see but not operate your account(s).

Some of your accounts may be subject to limitations in authority.

When using Jyske Bank's eBanking, you may execute payments for a total amount of DKK 50,000 per banking day to third parties unless otherwise agreed. The limitation in authority will apply to your own accounts and accounts that you are authorised to operate.

If you have registered a mobile phone number with the Bank, the Bank may use this in connection with executing certain transfers and payments. You can see the mobile phone number in one or more of Jyske Banks eBanking functions. You are responsible for updating your mobile phone number in the individual eBanking function if it changes.

The Bank may, for instance, use your mobile phone number to send you an SMS if a payment or transfer cannot be executed.

You may also experience that you need to approve certain transfers or payments more than once. This may be prompted by enquiry from the Bank or by an SMS code sent to you. If you receive an SMS code, this must be entered in the individual eBanking function to execute the transaction.

In the event of other limitations to the application of the individual functions, the limitations appear from the special rules applying to the function.

9. Payment execution

In Jyske Banks eBanking a payment order has been received when you receive an acknowledgement of this in the individual eBanking function. You can find information on the maximum time it takes to execute a payment on the "Deadlines" page in the Netbank.

On the "Deadlines" page you can also see when to confirm your payments at the latest in order for these to be executed on the same day.

The time limits also appear from *Time limits for transfers and payments in Jyske Bank's e-banking – Personal Clients which is part of these rules*.

Information on cross-border transfers as well as transfers in another currency than DKK, is part of these rules, which is also available in "Terms and Conditions - International payments - Personal Clients" which is available on jyskebank.dk/aftaler.

10. Stop payment

You can stop payments as long as the stop function of

the individual payment is active.

You can also stop recurring payments and payments from Betalingservice (Payment Service). The deadlines for revoking the different payments and transfers appear from the page "Deadlines" in the Netbank. Revocation is made by activating the stop function in the screen with details of the individual payment.

You find information about conditions for cancellation of payments, repayments of payment transactions and payment agreements at in Betalingservice (Payment Service) on www.betalingservice.dk. "General Rules for Betalingservice Debtors" www.betalingservice.dk. The conditions are also available at jyskebank.dk/aftaler and in your Netboks.

11. Statements of account

Statements of account are every month sent to your Netboks.

12. Coverage requirements

Jyske Bank is not obliged to execute your payments from accounts for which there are insufficient funds to cover the amount. Jyske Bank may therefore refuse to receive payment orders from you if there are insufficient funds in the account from where the payment is to be executed.

13. Trading securities

If you have access to trading securities through Jyske Banks eBanking, you may execute transactions with a number of Danish and foreign securities.

You can trade to and from your present and future custody accounts with Jyske Bank. If you have a power of attorney, it is also possible to trade to and from another persons custody account, for instance those of your spouse.

You can trade most types of non-complex securities through Jyske Bank eBanking. At jyskebank.dk/investeringsinfo you find a detailed description of the three order types offered by Jyske Bank and other rules for Jyske Banks order execution. Jyske Bank reserves the right to change the supply of order types in Jyske Banks eBanking.

General rules for the safekeeping of securities are set out in Jyske Banks custody account rules which are available at jyskebank.dk/aftaler.

13.1. No advisory services and price risk

Securities trading in Jyske Banks eBanking is performed without any personal and individual advice. You are responsible for the result of any transaction conducted in Jyske Banks eBanking, and accept and agree that trading in Danish and foreign securities involves risk of considerable losses. Trading in securities may furthermore involve a risk of incurring exchange-rate losses.

13.2. Amount available for trading - purchase

You may execute transactions within your trading amount available.

The trading amount available is the amount which is expected to be available in the settlement account or the account framework on the expected execution day. The amount available for trading includes the amount which is currently available when placing the order, the future costs known by Jyske Banks book-keeping systems (e.g. securities transactions to be settled, recurring transfers, payment service items etc.) and any already registered purchase orders for securities which have not yet been traded (e.g. limit orders).

The upcoming entries and orders are included up to and including the expected execution date of the new order.

13.3. Available holding - sale

You can sell securities to the extent that there is a satisfactorily large available holding of the relevant security available in the custody account.

Available holding means the holding which is expected to be in the custody account at the expected execution date. The

available holding is calculated on the basis of the current book value of the holding, known coming custody transactions and already registered orders for sale of the relevant security.

13.4. Cancellation of orders and reversal of transactions

Jyske Bank is entitled to cancel an order and reverse a transaction in case of insufficient funds in the settlement account, and Jyske Bank is entitled to charge the expenses, including price difference and brokerage incurred as a result of this.

You can through Jyske Banks eBanking request cancellation of certain non-executed orders. If you wish to cancel other orders, please contact Jyske Bank.

13.5. Rates

The real-time prices of securities that you have access to through Jyske Banks eBanking are for your sole use. You may not give others access to these prices or in any way reproduce the prices, or pass them on to others.

13.6. Expected execution date

Execution of an order will generally be completed two banking days after the trading day.

13.7. Price manipulation

You must be aware that it is not allowed to manipulate the spot order price by placing reverse orders in the market in which you want to buy or sell securities. Such conduct constitutes price manipulation which is a violation of the Danish Securities Trading, etc. Act. Price manipulation is punishable by a fine or imprisonment.

14. Spending overview

Through some of the functions in Jyske Banks eBanking you can see a spending overview of your expenses broken down into different categories. Jyske Bank uses a number of standard categories, but you can re-categorise your expenses as you like. The Bank uses payment details about recipients of your payments or transfers and in which places you have used your payment cards to generate the spending overview. The spending overview is solely available to you. You can at any time deactivate the spending overview in the functions in Jyske Banks eBanking where spending overview is available.

15. Budget

In Jyske Bank's Budget you can make different calculations for budgeting purposes.

You can, among other things, prepare a budget on the basis of your payment agreements, create manual budget items and perform budgetary follow-up.

The calculations in Jyske Bank's Budget only serve as an indicative calculation for your budget preparation.

Your budget can only be seen by you. You may, however, choose to give Jyske Bank access to your budget

Jyske Bank has no responsibility for all relevant debt items and amounts being included in the budget or for the correctness of these.

Hence, Jyske Bank cannot be held liable for any transactions made on the basis of the calculations in Jyske Bank's Budget.

You can delete your budgets on the "Budget" page in Jyske Netbank.

If you delete a budget, you must be aware that subsequently it cannot be restored and Jyske Bank cannot print it for you.

16. Electronic signatures on agreements

Your MitID is your electronic signature and it is legally binding in the same way as your signature on a physical agreement. Therefore your MitID is personal and must not be used by others.

There may a deadline by which an agreement must be signed in the Jyske Netbank. If you do not sign the agreement by this date, the agreement will no longer be available in Netboks.

Electronically signed agreements will be saved in Netboks.

17. Support

Jyske Banks Hotline is hosted by employees who can offer you advice and answer your questions relating to the use of functions in Jyske Bank's eBanking..

You can contact Jyske Bank's Hotline by phone at +45 89 89 28 00 or by email at hotline@jyskebank.dk.

Jyske Bank's Hotline is open 24 hours a day.

18. Blocking

You are obliged without delay to block the functions of Jyske Bank's eBanking, if you suspect or become aware of abuse or the possibility of unauthorised use or attempted abuse of the functions of Jyske Bank's eBanking.

You can always block the functions of Jyske Bank's eBanking by contacting one of Jyske Bank's branches or Jyske Bank's Hotline. Other possibilities of blocking and unblocking the function(s) appear from the special rules for the relevant function(s).

You should be aware that blocking of functions in Jyske Bank's eBanking will not at the same time block your MitID. You can read about blocking of MitID at MitID.dk.

19. Responsibility for private accounts

The responsibility of unauthorised use of Jyske Bank's eBanking is governed by the rules in the Danish Act of Payments.

If you are under the age of 18, the responsibility for unauthorised use furthermore follows the rules pertaining to minors' liability to pay damages in the Danish Guardianship Act.

You are liable up to the sum of DKK 375 for losses arising from other people's unauthorised use of your access to the functions of Jyske Bank's eBanking, where a personal security solution has been used.

You are liable up to DKK 8,000 for losses arising from other people's unauthorised use of the functions in Jyske Bank's eBanking, if Jyske Bank documents that a personal security solution has been applied, and you

- failed to notify Jyske Bank as soon as possible after having become aware that a personal security solution has been lost or become known to an unauthorised person, or
- you intentionally disclosed the details about a personal security solution to the person who made the unauthorised use of the function where you did not realise or should have realised that there was a risk of unauthorised use, or
- by gross negligence have enabled unauthorised use.

You are liable without limit for losses arising from unauthorised use of Jyske Bank's eBanking by others, where Jyske Bank documents that a personal security solution was used and you intentionally disclosed the details about your personal security solution to the person who made the unauthorised use of the function where you realised or should have realised that there was a risk of unauthorised use.

You are also liable without limit for losses where you acted fraudulently, intentionally or neglected your obligation to protect your personal security solution or failed to block the functions in Jyske Bank's eBanking.

You are not liable for unauthorised use of Jyske Bank's eBanking, which takes place after Jyske Bank was informed that

- the personal security solution was lost, or
- an unauthorised person gained knowledge of your personal security solution, or
- for other reasons, you wish to have the function or functions in Jyske Bank's eBanking blocked.

In addition, you will not be liable for any unauthorised use of Jyske Bank's eBanking when such use was caused by acts carried out by employees of the Bank, agents or branches or a unit to which the Bank's activities have been outsourced, or due to the inactivity or non-action on the part of the above.

In addition, you will not be liable if the loss, the theft or the fraudulent appropriation of the personal security solution could not be detected by you prior to the unauthorised use.

Jyske Bank is, according to the Danish Act on Payments, liable for your losses if the payment recipient knew or should have known that Jyske Bank's eBanking had been subject to unauthorised use.

Jyske Bank is also, according to the Danish Act on Payments, liable for your losses due unauthorised use where Jyske Bank does not require use of the personal security solution unless you acted fraudulently.

You are only responsible for losses arising from the unauthorised use of Jyske Bank's eBanking by other people if the transaction has been correctly registered and booked with Jyske Bank.

After you have realised the unauthorised use or an erroneous payment transaction, you must without delay submit your objection against the unauthorised use, your suspicion of this or your objection against the erroneous payment transaction to Jyske Bank. This shall also apply if the unauthorised use took place in connection with the use of payment initiation services. 13 months after the debiting of the unauthorised or erroneous payment transaction, you can in no circumstances raise an objection.

Jyske Bank considers your objection and meanwhile we will normally credit your account temporarily with the objected amount. If the payment transaction was not caused by another person's unauthorised use of Jyske Bank's eBanking or was not erroneous, we will debit your account with the amount again. Jyske Bank may claim interest subject to the rate of interest applicable to the account over the period during which the amount was temporarily deposited to your account.

In Jyske Bank's assessment as to whether you should have been aware of the unauthorised use or the erroneous payment transaction, we may take into account that the Bank issues monthly statements of account to your Netboks, and that you have access to transaction entries in Jyske Bank's eBanking.

For further information on how to submit objections, please see jyskebank.dk/produkter/netbank/sikkerhed.

20. Liability for business accounts

Jyske Bank is not liable for losses on corporate of Jyske Bank's eBanking or the functions of Jyske Bank's eBanking.

Linking business accounts in Jyske Bank's eBanking is at your own risk..

Personal accounts used for business purposes are considered corporate accounts and are consequently subject to the same liability provisions as corporate accounts.

Should Jyske Bank suffer any losses due to unauthorised use of corporate accounts in Jyske Bank's eBanking, the account holder will be liable for this.

Jyske Bank has taken out online banking insurance covering under certain conditions the account holder's losses on corporate accounts as a result of unauthorised use of Jyske Bank's eBanking. Read more at jyskebank.dk.

21. Changes to the rules

Jyske Bank will change the rules of the functions of Jyske Bank's eBanking without notice provided that the changes are of no disadvantage to you.

For any other instances, Jyske Bank will change the rules of the functions in Jyske Bank's eBanking subject to two months' notice.

You will be informed about any changes by letter or electronically, for instance in Netboks.

You may be asked to accept the changed rules when logging on or the first time you use the function after the change has come into effect. Any changes of the rules will be deemed accepted, unless you inform Jyske Bank before the date of the changes coming into force that you do not wish to be bound by the new rules. If you do not wish to be bound by the new rules, the agreement will be terminated with effect from the date when the new rules come into force.

22. Termination and cancellation

This agreement shall be in force until terminated by you or by Jyske Bank.

You can always cancel the functions of Jyske Bank's eBanking or terminate the agreement in writing and without notice.

Jyske Bank may close your access to the functions in Jyske Bank's eBanking or terminate the agreement with two months' notice.

In the event of the death of you or the principal under a power of attorney, or where you or the principal are/is administered in bankruptcy, file(s) for debt restructuring or debt rescheduling or initiate(s) some other form of insolvency proceedings, the access to Jyske Bank's eBanking will immediately be closed and orders will not be executed.

In addition, your access to Jyske Bank's eBanking will be terminated without delay and orders will not be executed if Jyske Bank suspects your or another person's unauthorised use of the functions in Jyske Bank's eBanking, or other security threats, or if you default on your commitment or account(s) or part of them with Jyske Bank.

23. Notification of fraudulent use and security threats

In the event of suspicion or actual instances of unauthorised use or security threats, Jyske Bank may contact you by phone or via one of the other contact options, stated by you. This may be email, sms or eventually by mail.

24. Complaints against the Bank

If you want to file a complaint against the Bank, please contact Jyske Bank's complaints officer. If a complaint is not upheld, complainants may contact The Danish Financial Complaint Board (Det finansielle ankenævnet).

You may also complain to the authorities that supervise the Bank's compliance with the Danish Act on Payments. The Danish Consumer Ombudsman supervises compliance with disclosure requirements in connection with the execution of payment services, rights and obligations when using payment services, the use of payment data and disclosure of fees. The Danish Competition and Consumer Authority supervises compliance with the rules governing fees in general.

25. Fees

Fees for using the functions available in Netbank and Mobilbank are stated on the price list, which is available below these rules and at jyskebank.dk/min-jyske-bank/priser. Any fees will be paid on a monthly, quarterly or annual basis at the end of the period.

An account of charges will be submitted either once a month, once a quarter or once a year, depending on how often the fee is charged.

Fees are stated on your account entries and on the bank statements for the fee account selected in Netbank and Mobilbank.

Fees related to Netbank and Mobilbank will be withdrawn from

one standard fee account. Fees may be charged for payments, for Netbank and Mobilbank and for subscriptions, i.e. to market depth

If you hold a power of attorney for another person's account, and your account has been registered as the fee account, fees for i.e. payments made by you on behalf of the other person will be withdrawn from this account. The number of fees and the amounts paid will be stated on the proof of payment, and the amount will appear on the fee account. It is your task to settle the fees with the person(s) who has granted you a power of attorney.

If you have granted someone a power of attorney, and your account has been registered as the fee account in the proxy's Netbank and Mobilbank, the fee for i.e. payments made by the proxy will be withdrawn on this account. This applies to payments made from your accounts, from the proxy's own accounts and from other accounts for which the proxy holds a power of attorney. Fees are stated on account entries and bank statements for the selected fee account. The number of fees, as well as the amounts paid, will appear on the proxy's account of charges.

If you want fees that are not related to payments made from your accounts to be paid by the right account holder, you must request the proxy to collect these.

The size of the fee depends on which client category to which the proxy is attached. The fee may be higher or lower than the fee applicable for the client category to which any account holder is attached.

26. Right of cancellation

You may cancel this Agreement subject to the Danish Consumer Protection Act within 14 days after the Agreement was signed. You can read about this in Jyske Bank's "Information on the right of cancellation", which is available in Netboks and at jyskebank.dk.

Rules for Jyske Netbank - private

Jyske Netbank is your electronic branch of Jyske Bank.

In Jyske Netbank the functions are added and developed on an ongoing basis, and, among other things, you can:

- communicate with Jyske Bank
- see your documents from Jyske Bank in Netboks
- see account entries on your accounts
- monitor your balance of account and get an overview of your spending
- prepare a budget
- see your payment cards
- transfer money – also to other countries
- pay bills using "indbetalingskort"/Giro payment
- follow the development of your custody accounts
- buy and sell securities
- use Beskedservice (text messages)
- administer eBanking – and see which functions you have used.

You may have limited access to the functions in Jyske Netbank. If you wish to have access to more functions, you can sign up in Jyske Netbank or you can contact your Jyske Bank branch.

1. Personal security solution

You must have MitID to use Jyske Netbank.

Your user ID, your password and your MitID app/code display/chip are personal and must be used solely by yourself. Consequently, your user ID and your password as well as your MitID app/code display/chip must be stored in such a way that others cannot learn about them.

When you log on, you must use MitID. When you approve a transaction to a third party, you must use MitID. Approval of transfers between accounts with the same owner does not require MitID.

When entering a payment instruction in Jyske Bank's eBanking it will be stated on the screen which details must be entered for the instruction to be executed correctly, for instance reg. No. (sort code) and account number.

You can use Jyske Netbank every day, but Jyske Netbank is closed the night between Saturday and Sunday between 02:00 CET and 06:00 CET and all other days between 03:00 CET and 05:00 CET.

2. Communication with the Bank

You can write to your branch or account manager through Jyske Netbank. Communication via Jyske Netbank is encrypted to prevent others from seeing it. We endeavour to handle your enquiry as soon as possible.

You may communicate with the Bank either in Danish or English. Be aware that there may be documents etc. which are only available in Danish.

3. Other functions

The page "Agreements" shows an overview of the functions that you have signed up for in Jyske Bank's eBanking and which require a separate agreement.

4. Blocking and cancellation of blocking

You can block your access to Jyske Bank's eBanking and Jyske Netbank

- in Jyske Netbank under "Settings" - "Security"
- by contacting Jyske Bank's Hotline (open 24 hours a day) by telephone at +45 89 89 28 00.

You cannot have a function unblocked by Hotline.

When blocking your access to Jyske Netbank, you receive a written confirmation of the blocking with an indication of the time when the access was blocked. Together with the confirmation you receive a form that you must return to Jyske Bank in order to unblock your access. You must hand in or forward the form to Jyske Bank, when you wish to have your access unblocked.

Rules for Jyske Bank's Beskedservice (text messages)

Jyske Bank's Beskedservice (text messages) offers you an opportunity to receive a message from the Bank through one or more media (for instance e-mail or SMS/text message). You are free to select which messages you want to receive.

Read more about Jyske Bank's Beskedservice under the Help tab in the Netbank.

1. Registration and deregistration

When you register, you approve the Service that you register for with your MitID as well as the medium on which you want to receive the message.

When you register a medium for Jyske Bank's Beskedservice (text messages), you receive a receipt of the registration on the

medium that you have registered. If the information about your medium (for instance mobile phone number or e-mail address) is changed, you are responsible for updating such information in Jyske Netbank.

You receive messages through the medium until you deregister from Jyske Banks Beskedservice on the "Beskedservice" page in Jyske Netbank. You can deregister from Beskedservice without notice.

If you have registered Jyske Banks Beskedservice for an account, to which you have a power of attorney, the account will automatically be deregistered from Jyske Banks Beskedservice if your power of attorney is revoked.

Translation

The above is a translation of the Danish "Regler for Jyske Banks eBanking - privat". In case of doubt the Danish original applies.