BETALINGSSERVICE

A service by

General Rules for Betalingsservice Creditors

APPLICABLE FROM 1 APRIL 2026

BETALINGSSERVICE

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Contents

1. What is Betalingsservice?

Betalingsservice is a payment service that a creditor can use to initiate payments in Danish kroner between the creditor's account and the debtor's account.

Betalingsservice is intended for recurring payments from debtors, but creditors can also initiate one-off payments. Betalingsservice can also be used for credit transfers as described in section 6.3.3.

2. Definitions

2.1 Pre-notification

Pre-notification is distribution of information of the coming month's payments in Betalingsservice, cf. section 7. The pre-notification includes information of each of the payments and is distributed digitally through debtor's online bank or digital mailbox. Alternatively, the pre-notification will be sent as a physical Betalingsservice pre-notification.

2.2 Refusal

If a payment is refused, it cannot be executed. Debtor can refuse a future payment if the conditions are met; see section 10.

2.3 Banking days

Banking days are all days except Saturdays, Sundays, Danish public holidays, the Friday after Ascension Day, Constitution Day in Denmark (5 June), 24 December and 31 December.

2.4 Betalingsservice mandate (mandate)

A mandate is an agreement between a debtor and a creditor that allows the creditor to initiate payments of due amounts from the debtor by using Betalingsservice.

2.5 Payment date

The payment date is the day on which the amount is debited from the debtor's account. Payments are processed on banking days only.

2.6 Payment data

Payment data is the data that forms the basis of the payment and which the creditor sends to Mastercard Payment Services. The specification of payment data is provided in the guidelines.

2.7 Betalingsservice pre-notification

The Betalingsservice pre-notification is an overview, which contains a pre-notification of the coming month's payments in Betalingsservice.

2.8 Debtor

Debtor is the person, that is paying creditor according to the mandate.

2.9 Creditor

Creditor is the company, association or similar, that debtor is paying to, according to the mandate.

2.10 Mastercard Payment Services

Mastercard Payment Services Denmark A/S, CVR no. 40 69 58 69, is the company that provides Betalingsservice, and which enters into an agreement with the creditor upon registration with Betalingsservice. Mastercard Payment Services is authorised as a payment institution with FT no. 22034 and is subject to supervision by the Danish Financial Supervisory Authority (FSA). See Mastercard Payment Services' contact information on the website: https://www.mastercardpaymentservices.com/.

2.11 Returns

If a payment is returned, the amount is returned from creditor's account to debtor's account. Debtor or debtor's bank may request the return of one or more completed payments if the conditions are met; see section 10 and 11.

2.12 Betalingsservice debtor agreement (debtor agreement)

A debtor agreement is an agreement between debtor and debtor's bank to effectuate that debtor can use Betalingsservice.

2.13 The guidelines

The guidelines refer to the applicable version of the Betalingsservice creditor guidelines, "Vejledning for kreditorer - Automatiske betalinger & BS Indbetalingskort", and "Betalingsservice guidelines for Data Suppliers", including the documents on deliveries to and from Betalingsservice.

3. Creditor's agreement on the use of Betalingsservice

3.1 The agreement with Mastercard Payment Services

A creditor who wishes to use Betalingsservice must enter into a creditor agreement with Mastercard Payment Services.

To enter into a creditor agreement with Mastercard Payment Services, creditor must have an active Danish CVR-number or tax registration number.

In the agreement, creditor may add one or more additional services to Betalingsservice.

These General Rules for Betalingsservice creditors and the guidelines form an integrated part of the creditor agreement.

3.2 Entry into force

The agreement enters into force when creditor's bank has approved that creditor can use an account for Betalingsservice. Creditor's bank is not obliged to provide an account for creditor's use of Betalingsservice. If creditor’s bank revokes the authorisation for the account, creditor will no longer be able to use the account for Betalingsservice.

3.3 Disclosure of data

Mastercard Payment Services shares information about creditor, e.g., name, FI-creditor number, CVR-number etc., with the Danish banks. The data is used by the banks to identify creditor towards the customers and generally to get information on which Betalingsservice services creditor uses.

4. Creditor's responsibilities

4. 1 Terms and conditions and guidelines

Creditor must comply with the applicable terms and conditions and guidelines for Betalingsservice. In case of any discrepancies, these terms and conditions and other appendices to the agreement shall take precedence over the guidelines.

4.2 Use of Betalingsservice as a condition

If payment via Betalingsservice is a condition for creditor's sale of goods/services to debtor, this should be clearly stated in the agreement between creditor and debtor.

4.3 Fees and transparency

Creditor may choose to charge debtor a fee for executing payment via Betalingsservice. If a fee is charged to a debtor who is a consumer, creditor should clearly state the amount that creditor keeps as his own fee and the amount that creditor pays to Mastercard Payment Services. This can e.g., be done by referring to the price list on www.betalingsservice.dk.

4.4 Establishment of the payment date

Creditor must specify a payment date which is in accordance with the agreement with debtor. If creditor wants to change the payment date, debtor must be informed within the deadlines agreed with debtor.

4.5 Validity of payment data

Creditor is responsible for ensuring that the payment data submitted to Mastercard Payment Services is correct and validated.

4.6 Updating of the creditor's information

Creditor is responsible for updating all relevant information that creditor gave Mastercard Payment Services when entering the agreement to use Betalingsservice.
On Mastercard Payment Services' request, creditor is obligated to submit any information that Mastercard Payment Services needs to comply with applicable regulatory requirements.

4.7 Use of information received

If creditor receives debtor's personal data when debtor creates a mandate, this data must only be used to initiate payments in accordance with that mandate.

Creditor is obligated to ensure that a legal basis is in place for creditor's disclosure of debtor's CPR-number to Mastercard Payment Services for creation of the mandate.

Creditor is also obligated to ensure a legal basis for Mastercard Payment Services' disclosure of debtor's CPR-number to e-Boks A/S, if debtor shall receive creditor's payment slip in debtor's e-Boks and/or shall be able to create a mandate through e-Boks.

4.8 Exclusion of CPR-numbers in the pre-notification

Creditor must refrain from including debtor's CPR-number in the pre-notification. Mastercard Payment Services reserves the right to mask CPR-numbers that are included in the payment data submitted to be presented in the pre-notification.

5. The debtor's registration with Betalingsservice

5.1 The debtor agreement

Once a debtor has entered into a debtor agreement with debtor's bank, debtor may create mandates.

Debtor's bank is entitled to return any completed payments and to withdraw the mandate in accordance with section 11, if debtor does not have a debtor agreement.

Debtor's bank is not obliged to enter into a debtor agreement, unless otherwise follows from applicable legislation.

6. Mandates

6.1 Creation of mandates

Debtor may through the Betalingsservice app, through the bank or through other channels create a mandate towards a creditor, if the debtor has a debtor agreement with his/her bank.

Digital creation of a mandate through Mastercard Payment Services or a bank requires that debtor is identified with two-factor authentication and thereby authorises the creditor to initiate payments in accordance with the mandate.

Creditors can set up their own solutions to enable debtors to create mandates.

If creditor enables the debtor to create a mandate directly through creditor's own solution without the involvement of Mastercard Payment Services or a bank, creditor must send the mandate to Mastercard Payment Services in accordance with the procedure described in the guidelines. Creditor must be able to prove that the mandate creation was requested by the debtor. The agreement cannot be enforced according to its content, if the creation is not documented.

6.2 The effect of Betalingsservice mandates

When a debtor gives a mandate to a creditor, debtor authorises creditor to initiate a payment transaction between debtor's account and creditor's account on the payment date specified by creditor.

Creditor must charge the due amount through other means if the mandate is not yet active at the time of the first payment.

6.3 Use of debtor's mandate

Creditor is only allowed to use Betalingsservice for payments regarding debtor's payment obligations, if debtor has given a mandate to creditor related to the specific payment obligation.

6.3.1 Content of the mandate

When creating the mandate, it must be clearly specified which commercial agreement, and which services are covered by the mandate. Mandates which cover all kinds of unspecified future services are not allowed.

6.3.2 Changes to a mandate

Changes to the commercial agreement, that entail changes in debtor's mandate, must be amended in accordance with section 6.1.

6.3.3 Credit transfers

The mandate can be used for credit transfers to debtor. It can e.g., be in case of surplus on account payments, reduction in price because of defects, return of goods, termination of a subscription, pay-out of winnings or similar.

6.4 Transfer of mandates

6.4.1 Transfer of mandates to another creditor

Creditor cannot transfer Betalingsservice mandates to a new creditor, even if the previous creditor has transferred the business area, from where services are supplied to the debtor, to a new creditor. New Betalingsservice mandates must be created between debtor and the new creditor.

6.4.2 Transfer of mandates to another debtor

Creditor cannot transfer Betalingsservice mandates to another debtor. If a debtor's existing customer number needs to be re-used, the Betalingsservice mandate must be terminated and a new mandate created.

7. Pre-notification of debtor

7.1 Pre-notification

Debtor receives a pre-notification of the coming month's payments through Betalingsservice. The pre-notification is sent to debtor digitally or as printed copy, at debtor's choice.

7.2 Content of the pre-notification

Creditor must provide the information which are required for the pre-notification, so that debtor can identify the payment, including the amount and the payment date.

The pre-notification also includes identification of creditor which must be recognizable to debtor and have a direct relation to the creditor's name, product or activity.

Creditor can decide to include additional information regarding the payment.

7.3 Distribution of the pre-notification

The pre-notification is sent digitally to debtor's online bank or digital mailbox. Alternatively, the pre-notification will be sent as a physical Betalingsservice pre-notification.

Digital pre-notification comes in the form of a Betalingsservice pre-notification, unless debtor's bank has chosen to distribute the information from the Betalingsservice pre-notification within the text linked to each individual payment. This may, for example, be presented as a list of upcoming payments in the online banking system.

If the pre-notification is to be sent physically to debtor, debtor must arrange this with its bank.

7.4 Time of pre-notification

Debtor is pre-notified of all payments in Betalingsservice during the month prior to the month in which the payments take place.

7.5 The pre-notification as an invoice

The pre-notification, including any attachments can constitute an invoice. It is the responsibility of creditor to ensure that the details of the pre-notification comply with statutory requirements relating to invoices.

8. Payment data

8.1 Requirements for payment data

Payments are executed based on payment data delivered to Mastercard Payment Services by creditor. Creditor is subject to the applicable "General terms and conditions for data communication with Mastercard Payment Services Denmark A/S", cf. clause 8.5.

Payment data must only relate to payments based on valid mandates and must comply with the specifications in the guidelines.

8.2 Sending payment data to Mastercard Payment Services

Mastercard Payment Services Denmark will, upon receipt of the data delivery, confirm whether it meets the structural requirements and provide a positive transmission receipt. Otherwise, the delivery is rejected, and a negative transmission receipt is provided.

It is creditor's responsibility to submit a corrected data delivery if a negative transmission receipt is received. Data deliveries should never be resent unless a negative transmission receipt has been received or a specific agreement has been made with Mastercard Payment Services.

Creditor must immediately contact Mastercard Payment Services if no transmission receipt has been received by creditor shortly after submitting the data.

8.3 Validation of payment data

When Mastercard Payment Services Denmark has provided a positive transmission receipt, the data delivery undergoes Mastercard Payments Services' validation. Mastercard Payment Services validates the data delivery to determine whether it can be loaded and processed according to its content. If the data delivery can be validated with a positive result, then Mastercard Payment Services takes over the responsibility for the data delivery. If the data delivery is faulty or inadequate, Mastercard Payment Services will provide the creditor (or its data supplier) with a negative validation receipt.

It is creditor's responsibility to send a corrected data delivery if a negative validation receipt is provided. Data deliveries should never be resent unless a negative validation receipt has been received or a specific agreement has been made with Mastercard Payment Services.

The creditor must immediately contact Mastercard Payment Services if no validation receipt has been received by creditor shortly after submitting the data.

8.4 Exceeded deadline – extra notification

If data is not received in a readable format within the deadline – 6.30 p.m. on the sixth last banking day of the month prior to the collection month – then the collections cannot be sent in the ordinary course of action but will require extra notification.

Extra notification will be initiated if the validation receipt from the received payment data is timestamped between 6.30 p.m. on the sixth last banking day and 6.30 p.m. on the third last banking day. Extra notifications are subject to separate charge according to the price list.

8.5 Use of a data supplier

If creditor does not deliver payment data itself, but uses a third-party as data supplier, creditor is subject to risk and liability according to the same rules and with the same legal effect as would apply, if creditor had been the direct supplier of the payment data to Mastercard Payment Services.

The data supplier must enter into a data supplier agreement with Mastercard Payment Services.

8.6 Processing of personal data

Mastercard Payment Services collects and processes personal data in accordance with the privacy notice for Betalingsservice, which can be found on the website www.betalingsservice.dk.

8.7 Data controller

Each of the parties, Mastercard Payment Services, the bank, and creditor, respectively, are acting as individual data controllers for their own processing of personal data within Betalingsservice.
If creditor engages a data supplier, creditor is as data controller also responsible for entering a data processing agreement with the data supplier, if the data supplier is processing personal data as data processor on behalf of creditor.

8.8. Collaboration in case of breaches of personal data security

In the event of data breaches within Betalingsservice related to personal data, Mastercard Payment Services, the bank and creditor shall, to the extent possible according to applicable law, be obliged to inform each other, cooperate and exchange necessary information, in order to evaluate if notification of the DPA (in Danish; Datatilsynet) and potentially the person whom the information concerns.

9. Completion of payments

9.1 Time for payment completion

The amount is debited from debtor's account and credited to creditor's account on the payment date specified in the payment data.
Creditor's agreement with creditor's bank determines the date from which interest is calculated on executed payments.

9.2 Payment and receipt

Payment from debtor's account through Betalingsservice will relieve debtor from the payment obligation. Debtor is entitled to consider an account statement specifying the payment as evidence of the executed payment.
However, this does not apply, if the payment is subsequently returned.

9.3 Maximum completion time

The maximum total completion time is one banking day.

9.4 Revocation of payments

Creditor can revoke a payment until the banking day before the payment date. Procedures and deadlines are described in the guidelines.

10. Debtor's refusal, return and objection

10.1 Deadline for refusal and return

Debtor may, no later than on the 7th day of the month of payment, refuse a future payment or request the refund of the payment made in the month in question.

If the payment has already been completed, the transferred amount will be refunded from creditor's account to debtor's account. A payment can only be refused or returned in full.

The refusal or request for refund will not apply to future payments relating to the mandate.

10.2 Deadline for objections to the payment amount

The debtor may, after the 7th day of the payment month and no later than 8 (eight) weeks after a payment has been executed, have a payment rejected or returned, provided that:

(i) the debtor has not approved the exact amount of the payment; and

(ii) the amount exceeds what the debtor could reasonably have expected.

The debtor must submit the objection to its bank as soon as possible and no later than 8 (eight) weeks after the payment date.

If a payment has already been executed, the transferred amount will be returned from the creditor's account to the debtor's account. A payment can only be rejected or returned in full.

The objection will not apply to future payments relating to the mandate.

10.3 Deadline for objections concerning unauthorised or incorrectly executed payments

The debtor may raise a dispute with debtor's bank if:

- Debtor has not given creditor a mandate to be used for the payment obligation in question; or
- A payment has been executed incorrectly.

A payment is considered to be unauthorised if it cannot be documented that a valid mandate exists pursuant to section 6.1.

A payment is considered to be incorrectly executed if it is not registered and logged correctly, or if the payment is affected by technical failure or similar failure caused by Mastercard Payment Services or the bank, e.g., if there is a discrepancy between the notified payment and the charged payment.

Debtor must submit the objection to the bank as soon as possible and no later than 13 months after the payment date.

The payment will be returned through debtor's bank, if the payment is unauthorised or incorrectly executed.

10.4 The creditor's obligations in connection with the debtor's objections

On request, creditor must immediately provide Mastercard Payment Services with documentation of the mandate with debtor and/or documentation for the amount collected.

If creditor is unable to provide documentation for the mandate or the collected amount, creditor may risk that the payment will be returned.

If debtor has created the mandate through debtor's bank, the bank must be able to document the existence and content of the mandate.

If a payment is returned due to defective payment data, creditor must, on request from Mastercard Payment Services, inform debtor thereof.

When returns are caused by circumstances that are attributable to creditor, creditor must cover debtor's loss of interest.

10.5 Deadlines

If the day for the deadline is not a banking day, the deadline is the following banking day.

11. Return of payments by the debtor's bank

Debtor's bank may return one, more or all completed payments in the following situations:

- Debtor's account has insufficient funds on the payment date, and the payment exceeds DKK 1,000. The bank is entitled to return all executed payments exceeding DKK 1,000 from the relevant account if there are insufficient funds in the account to cover all payments on the payment date.
- Debtor has not concluded a debtor agreement with the bank.
- Debtor's bank has terminated the debtor agreement prior to the payment date.
- The mandate has expired because debtor has ceased to hold an account with the bank before the payment date.
- Payment data or processing is incorrect.

Debtor's bank's request for a return must be received by Mastercard Payment Services no later than two banking days after the payment date.
If Mastercard Payment Services receives the request within the prescribed time, Mastercard Payment Services will ensure that the full amounts of all payments are returned from creditor's account to debtor's account.

12. Termination of mandates

12.1 The debtor's termination of a mandate

Debtor can notify creditor or debtor's bank in writing at any time that a mandate should be terminated. .

If creditor receives a notice of termination from debtor, creditor must forward it to Mastercard Payment Services immediately, as described in the guidelines.

Creditor must terminate the mandate, when creditor's business relationship with the debtor ends.

12.2 When will the termination have effect?

Termination of a mandate will have effect as soon as possible, but no later than for payments which should take place on the third banking day after the creditor has sent the notice of termination to Mastercard Payment Services or it is received from the debtor by the debtor's bank.

12.3 Discontinuation of a mandate due to inactivity

Mastercard Payment Services can discontinue a mandate, if the mandate has been inactive for a period of 15 months, unless creditor has made other arrangements with Mastercard Payment Services.

12.4 Termination of the debtor agreement

If the debtor agreement with the bank is terminated, cf. section 14.2, all mandates signed under the debtor agreement will be cancelled.

12.5 Consequences of termination or discontinuation of a mandate

Creditor can no longer initiate payments in accordance with a mandate when it has been terminated or discontinued. Any pending payments will not be completed.

Creditor is not allowed to restore a terminated mandate. New mandates must be created, cf. section 6.1.

13. The debtor's termination of the debtor agreement

13.1 No deadline for the debtor's notice of termination

The debtor may terminate the debtor agreement with debtor's bank at any time.

13.2 Effect of termination by the debtor

All mandates registered under the debtor agreement will be cancelled if debtor terminates the debtor agreement. Any pending payments will not be executed if the payment date is later than the time of the termination of the debtor agreement.

13.3 When will termination take effect?

Termination of the debtor agreement will take effect as soon as possible, but no later than in respect of payments that would be completed three banking days after the bank received the debtor's notice of termination.

14. The debtor's bank's termination of the debtor agreement

14.1 Notification of termination by the debtor's bank

The debtor's bank may terminate the debtor agreement in writing with at least two months' notice. Furthermore, the debtor's bank may terminate the debtor agreement without notice if the debtor is in material breach of his/her contractual obligations with the bank. This applies, e.g., if repeatedly, the debtor has not held sufficient funds in his/her account.

14.2 The consequences of termination of the debtor agreement

If the debtor's debtor agreement with the bank is terminated, mandates registered under the debtor agreement will be cancelled. This means that, in the future, creditor will not be able to use Betalingsservice to collect due amounts from the debtor.

15. If the debtor's bank fails to fulfil its obligations

If a payment cannot be executed through Betalingsservice because the debtor's bank suspends payments or goes bankrupt, creditor is compelled to collect the amount by another method.

In such a situation, creditor cannot claim usual remedies for breach of contract by the debtor due to the non-execution of the payment.

16. Mastercard Payment Services' liability

Mastercard Payment Services is liable to pay damages if by reason of errors or negligence Mastercard Payment Services performs agreed duties late or defectively.

Even within the areas where stricter liability is imposed, Mastercard Payment Services is not liable for losses due to:

- breakdown of, or lack of access to, IT systems or damage to data in these systems due to any of the factors listed below, regardless of whether Mastercard Payment Services itself or a third-party supplier is responsible for the operation of these systems
- failures in Mastercard Payment Services' power supply or telecommunications; legal action or administrative interventions; natural disasters; war; revolt; civil unrest; sabotage, terrorism or vandalism (including computer viruses and hacking)
- strikes, lockouts, boycotts or blockades, irrespective of whether the conflict is directed against, or was instigated by, Mastercard Payment Services itself or Mastercard Payment Services' organisation, and irrespective of the reason for the conflict. This also applies if the conflict only affects parts of Mastercard Payment Services

- other circumstances beyond Mastercard Payment Services' control.

Mastercard Payment Services is not responsible for losses caused by a delay in the postal services when a delivery to debtor must be send by ordinary mail.

If requested to do so by Mastercard Payment Services, the creditor must contribute to the remediation of any negative consequences of the events mentioned above, such as re-transmitting payment data.

Mastercard Payment Services' freedom from liability does not apply where:

- Mastercard Payment Services should have foreseen the circumstances that caused the loss when the agreement was entered into, or where Mastercard Payment Services should have avoided or overcome the cause of the loss
- Mastercard Payment Services is liable by law in all circumstances causing the loss.

17. Emergency procedure

Mastercard Payment Services has established an emergency procedure that describes how the creditor should act if payments cannot be processed in Betalingsservice due to natural disasters, war, rebellion, civil unrest, sabotage, terrorism, vandalism (including computer viruses and hacking), or similar events.

The emergency procedure is available at www.betalingsservice.dk. Creditors are advised to familiarize themselves with the emergency procedure.

18. Prices and payment

18.1 Prices

All prices are available in a separate document on www.betalingsservice.dk.

If Mastercard Payment Services is to deliver services that are not stated in the price list, prices must be separately agreed upon.

18.2 Payment

Payment for Mastercard Payment Services' services are due in net cash. Mastercard Payment Services debits the fee account designated by the creditor and sends a specification of the amount, including the applied registration and account number to the creditor.

19. Credit assessment

When entering into the agreement and during the ongoing customer relationship, Mastercard Payment Services reserves the right to assess creditor's financial situation, including assessing whether creditor's business is well-reputed.

This means that Mastercard Payment Services is entitled, on an ongoing basis, to collect solvency information from creditor's bank and information from credit rating agencies, and to request information from creditor, e.g., in the form of financial statements.

Based on the credit assessment, Mastercard Payment Services can demand collateral. If the required collateral cannot be provided, Mastercard Payment Services can refuse to enter into an agreement to register creditor for Betalingsservice or terminate an existing agreement.

20. Termination of the agreement with Mastercard Payment Services

20.1 Notice of termination

Creditor may terminate the agreement with Mastercard Payment Services on the use of Betalingsservice with one month's written notice.

Mastercard Payment Services may terminate the agreement with creditor on the use of Betalingsservice with two months' written notice.

If creditor's bank informs Mastercard Payment Services that the bank no longer wishes to provide one or more bank accounts for creditor's use of Betalingsservice, Mastercard Payment Services considers the agreement to be terminated with effect from the same time where the bank ceases to make the account available.

20.2 Termination

Mastercard Payment Services may terminate the agreement without notice if:

- creditor’s CVR-no. is inactive (without further notification)
- the creditor agreement has not been in use for the last 24 months (without further notification)
- creditor is in material breach of the terms and conditions, e.g., by repeatedly failing to comply with these
- a credit assessment reveals a significant risk to Mastercard Payment Services
- Mastercard Payment Services receives a request to register transport on the settlement account specified by creditor.

20.3 Expired agreement

If the creditor's agreement on the use of Betalingsservice has been terminated, it cannot be reopened. If the creditor wishes to use Betalingsservice again, the creditor must enter into a new agreement with Mastercard Payment Services.

21. Changes to the agreement, terms and conditions and appendices

21.1 Notification of changes

Mastercard Payment Services may introduce changes to the agreement and its appendices, including these general terms and conditions.
Creditor must be given a two months' notice of any changes which are to creditor's disadvantage.

Any other changes may be made without prior notice. Creditor will be notified of changes in the company's digital mailbox, e.g., e-Boks.

Creditor is obliged to inform Mastercard Payment Services of any changes to creditor's information. Creditor is responsible for non-receipt by creditor of notifications of changes, if the information is not kept up to date; cf. section 4.6.

21.2 Approval of changes

Creditor is considered to have consented to the notified changes, unless, before the changes become effective, creditor informs Mastercard Payment Services that creditor does not wish to be bound by the new conditions. In such case, the agreement is regarded as terminated at the latest from the date when the changes enter into force.

22. Applicable law, legal venue and disputes

The creditor agreement is governed by Danish law.

Disputes between creditor and Mastercard Payment Services may be brought before the ordinary courts in the jurisdiction of Mastercard Payment Services' domicile.

Furthermore, disputes may be brought before the Danish Complaint Board of Banking Services that handles complaints from businesses, provided that the complaint does not differ significantly from a complaint concerning a consumer relationship.

23. Language

This is a translation of the Danish version of the General Rules for Betalingsservice creditors. All communication with creditor will be in Danish.

In case of any discrepancies, the Danish version will take precedence over any other version of the General Rules for Betalingsservice creditors.