

Dankort and Visa/Dankort, rule for use

Good advice to holders of Dankort and Visa/Dankort

Payment cards constitute one of the most secure means of payment. You can help to make this means of payment even more secure by following the good advice set out below.

Good advice before use

- Consider your Dankort or Visa/Dankort ready money. Therefore keep it safe at all times, in your home and elsewhere. Do not leave it lying about.
- Learn your PIN by heart. Use a PIN memoriser if you are not sure that you can remember the PIN at all times. You can get a PIN memoriser at Jyske Bank.
- Never reveal your PIN to anyone, including the bank or the police. Your PIN is your personal password and must be known only to you.
- Do not use your PIN as a password or access code in other respects.



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Jyske Bank A/S, Vestergade 8-16, DK-8600 Silkeborg
Business registration number (CVR): 1761 6617, kort@jyskebank.dk

Good advice while using your card

- Protect your PIN. Do not inadvertently reveal your PIN while entering it.
- Reject assistance offered by 'friendly helpers'.
- Check that the amount stated on the terminal is correct.
- Never sign a voucher unless it shows the total amount.
- Remember to get a receipt and keep it safe so you can check it against the statement of account.

Good advice after use

- Check entries in your account – via your Netbank or statement of account.
- Check at regular intervals that your card has not been lost.
- Take action immediately if your card has been lost or if you suspect that it may have been used fraudulently. Contact Jyske Bank as soon as possible.

Good advice while using your Visa/Dankort abroad

- Use your PIN with caution
- Outside Denmark you may only use your PIN only in ATMs, vending machines and shops where the Visa logo is displayed.
- Remember to bring your passport
- At banks abroad, you will often be asked to produce your passport if you wish to withdraw money over the counter.

If your card is lost or stolen

- Report the loss at once if your Dankort or Visa/Dankort is lost or stolen. This also applies if you suspect that others have obtained your PIN or that others are using your card or card number fraudulently.

- Contact Jyske Bank at once: **tel: +45 89 89 89 89**
You must state your name and address, the name of your bank and your card number, account number or your civil registration number. Your Dankort or Visa/Dankort will be blocked immediately and can no longer be used.

Good advice about online purchases

You can pay for purchases on the Internet as safely with Dankort and Visa/Dankort as over the counter in a shop.

Read more under the sections:

- General advice about online purchases
- Advice about paying by means of Dankort and Visa/Dankort for goods bought on the Internet
- Where can I read more?

General advice about online purchases

Read the conditions

If you wish to buy something, read the sales conditions carefully. Make sure that through this one purchase you do not enter into a subscription agreement or assume liability for several payments, unless you specifically intend to do so.

Keep the documentation

When you have placed an order, you should keep the documentation of the purchase in printed form or as a screen dump. Also, you should keep both the merchant's web address and that of the site where you can cancel the order /subscription.

The online shop is obliged to send you an order confirmation/receipt, e.g., by email. You should also keep the order confirmation/receipt.

Check entries in your account

If you are a Netbank user, you can on an ongoing basis keep track of entries in your account. If not, you should check the statements of your account carefully. If there are entries that you do not recognise, contact Jyske Bank immediately.

Advice about paying by means of Dankort and Visa/Dankort for goods bought on the Internet

Keep your card number safe

Never reveal your card number, except when you wish to pay for a purchase. In other situations you should never, even if prompted to do so, enter your card number - neither as ID, as part of 'membership details', nor to go to the next screen.

Protection of data in Denmark

All Danish online shops protect payment information with so-called SSL encryption. It is easy to check whether the connection between your PC and the online shop is safe. If the connection is safe, there will be a padlock icon in the lower right-hand corner of your Internet browser. Do not enter your card number or other details until the connection is safe.

Protection of data abroad

You can pay for goods bought from online shops abroad by means of your Visa/Dankort. Some foreign online shops still do not protect payment details by means of SSL encryption. It is easy to check whether the connection between your PC and the online shop abroad is safe. If the connection is safe, there will be a padlock icon in the lower right-hand corner of your Internet browser. Do not enter your card number or other details until the connection is safe.

Subscription agreement with online shops

By entering a subscription agreement with an online shop, you authorise the online shop to withdraw money from your account without your mediation. Therefore you should carefully read the criteria for payment set out in the subscription agreement before stating your card number and other details.

New Dankort or Visa/Dankort

When your Dankort or Visa/Dankort is renewed, you get a new card number. If you have entered into subscription agreements, you must advise the online shops in question of your new card number in order for the agreement to continue.

Where can I read more?

Read more about online shopping on the website: www.forbrugersikkerhed.dk or www.net-tjek.dk

1. Rules for Dankort and Visa/Dankort

The following rules apply to the use of Dankort and Visa/Dankort. The rules describe the use of the card as a Dankort and as a Visa card, both as a physical card and as the function Dankort on the Mobile linked to your mobile phone. Unless otherwise stated, these rules apply to the use of the card as a Dankort as well as a Visa card and as a physical card and as the function Dankort on the Mobile. You will find an explanation of the words and expressions at the end of the document.

2. What can you use Dankort and Visa/Dankort for?

Your Visa/Dankort card is a means of payment, which you can use in Denmark and abroad. If a merchant accepts both Dankort and Visa, the merchant may have chosen Dankort or Visa as the preferred mode of payment of the merchant. You can change the merchant's choice if this is technically possible in accordance with legislation. It will always be indicated in the statements of your account whether a payment was made as a Dankort or a Visa transaction. Please note that fees may be chargeable on Visa payments and that the monthly spending limit you have for the Visa card used is reduced by the transaction amount, see also section 2.4.

2.1 Cash withdrawal

Dankort

You can use your Dankort to withdraw money at Danish ATMs. Also, you can use your Dankort to withdraw money over the counter at your own bank and at most other Danish banks. The charges for using your card are stated in Jyske Bank's price list.

VISA/Dankort

You can use either your Dankort or your Visa to withdraw cash from ATMs that accept Dankort and/or Visa. Moreover, you can use your Dankort to withdraw cash at the cashier's desk in your own and most other

Danish financial institutions as well as in financial institutions that accept Visa. Please note that not all ATMs accept Dankort. In such cases, the cash withdrawal will be in the form of a Visa withdrawal. The financial institution's fees applicable in connection with the use of the card and any spending limits applicable are stated in Jyske Bank's price list.

2.2 Paying for purchases

You can use Dankort and Visa/Dankort to pay for goods and services bought from merchants who accept payment by Dankort and Visa/Dankort.

Signs will be posted in the shop or on the website stating whether a merchant accepts payment by Dankort and/or Visa. You can use your card to pay for online purchases as well as mail-order purchases or purchases made on the phone. Also, you can use Dankort and Visa/Dankort to pay for purchases made in self-service vending machines.

If you have a claim on a merchant, some merchants may be able to transfer money to your account by means of your Dankort and Visa/Dankort. You are not allowed to use your Dankort and Visa/Dankort for illegal purposes such as to pay for goods or services that are illegal under local legislation. When making purchases outside Denmark, you may be asked whether the purchase is to be made in the local currency or in Danish kroner. For further details please see 18.4.

2.3 Withdrawals from your account

Basically, Dankort payments and withdrawals will be charged to your account on the day of the relevant purchase or withdrawal. Visa transactions will at the earliest be shown in your account the day after the purchase or the withdrawal. The exact time of the entry depends on when the transaction is received by Jyske Bank.

2.4 Spending limit

Only after prior consent from Jyske Bank, may you withdraw cash or buy for a sum that exceeds the balance on your account.

2.4.1 Contactless function or Dankort on the Mobile

When using the contactless function or Dankort on the Mobile, a maximum amount applies for each transaction for which it is not necessary to enter your PIN. The applicable maximum amount will always be stated on Jyske Bank's website. Jyske Bank can adjust this amount. The adjustment will not be notified unless the amount is raised or lowered by more than 50% within a calendar year.

If the transaction exceeds the applicable payment limit, you will automatically be requested to authorise the payment by entering your PIN. You will at intervals be requested to enter your PIN, even though the amount is below the applicable limit.

2.4.2 Gambling

When you use your Dankort to pay for services offered by merchants who predominantly offer gambling and betting such as casinos; sellers of lottery tickets; racecourses; and the like, you may find the amount you can draw on the card per 24-hour period restricted. The maximum is set out in Jyske Bank's price list.

2.4.3 Withdrawals

There is a maximum for Dankort withdrawals per 24-hour period. The maximum is set out in Jyske Bank's price list.

There is an overall maximum for aggregate withdrawals and payments by Visa per 30-day period. Within the overall maximum there are limits to the amount of cash you can withdraw over the counter at banks and at ATMs per day. The amounts are set out in Jyske Bank's price list.

2.4.4 Other

The merchant may lay down individual restrictions for the use of the card. Banks may have individual restrictions to the amount that can be withdrawn. You may have to pay a fee every time you withdraw cash irrespective of the size of the amount.

2.5 Rewards programmes

You can link your Dankort and Visa to various rewards programmes. The Dankort can only be linked to rewards programmes that have been approved by Nets. To find out which rewards programmes have been approved, please see www.dankort.dk.

www.dankort.dk

3. Use of Dankort and Visa/Dankort

Before approving a payment or a withdrawal, you must make sure the amount is correct. Payments approved by you cannot be cancelled. However, see sections 8 and 9 concerning the possibilities of having a payment reversed.

To the extent it is possible, make sure to get a receipt, whenever you pay for something or make a withdrawal. You must make sure that the amount is identical to the purchase or the amount of the withdrawal, and that the date is correct. You should keep the receipt until you have ascertained that the correct amount has been withdrawn from your account, cf. section 7. In some self-service vending machines you may not get a receipt.

You can use your Dankort and Visa/Dankort in the following way:

The data stored on the card are read electronically directly from your Dankort and Visa/Dankort:

- when using the chip or magnetic stripe and the PIN
- when using the chip or magnetic stripe and your signature
- when using the contactless function
- when using Dankort on the Mobile
- when using the chip or magnetic stripe in self-service vending machines without using the PIN

The data are not read electronically directly from your Dankort and Visa/Dankort (for instance when making purchases on the internet):

- in connection with an agreement with the individual merchant about registration of card data with a view to future purchases approved and initiated by you

- in connection with a subscription where the merchant withdraws the amount on the basis of a specific agreement with you
- in connection with a provider of a digital wallet, where you register your card data with a view to future purchases approved and initiated by you.

When you enter your PIN, make sure that you do not inadvertently reveal it to others. Never sign a voucher if the amount is not shown or it shows an incorrect amount.

If you notice that several prints are made of the card, you must make sure that the superfluous prints are destroyed. If you authorise a merchant to draw extra money on your Dankort and Visa/Dankort, e.g. tips, make sure that the merchant gives you a receipt for the full amount. When you use Visa for instance to pay for car rental or to check in at a hotel, you will usually be asked to sign a credit or debit card receipt that authorises the rental firm or the hotel to withdraw additional amounts later. Please note that the car rental firm or the hotel will then be able to draw additional amounts on your account (see section 8).

3.1 Contactless function

If your card comes with the contactless functionality, you can use the contactless function when making purchases from merchants who offer this service. You use the card without having to insert it into terminal. Instead you accept your payment by holding the card close to a terminal (0-3 cm distance) that has the contactless function activated. If the terminal has the contactless function, it will display this symbol:



There is a limit to the amount that can be paid at each transaction without having to enter the PIN, see section 2.4.1.

3.2 Dankort on the Mobile

If you already have a physical Dankort and/or Visa/Dankort, you can link the card to your mobile phone. This function is called Dankort on the Mobile.

First you must download an approved wallet to be used in connection with Dankort on the Mobile. You can see a list of approved wallets here: www.dankort.dk. You can register your Dankort and Visa/Dankort with all approved wallets that have opened for Dankort on the Mobile. Registration takes place by using NemID (or similar security measures).

During the process, you must select the physical card that you wish to use in connection with Dankort on the Mobile. Also, you will be asked to select a personal PIN that is to be used if a purchase using Dankort on the Mobile requests entry of a PIN. Follow the instructions in your wallet.

You use your Dankort on the Mobile by tapping the specified spot on or by the terminal or by scanning the QR code in the display of the terminal.

There may be differences in the use and set-up, depending on the wallet provider and the terminal of the merchant.

Please note that the PIN is to be entered on the mobile and not on the terminal.

3.3 Self-service vending machines without PIN

In certain self-service vending machines you can use your Dankort and Visa/Dankort without entering your PIN or signing. When making purchases from such vending machines, you approve the transaction when you insert your Dankort and Visa/Dankort or when you subsequently OK the purchase.

3.4 Use of card number, expiry date, and card security code.

When you use your card to pay for online purchases, you must state the number of your card, its expiry and the card security code. If you use your Visa card and the merchant has signed up for Verified by Visa, you must also enter the one-off code that you receive in a text message/SMS from Nets in connection with the purchase, see also section 6.. When you use your card to pay for mail-order or telephone-order purchases, you must state the number of your card, its expiry, the card security code and possibly your name and address.

In connection with mail order purchases, you must also sign an order form. Never state your PIN when you pay for internet and mail/telephone order purchases, etc.

You cannot use Dankort on the Mobile for internet and mail/telephone order purchases.

3.5 Preregistration of card data

You can register your card data with individual merchants or with a provider of a digital wallet so you will not have to enter your card data when you authorise future internet purchases. Please follow the instructions of the merchant or the provider of the digital wallet.

See www.dankort.dk for further information about which digital wallet that have been approved and with which you can register your Dankort.

You can also make an agreement with a merchant to register your card data in order to pay for a subscription. The merchant will then withdraw the agreed subscription payments, and therefore you will not have to authorise each payment. When you use your card data in this way, make sure that you observe the rules laid down by the merchant in case you terminate the subscription.

It applies to all solutions mentioned in this section 3.5 that, if you change your card, you must yourself contact the merchant or the provider of the digital wallet solution to have your new card data registered.

4. Keep your Dankort/Visa/Dankort and PIN safe

Card

Your card is your personal card and may be used only by you. On receipt of the card, you must at once sign it on the back in the signature panel. The card may not be given to or left with others.

Dankort on the Mobile

Your Dankort on the Mobile is personal and may be used only by you.

PIN

Your PIN is your personal code and may only be used by you.

You should learn your PIN by heart. You must not keep the PIN together with the card or write it on the card or store the code in or together with the mobile phone.

Do not disclose your PIN to others or in any other way let others learn it. When you enter your PIN, make sure that you do not inadvertently reveal it to others.

If you suspect that your PIN has been disclosed to others, you must contact your financial institution immediately and at the same time change your PIN for Dankort on the Mobile.

If you cannot learn the PIN by heart, or if you wish to store it, make sure to store it in a safe place. If you need to note down the PIN, you should use the PIN memoriser. You can obtain a PIN memoriser at www.jyskebank.dk or at Jyske Bank.

5. Power of Attorney

If you wish to authorise another person to draw on your account by means of a Dankort or Visa/Dankort, he or she must have their own card and PIN. This other person's use of the card is subject to the same rules as those which apply to yourself. If you no longer wish the person to have access to drawing on your account, you must revoke your Power of Attorney in writing to Jyske Bank, and the person must return his/her card to Jyske Bank.

6. Secure internet payments

Dankort Secured by Nets and Verified by Visa offer additional protection against fraudulent use of card data in connection with payment for purchases made on the Internet. The protection measure is that when making purchases on the internet, you must - in addition to the code related to your card - use a one-off code, which you receive from Nets as a text message/SMS in connection with the payment.

The one-off code is only to be used when making purchases from internet merchants who use Verified by Visa or Dankort Secured by Nets.

If you have not registered for Verified by Visa or Dankort Secured by Nets, you cannot make purchases from the merchant in question.

6.1 Registration

Before or at the latest in connection with your first purchase from a merchant who uses Dankort Secured by Nets or Verified by Visa, you must register your card for Dankort Secured by Nets or Verified by Visa. If you have registered your Visa/Dankort for Dankort Secured by Nets, this registration will also be a registration for Verified by Visa and vice versa. Registration can take place on www.jyskebank.dk/verified or in connection with your first purchase. When registering your card, you must use your NemID. When registering, you must also state the mobile phone number you wish to use for receiving one-off codes. Please note that not all Dankort transactions will require Dankort Secured by Nets, even though the merchant displays signs advertising this. Small transactions can often be carried out without the use of Dankort Secured by Nets.

6.2 Changes

If you wish to change/de-register your mobile number, you can - by using your NemID - do that on www.jyskebank.dk/verified or in connection with a Dankort Secured by Nets or Verified by Visa purchase.

6.3 Special circumstances relating to the card and the registered mobile phone

As your mobile phone becomes an element in the security measures in connection with online purchases from merchants who use Dankort Secured by Nets or Verified by Visa, you must make sure that others do not or cannot have unimpeded access to your card as well as your mobile phone. Therefore, if you lose the mobile phone on which you receive one-off codes, you must as soon as possible change/de-

register the mobile phone number. If, at the same time, you lose your card, you must also block this. Please see section 10.

7. Check entries in your account

You are obliged to check the entries in your account regularly. If you note transactions which do not tally with your receipts, or which you do not recall having made, contact Jyske Bank as soon as possible. Please note the deadlines set out under sections 8 and 9 on reversal of payments.

You should be aware, when you regularly check entries in your account, that with regard to online purchases or mail-order or telephone-order purchases the merchant must generally not draw the amount until the article ordered has been dispatched.

However, for airplane tickets and concert tickets, for instance, the amount will be withdrawn already at the time when the trip or the concert ticket is ordered.

8. Reversal of payments approved by you

8.1 If you did not know the final amount when approving payment

If you did not know the final amount when you approved payment, and the amount subsequently drawn from your account was considerably higher than could reasonably be expected, you may have a claim for reversal of the payment.

This may be the case if, in connection with car rental or check-out from a hotel, you authorised the merchant to withdraw money to pay for petrol or consumption from the mini bar. If you find you have grounds for claiming the return of a payment where you did not approve the final credit or debit card receipt, you must contact Jyske Bank no later than eight weeks after withdrawal of the amount from your account.

8.2 Purchases made on the Internet, by mail order or telephone order, etc.

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

- purchases on the Internet
- purchases by mail order or telephone order
-

- other situations where the card was not swiped, but where the card data (card number etc.) were stated to complete a transaction, or
- purchase from self-service vending machines without PIN, you may be entitled to reversal of payment if
- the merchant drew a higher amount than had been agreed, or
- the article/service ordered was not delivered, or
- you, before the article or service is delivered, exercise an agreed or statutory right of cancellation.

You must seek to come to an understanding with the merchant before contacting Jyske Bank. You must provide evidence that you have contacted or tried to contact the merchant. It is a precondition that you contact Jyske Bank and raise your objection as soon as possible after you become or should have become aware of the unauthorised withdrawal(s) from your account. Insofar as possible, you must object to Jyske Bank no later than 14 days after you become or should have become aware of your possible claim for reversal. In the assessment of whether you have raised timely objection to Jyske Bank, your duty to check entries on your account regularly, cf. section 7, will be held of importance. Jyske Bank will then investigate your objection. While your objection is being investigated, the disputed amount will normally be credited to your account. If your objection is later found not to be justified, Jyske Bank will debit your account with the amount again. If your objection is found not to be justified, Jyske Bank may charge interest from the time when the amount was credited to your account until it was debited again, plus a fee for any credit or debit card receipt copy, cf. the price list.

8.3 Overview of your possibilities - in connection with distance selling - to have a payment reversed

In a number of situations, cardholders may have payments reversed if the purchase took place over the internet or by mail or telephone order. The

possibilities may differ depending on whether the payment was made by Dankort or Visa. Please see www.jyskebank.dk/indsigelse for further details.

9. Reversal of payments you have not approved

If you find that one or more card payments using your Dankort or Visa/Dankort have been made which you had not authorised, caused or made, you must contact Jyske Bank as soon as possible after you realised the unauthorised transaction. In the assessment of whether you have made timely objection to Jyske Bank, your duty to check entries on your account regularly, cf. section 7, may be of importance. In any case, you must contact Jyske Bank not later than 13 months after withdrawal of the disputed amount on your account. Jyske Bank will then investigate your objection. While your objection is being investigated, the disputed amount will normally be credited to your account. If your objection is later found not to be justified, Jyske Bank will debit your account with the amount again. If our investigation shows that others have used the card fraudulently, Jyske Bank may hold you responsible, cf. section 11.

If your objection is found not to be justified, Jyske Bank may charge interest from the time when the amount was credited to your account until it was debited again, plus a fee for any credit or debit card receipt copy, cf. the price list.

10. Your obligation to block the card Card

You must contact Jyske Bank as soon as possible to have your card blocked if:

- you lose your card;
- someone else obtains knowledge of your PIN;
- you realise that your card has been used fraudulently;
- you suspect that the card has been copied;
- you have other reason to suspect fraudulent use of your Card.

To block your card, please contact Jyske Bank at tel. +45 89 89 89 89. The telephone is manned round the clock.

When your card has been blocked, you will be informed accordingly and the reason for, and time of, the blocking will be stated.

If a blocked card is found again, you must contact Jyske Bank and arrange how to proceed.

Please note that when your card has been blocked, you cannot use Dankort on the Mobile linked to this card.

Dankort on the Mobile

You must contact Jyske Bank as soon as possible to have your Dankort on the Mobile blocked if:

- you lose your mobile phone;
- you realise that your Dankort on the Mobile has been used fraudulently;
- you have other reason to suspect fraudulent use of your Dankort on the Mobile.

To block your Dankort on the Mobile, please contact Jyske Bank at tel. +45 89 89 89 89. The telephone is manned round the clock.

When your Dankort on the Mobile has been blocked, you will be informed accordingly and the reason for, and time of, the blocking will be stated.

If a mobile phone with a blocked Dankort on the Mobile is found again, you must contact Jyske Bank and arrange how to proceed.

If the PIN for Dankort on the Mobile is disclosed to someone else, you must without delay change the PIN. Follow the instructions in your wallet. Then contact Jyske Bank for further information on how to proceed.

11. Your liability in case of fraudulent use of Dankort and Visa/Dankort

11.1

If your Dankort or Visa/Dankort has been used fraudulently by another person, Jyske Bank will cover

the loss, unless the loss is subject to the circumstances described in sections 11.2 - 11.6 below. It is up to Jyske Bank to prove that sections 11.2 - 11.6 apply.

11.2

If your Dankort or Visa/Dankort has been used fraudulently by another person and the PIN code has been used, you will be liable for up to DKK 1,100 of the total loss. However, as a maximum, you will only have to pay DKK 1,100 if several of your cards with the same PIN is used by an unauthorised person in connection with the same event. All cards must, however, be blocked simultaneously.

11.3

You are liable for losses of up to DKK 8,000 if your Dankort or Visa/Dankort has been used fraudulently by another person and the PIN code was used, and

- you failed to inform Jyske Bank as soon as possible after realising that the card or your mobile phone with Dankort on the Mobile had been lost or that an unauthorised person knew the code
- you revealed the PIN to the unauthorised user without realising that there was a risk of fraudulent use or you ought to have realised this, or
- by gross negligence you made unauthorised use possible.

11.4

You are liable losses of up to DKK 8,000 if your card was used fraudulently by another person, where the card was swiped or read electronically, and the user forged your signature and

- you or a person to whom you entrusted the card failed to notify Jyske Bank as soon as possible after realising that the card had been lost or
- by gross negligence you or another person to whom you entrusted the card made unauthorised use possible.

Your total liability cannot exceed DKK 8,000, even if you should be liable under section 11.3 as well as section 11.4. However, as a maximum, you will only have to pay DKK 8,000 if several of your cards with the same PIN are used by an unauthorised person in

connection with the same event. All cards with the same PIN must, however, be blocked simultaneously.

11.5

You are liable for the full loss if your PIN was used fraudulently under the following circumstances:

- you yourself revealed your PIN to the person who fraudulently used your Dankort or Visa/Dankort, and you realised or ought to have realised that there was a risk of fraudulent use.

11.6

Moreover, you are liable for the full loss if you acted fraudulently or deliberately failed to meet your obligations according to the rules, including your obligation to keep the card or the mobile phone in a safe place in order to protect your PIN, cf. section 4 or your obligation to block the card, cf. section 10.

If you have several cards with the same PIN, the unlimited liability according to sections 11.5 and 11.6 shall apply for each card that has been used by an unauthorised person.

11.7

You are not liable for losses arising after Jyske Bank was instructed to block the card. Nor are you liable for losses in case it was impossible for you to block your card because of circumstances at Jyske Bank.

12. Jyske Bank's rights and obligations

12.1 Jyske Bank's right to block your Dankort/ Visa/Dankort

Jyske Bank is entitled to block your Dankort and Visa/Dankort if

- the account to which your card is linked has been closed, or
- you fail to observe the rules, including letting the account to which the card is linked be overdrawn, or
- your Dankort or Visa/Dankort was used fraudulently or is presumed to have been used fraudulently by a third party.

In case of unauthorised overdraft, you will receive a written reminder before the card is blocked. However, immediate blocking may be necessary in case of excessive and/or recurrent unauthorised overdrafts. Furthermore, Jyske Bank may demand that all the cards linked to the account be returned. Once Jyske Bank has blocked your Dankort and Visa/Dankort, you will be informed accordingly, and the reason for and time of blocking will be stated.

12.2 Replacement of your card

Jyske Bank is entitled to replace your card any time.

12.3 Jyske Bank's liability

Jyske Bank is liable for damages where the Bank fails by error or negligence to comply with its obligations in full or in part or complies with delay. Even in areas where stricter liability applies, Jyske Bank shall not be liable for any loss incurred as a result of:

- breakdown of / non-access to IT systems or corruption of data in these systems as a result of any of the events mentioned below, regardless of whether Jyske Bank or an external supplier operates the systems;
- interruption of Jyske Bank's power supply or telecommunication channels, statutory intervention or administrative acts, natural disasters, war, rebellion, civil commotion, sabotage, terrorism or vandalism (including computer viruses and hacking);
- strikes, lockouts, boycotts or blockades, regardless of whether the conflict is aimed at or initiated by Jyske Bank itself or by its organisation, and regardless of the reason for the conflict; and of whether the conflict affects only part of the functions of Jyske Bank;
- other circumstances beyond the control of Jyske Bank.

Jyske Bank shall not be exempt from liability where

- at the time of entering into the agreement, Jyske Bank ought to have foreseen the circumstances that caused the loss or ought to have prevented or remedied them;

- under Danish law, Jyske Bank is in any case liable for the cause of the loss.

12.4 Labour conflicts

You cannot use your Dankort and Visa/Dankort in Denmark if Jyske Bank and/or Jyske Banks' data centres are parties to a labour conflict. The commencement and end of such conflict will be advertised, for instance, in the newspapers at the earliest possible date. Use of the card outside Denmark may not be possible if one or more of Jyske Bank's data centres and/or one or more of Jyske Banks' international partners are parties to a labour conflict. If such conflict does not affect Denmark, your Visa/Dankort can still be used in Denmark.

12.5 Faults and defects

Jyske Bank assumes no responsibility for faults or defects, etc., with regard to the goods or services supplied by the merchant. Complaints with regard to faults or defects of the goods or services supplied must be sent to the merchant.

13. Expiry

The card can be used up to and including the expiry shown on the card, whereupon the card will be invalid. Dankort on the Mobile will expire at the same time as the card to which it is linked.

Before expiry you will receive a new card in the post or a notice informing you that the new card can be collected at Jyske Bank. When you receive a new card, you can again link your Dankort to the mobile.

14. Termination

Jyske Bank can terminate the agreement at two months' notice. In case of termination, a proportionate share of any fees you may have paid in advance for using the card will be refunded.

You can terminate the agreement with Jyske Bank at one month's notice.

If you terminate the agreement within six months, Jyske Bank may charge a fee for termination of the agreement, cf. Jyske Bank's price list.

15. Changes to the Rules

Changes to these Rules as well as the price list are subject to two months' notice if they are to the your disadvantage. Changes to your advantage can be implemented without notice. You will be informed about any changes by letter or electronically. You are obliged to inform Jyske Bank about any changes in your address and/or your email address, and it is your responsibility if you do not receive information about changes because you failed to inform Jyske Bank about changes in your address or email address. Changes of the rules will be regarded as accepted, unless you inform Jyske Bank before the date of their coming into force that you do not wish to be bound by the new rules.

If you inform Jyske Bank that you do not wish to be bound by the new rules, the agreement will be regarded as terminated with effect from the date when the new rules come into force. If you have paid an annual fee in advance, a proportionate share of the fee will be refunded.

15.1 Communications with the cardholder

You may be given information about your Dankort and Visa/Dankort by email, SMS/text message, netbank, mobilbank or other Jyske Bank apps.

16. Complaints

Your complaints, if any, should be addressed to Jyske Bank. If your complaint is not upheld, you may apply to The Danish Complaint Board of Banking Services or to the Consumers' Ombudsman. If you wish to complain because your card has been blocked, you can address your complaint to Jyske Bank. If your complaint is not upheld by Jyske Bank, you may lodge a complaint with The Danish Data Protection Agency.

17. Extra copy of the rules for use

If you lose your copy of the rules for card holders or if you need another copy for some reason, you can download a copy from jyskebank.dk/kortinfo or contact Jyske Bank.

18. Fees and currency translation

18.1 Jyske Bank's fees

Any fees will be listed on Jyske Bank's website. Here it will also be stated when such fees will be charged and whether they will be charged in advance.

18.2 Merchants' fees

Merchants may charge a fee when you use your Dankort and Visa/Dankort. Danish merchants who charge a fee when you pay by using the card, must notify you before payment that a fee will be charged.

18.3 Exchange rate for payments made abroad

Payment for purchases and withdrawals made abroad will be exchanged into Danish kroner, cf. the price list. The amount will always be withdrawn from your account in Danish kroner. The methods used for the calculation are described in the price list, cf. the section on 'reference rate'. Changes in the reference rate in the price list, if any, will be effective without notice. The rate of exchange may have changed between the time the payment transaction was made with your Visa/Dankort and the time when the amount is withdrawn from your account. In certain countries, notably countries outside Europe, there may be several different official exchange rates, depending on where the rate is quoted.

18.4 Dynamic Currency Conversion

If you use your card abroad, the merchant may offer to calculate the amount in Danish kroner before you make payment. Before you approve the procedure, the merchant must state the fees and the exchange rate applied to the calculation. Please note that the exchange rate applied by the merchant may differ from the one used by Jyske Bank. The exchange rate applied by the merchant is beyond the control of Jyske Bank.

19. Assessment of card applicants

Dankort and Visa/Dankort are issued subject to individual assessments.

20. Use, storage and distribution of information

When a Dankort or Visa/Dankort is used, the card number, amount, date and the place where the transaction was made will be registered. This information is transferred by the merchant to Jyske Bank. The information is stored by the merchant, by the merchant's bankers/Nets and by Jyske Bank. The information is used by Jyske Bank for bookkeeping purposes, for statements of account, and in case of later corrections. Information will only be released if required by legislation or to prevent misuse or fraudulent use of the card. The data are stored for the current year plus five years. When you register for Dankort Secured by Nets and Verified by Visa, your mobile number will be stored at Nets and used for sending out one-off codes.

21. Registration of blocked Dankort/Visa/Dankort

When your Dankort or Visa/Dankort has been blocked, cf. sections 10 and 12, it will be registered in the Danish banks' joint register of blocked Dankort and Visa/Dankort cards. A blocked Visa/Dankort will also be included in Visa's list of blocked cards. The joint Dankort register is available to banks and merchants who accept payment by Dankort and Visa/Dankort so that they can check whether the card used for payment has been blocked.

22. Supervision

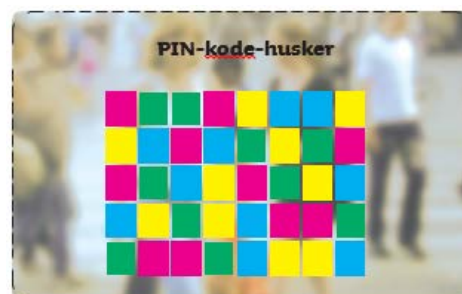
Jyske Bank is supervised by the Danish Financial Supervisory Authority and registered in the register of Danish banks under number 7858.

How to fill in your PIN memoriser

1. Pick four of the coloured squares in a pattern you will be sure to remember. Do not mark the spaces with a pen or in any other way.
2. There are 40 squares. Write the digits from zero to nine on the PIN memoriser so that each digit appears in four random squares on the PIN memoriser. However, enter the digits of your PIN in the pattern that you chose.
3. When the PIN memoriser has been completed, the letter stating your PIN should be destroyed.

Remember

- The idea is that only you know the pattern hiding your PIN.
- Therefore, make sure that all the 40 digits (including those with your PIN) are written in the same way.
- Jyske Bank will be happy to furnish you with a new PIN memoriser if needed.



23. Glossary

Banking day:

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

Dankort on the Mobile:

A virtual version of the Dankort portion of our Dankort or Visa/Dankort that can be linked to a wallet on your mobile phone. Dankort Secured by Nets: Dankort Secured by Nets is additional protection against fraudulent use of card data in connection with payment for purchases made on the Internet.

Digital wallet:

A "Digital Wallet" is a personal, software-based solution, in connection with which you register your card data to be used for future internet purchases from an internet merchant.

Dynamic Currency Conversion:

This is used by certain merchants – so that you can make payment abroad in Danish kroner. The merchant calculates the amount in Danish kroner. The exchange rate applied is beyond the control of Jyske Bank.

Rewards programmes:

The term rewards programme covers solutions where the cardholder can register his or her card with a provider of a rewards programme and then, when using the card, either earn bonus points, etc. or be part of a donation scheme.

Merchant:

All shops, hotels, restaurants and other places that accept payment by Dankort and Visa.

One-off code:

A code that you receive in a text message/SMS on the mobile phone registered. You must use that code for future purchases from merchants who use Dankort Secured by Nets or Verified by Visa.

Contactless payment:

Contactless payment means payment by means of the chip in the card so you do not have to insert the card into the card terminal. When making a payment, you only have to hold the card at a distance of 0-3 cm from the contactless symbol on the card terminal.

Card:

The physical card.

Receipt:

Payment details in hard copy or electronic form.

NemID:

NemID is a digital signature. A technical distinction is made between the NemID that you use at your financial institution and the NemID with OCES certificate, but you can use both types to register for Dankort Secured by Nets and Verified by Visa.

Nets:

Nets Denmark A/S – the company that manages the Dankort system for the banks.

PIN:

Your personal, secret code (Personal Identification Number) linked to your physical card as well as the personal, secret code you chose for your Dankort on the Mobile.

Price list:

The list of fees and charges applying from time to time. The price list is available at Jyske Bank.

Reference rate:

The exchange rate applied for calculating the amount in Danish kroner of payments made abroad.

Verified by Visa:

Verified by Visa is an extra protection against fraudulent use of card data in connection with payment for purchases made on the Internet.

Visa:

The organisation that lays down international rules for the Visa system.

Visa/Dankort:

A collective designation for the physical card and Dankort on the Mobile.

Wallet provider:

A provider of a wallet to be used for Dankort on the Mobile.

Wallet:

A personal software-based solution for Dankort on the Mobile. Wallet is in an app, which you can download to your mobile phone.

Information on the right of cancellation

1. Right of cancellation – distance selling

Pursuant to S18 of the Danish Act on Certain Consumer Contracts, you may, as a consumer, cancel an agreement on financial services within a period of 14 days if the agreement has been entered into

- without you having been in contact with your adviser / relationship manager in person, i.e. a so-called distance sale agreement. The agreement may for instance have been entered into over the telephone, via email or Jyske Netbank;
- outside the bank, for instance at a meeting at your office or at your place of work when you did not request the meeting yourself.

1.1. Special rules for individual pension schemes

You may within 30 days cancel an agreement on an individual pension scheme ("aldersopsparing" and "ratepension") entered into in one of the above-mentioned ways.

1.2. Special rules for individual pension schemes

Basically, the cooling-off period is defined from the day you sign the agreement or place your order. However, the cooling-off period does not commence until you receive the information you are entitled to pursuant to the provisions of the Danish Consumer Agreements Act, such as information on the right of cancellation and the product you ordered. Such information must be in writing, i.e. in your Netboks or in a letter. If, for the sake of example, you sign an agreement on the first day of the month, a Monday, the cooling-off period runs up to and including Monday 15th. If you did not receive this information until a later date, e.g. on Wednesday 3rd, the deadline is Wednesday 17th (included). Where the last day of the cooling-off period is a Saturday, a Sunday, a public holiday, 5 June (Constitution Day), 24 December, 31 December or Friday after Ascension Day, the cooling-off period will expire on the following business day.

1.3. Payment if you wish to cancel an agreement

If you wish to exercise your right of cancellation, you are obliged to return whatever you have received. The Bank must refund all amounts you have paid, except the Bank's handling charges and any other relevant costs, e.g. registration fees or costs incurred for the assessment of your property. If you exercise your right of cancellation, the Bank may charge an hourly rate for any work in this respect, depending on the scope of the matter.

1.4. Exercising your right of cancellation

Where you wish to exercise your right of cancellation, you must call or write to your branch before the cooling-off period expires. Where your notice has been sent to us in writing before expiry of the cooling-off period, your termination shall be considered valid. If you want to ensure proof that you acted within the cooling-off period, you may want to send a letter by registered mail and save the post office receipt.

1.5. No right of cancellation

For transactions involving the raising of mortgage loans and trading in mortgage bonds, the right of cancellation does not apply. Nor does the right of cancellation apply to transactions involving securities or financial services of which prices depend on fluctuations in the capital market. Consequently, the right of cancellation does not apply to agreements on e.g.:

- equities and bonds
- currency
- stakes in collective investment associations
- futures and options
- interest-rate agreements
- interest-rate and currency swaps
- fixed-price agreements
- fixed-term deposit accounts whose repayment conditions follow the capital market
- "Millionærkonto".

1.6. Transfers and payments

The right of cancellation will lapse before expiry of the cooling-off period where, upon your explicit consent, the agreement has been fulfilled by both parties.

Typically in case of transfers and payments.

1.7. Once the cooling-off period has expired

Once the cooling-off period no longer applies, any agreement may be terminated in accordance with the provisions of Jyske Bank's general terms and conditions, "Dealing with Jyske Bank", or in accordance with the provisions of the specific agreements.

1.8. Lapse of the right of cancellation

The right of cancellation shall lapse for agreements that, before the end of the cooling-off period of 30 days (pension schemes) or 14 days (other distance sale agreements), fall within the scope of an agreement on securities or financial services of which prices fluctuate in the capital market. In these instances, you cannot cancel the deposit on agreements which within the cooling-off period is invested in securities or is linked to one of the Bank's investment pools.

2. Right of cancellation – credit agreements

2.1. Cooling-off period

The cooling-off period for loans and credits is calculated from the date on which you signed the agreement or received the terms and conditions as well as information about the conditions for exercising your right of cancellation. Such information must be in writing, i.e. in your NetBoks or in a letter. If, for the sake of example, you sign the credit

agreement on the first day of the month, a Monday, the cooling-off period runs up to and including Monday 15th. If you did not receive this information until a later date, e.g. on Wednesday 3rd, the deadline is Wednesday 17th. The cooling-off period always ends on its last day, whether that is a Saturday, Sunday, public holiday, 5 June (Constitution Day), 24 December, 31 December or Friday after Ascension Day.

2.2 Payment if you wish to cancel an agreement

Where you wish to exercise your right of cancellation, you must without undue delay and no later than 30 days after notification of cancellation has been forwarded to the Bank, repay the principal plus interest accrued from the date of drawdown until the date of repayment of the capital. The Bank must refund the costs you have paid – except non-refundable costs and charges, if any, paid to public authorities, for example registration fees.

2.3. Exercising your right of cancellation

Where you wish to cancel an agreement, you must follow the directions described in the relevant agreement. You must notify the Bank accordingly on paper or another durable medium before expiry of the cooling-off period. Where your notice has been sent before expiry of the cooling-off period, you cancellation shall be considered valid.

2.4. Once the cooling-off period has lapsed

Once the cooling-off period has lapsed, any agreement may be terminated in accordance with the provisions of Jyske Bank's general terms and conditions, "Dealing with Jyske Bank", or in accordance with the provisions of the specific agreements.