

Consent to the Jyske Bank Group

Consent to disclosure of information within the Group

Jyske Bank A/S and BRFKredit a/s are both part of the Jyske Bank Group, and each of these companies may advise me about various financial solutions. I accept that it is a precondition for the bank being able to make offers and for my being a client with the Jyske Bank Group that Jyske Bank and BRFKredit are allowed to pass on the following information to each other, whether or not I am/become a client of Jyske Bank and/or BRFKredit:

- usual client information
- information about salary and assets
- default and arrears
- creditworthiness
- information that I have submitted (for instance budgetary information)

The information may be passed on for the purposes of:

- processing of applications for loans, overdraft facilities and guarantees
- on-going client and credit assessment
- on-going risk management, including credit follow-up
- on-going credit administration

to which I hereby give my consent.

Disclosure for the purposes of marketing and group advisory services.

For Jyske Bank and BRFKredit to be able to offer me the best overall advisory services and to take into consideration my exact financial situation, including the marketing and advisory services of products and good offers, I hereby give my consent that the above information may also be used for the purpose of marketing and overall advisory services (group advisory services).

Please tick as appropriate:

Yes
No

If you tick "No", the above disclosed information will not be used for group advisory services.

The methods of contact that you choose in this declaration of consent will, if relevant, only be used by the company at which you are a client.

Consent to forms
of contact

Telephone

I would like to be contacted by telephone with information and offers in connection with the marketing of products and solutions relating to day-to-day financial affairs (accounts, savings, loans and self-service products), housing and housing finance, pension and insurance, investment and asset management, events and general news.

Please tick as appropriate:

Yes

No

Electronic means of communication

I would like to be contacted with electronic marketing (for instance, email, SMS, internet bank and mobile bank) about products and solutions relating to day-to-day financial affairs (accounts, savings, loans and self-service products), housing and housing finance, pension and insurance, investment and asset management, events and general news.

Please tick as appropriate:

Yes

No

Letter

I would like to receive letters with information and offers relating to marketing campaigns. This shall apply whether or not I have already registered or will at some later time register in the Danish centralised civil register, stating that I decline marketing approaches.

Please tick as appropriate:

Yes

No

Signature

The agreement shall apply until further notice. I can at any time change my choices and revoke my consent by contacting Jyske Bank.

Date

Civil registration number (CPR)

Signature

The form should be signed and returned to Jyske Bank via e-Boks together with a copy of ID (passport / driver's licence and Health Insurance Card). The consent is personal and requires that the Civil registration number (CPR) and NemID User ID are identical.

Collection and use of data

When you invite offers from or become a client with the Bank, we will ask you to provide various information, including information about your name, address, CPR number and CVR number as well as your tax circumstances. You must provide documentation of the information given by showing your passport or other documentation with photo and CPR number. In addition, you must provide information about the purpose and the expected scope of your client relationship with the Bank. Jyske Bank processes information about you for the purpose of carrying out, for instance, advisory services, client relationship management, client administration, credit assessments, internal risk management and marketing, and with a view to offering you financial services of any kind.

The Bank will obtain information from the Centralised Civil Register as well as other publicly available sources and registers. In connection with credit assessment, we will enquire whether you are registered at credit information agencies or included on warning lists. We update the information on an ongoing basis.

According to legislation on money laundering we are obliged to investigate the background behind and the purpose of all complex and unusual transactions and activities and register the results of these investigations. We store this information for at least five years after termination of the client relationship or execution of the individual transaction. Yet, we delete personal data five years after termination of the client relationship or execution of the individual transaction.

Providing the Bank with the required information is optional for you. If you decide not to provide such information, the Bank may be unable to provide advisory services to you or otherwise serve you.

Disclosure of information

The Bank will pass on information to others if so required to fulfil agreements with you, e.g. on the transfer of amounts. In addition, the Bank will disclose the information required by law. For instance, the Bank passes on information to SKAT, the Danish tax authorities, for income tax purposes. If you are in breach of your obligations to the Bank, the Bank may report you to credit information agencies and/or warning lists according to the rules in force.

In case of suspicion of money laundering or financing of terrorism we must inform Statsadvokaten for særlig økonomisk og international kriminalitet (the Danish Serious Fraud Office - SFO) and state the background behind the notification. We can disclose information on investigations and notification to the SFO to other financial institutions if you are also a client of these institutions. We are obliged to disclose information obtained according to the Danish Act on Measures to Prevent Money Laundering and Financing of Terrorism to the Danish FSA if it so wishes.

Disclosure of information within the group

If Jyske Bank informs the SFO about a client who is also a client of one of our consolidated companies, we are obliged to inform this company that the SFO has been informed about the client.

With prior consent, Jyske Bank may pass on any registered client information to other companies of the Jyske Bank Group. The information which may be passed on is usual client information, information about pay conditions and financial affairs, information about default and arrears, information about creditworthiness and information that you have given us, for instance budgetary information.

The information may be disclosed for the purposes of risk management, credit assessment, credit administration and processing of applications for loans and credits.

The information will also be used in internal data models and for statistical purposes.

It is a precondition for being a client with the Jyske Bank Group that you give such consent.

Disclosure of information for the purpose of marketing and group advisory services may only take place if you have given your separate consent.

The Bank's duty of confidentiality and your right of access to information

The Bank's employees are under a duty of confidentiality and are not allowed to disclose information which has come to their knowledge in the course of their employment with the Bank unless authorised to do so. You may contact the Bank to learn which information the Bank holds about you. If you wish to have the information in writing, you may be charged a fee.

Yet, you cannot obtain information as to whether we have registered any information and, if so, which information, in connection with the investigations we are obliged to make according to legislation on money laundering. Also, you cannot obtain information as to whether we inform the SFO or which information, we disclose to the SFO in case of suspicion of money laundering or financing of terrorism.

If the Bank discovers that it holds erroneous or misleading information about you, the registrations will be corrected or deleted so that processing is effected on a proper basis. If the Bank has disclosed erroneous information, we will make sure that the information is corrected.

If you are not satisfied with Jyske Bank's processing of information about you or the way in which processing is effected, you may complain to Jyske Bank. You may also file a complaint with the Danish Data Protection Agency, (Datatilsynet), Borgergade 28, 5th floor, DK-1300 Copenhagen K.

Once you sign this declaration of consent in connection with your request for offers from Jyske Bank, your consent also applies to children below the age of 18 and living at home.

Your consent and all terms and conditions appear from the client agreements "Jyske Aftaler" which you will subsequently receive for signature if you and your children below the age of 18 choose to become clients at Jyske Bank.