

Transfer money to others

To be able to transfer money to others and to buy securities from your payment accounts, you must accept the following terms and conditions (effective from 21 May 2024).

Transfer and Pay

General

These rules for use apply to your access to Min Jyske Bank - Transfer and Pay.

The functions are developed on an ongoing basis, and you can, among other things:

- see account entries on your accounts
- transfer money to accounts in Denmark
- pay bills using "indbetalingskort"/Giro payment

Rules for Min Jyske Bank - Transfer and Pay supplement "Dealing with Jyske Bank" - General terms and conditions - Personal Clients.

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

Technical requirements

If you log on via jyskebank.dk, we generally require that you use the most recent or the previous main version of internet browsers, which are used by the majority of our clients.

If you log on via the app, we generally require that you use the most recent or the previous version of the operating systems iOS and Android. In connection with updates, our app will however, for a limited period, be able to run on older versions of an operating system.

Please note that for security reasons we may choose not to run on certain operating systems or to use discontinued browsers.

Electronic mail

You generally receive mail from Jyske Bank, including bank statements, agreements, terms and conditions and any changes hereto, electronically in your Inbox in Min Jyske Bank and in your Netboks in Jyske Netbank.

Every month, the Bank sends statements of account to your Inbox.

Jyske Bank may also send you agreements for your electronic signature and mail via a provider of electronic mail and signature solutions. Mail is considered as having been delivered at the time when it is available to you in your Netboks/Inbox. You may, subject to a fee, opt to receive certain types of mail that you receive electronically, for instance bank statements and annual statements, on paper or by means of another electronic mail solution. If Jyske Bank is under an obligation to notify you separately when you receive electronic mail, you will receive the message through one of the media of which you have notified Jyske Bank. This may be SMS/text or email. If you have given Jyske Bank your contact details, e.g. your mobile number and/or your email address, it is your responsibility always to keep such details updated at

Jyske Bank. Separate messages sent from Jyske Bank to one of the media of which you have notified Jyske Bank are considered as notified to you no matter whether you have updated the details or not. Although it is not under an obligation to do so, Jyske Bank may nevertheless decide to notify you separately when you receive electronic mail. In addition, you may always decide yourself whether you want an email or an SMS when you have received new electronic mail.

Access to your accounts

You can see and operate all your accounts in Min Jyske Bank in the same way as if you in other ways contact Jyske Bank.

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

You can execute transfers and payments totalling DKK 50,000 per banking day to a third party unless otherwise agreed regardless of whether they are being executed from your own accounts or accounts that you are authorised to operate. The agreed amount may always be stated upon request to Jyske Bank.

If you have registered a mobile number with Jyske Bank, Jyske Bank may use this in connection with executing certain transfers and payments. You are responsible for updating your mobile number if it changes.

Jyske Bank may, for instance, use your mobile number to send you an SMS/text if a transfer or payment instruction cannot be executed.

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

Approval and execution of transfers and payments

When you approve transfers and payments in Min Jyske Bank, you must use either the six-digit code of your own choice or both the code and the MitID app/code display/chip.

It is a general rule that your user ID and your access code are personal and must not be disclosed or used by any other person than yourself. Consequently, your user ID and your access code must be stored in such a way that others cannot get knowledge of your MitID.

The same applies to the six-digit code of your own choice. If you use a device enabling use of a biometric solution, for instance touch ID, you must also ensure that others do not have access to this.

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

When you use the app, you must, after logging on with the six-digit code of your own choice, touch ID or Face ID, depending on the size of the amount, approve transfers and payments to a third party, either by entering the six-digit code of your own choice or by using both the code and your MitID app/code display/chip.

If you log on via jyskebank.dk, you must after logon with MitID approve transfers and payments to third parties by using your MitID.

Depending on the size of the amount, you may be asked to approve the payment with MitID.

Generally, transfers between your own accounts will not require any further approval.

A payment instruction is deemed to be received, when, after approving it, you see a screen stating that it has been registered.

You can find information on the maximum time it takes to execute a transfer or payment as part of these rules, which is also available on the page "Tidsfrister" (Deadlines) on jyskebank.dk/min-jyske-bank/tidsfrister. Here you can also see when you must at the latest confirm your transfers and payments in order for them to be executed on the same day.

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

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

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

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

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

However, please be aware that, if you revoke your consent, you can no longer use Min Jyske Bank - Transfer and Pay.

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

Power of Attorney

You may in writing authorise another person to access your accounts with Jyske Bank. This person must be a client with Jyske Bank and a user of Min Jyske Bank - Transfer and Pay or Jyske Netbank.

Subject to the above conditions, you may also be granted a power of attorney and get access to other clients' accounts. A power of attorney is effective, until you notify Jyske Bank in writing of the revocation.

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

We will automatically block the access of an agent under a power of attorney when the principal reaches the age of 18.

Generally, an agent under a power of attorney will have access to and can sign up for functions to the same extent as the principal under a power of attorney.

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

If you have granted another person a power of attorney, this person also has access to your Inbox, which contains both historical and future documents.

Stop transfers and payments

You can stop a transfer or payment, as long as the delete function on the transfer or payment is active.

You can also stop recurring payments and payments from Betalingsservice (payment service). On the page "Tidsfrister" (Deadlines) on jyskebank.dk/min-jyske-bank/tidsfrister, it is stated when you at the latest can stop various transfers and payments. You stop a transfer or a payment by activating the delete function on the screen with details of the individual transfer or payment.

You find information about conditions for deletion of payments, repayment of payment transactions and payment agreements at Betalingsservice (payment service) at www.betalingservice.dk. The rules are also available at jyskebank.dk/aftaler and in your inbox.

Funds requirements

Jyske Bank is not obliged to execute your transfers or payments from accounts in which there are insufficient funds to cover the amount of payment. Jyske Bank may therefore refuse to execute payment instructions from you if there are insufficient funds in the account from which the payment is to take place.

Support

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

You can contact Jyske Bank's Hotline by phone at +45 89 89 28 00 or by email to hotline@jyskebank.dk, if you have any questions or need guidance.

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

Blocking

You are obliged without delay to block Min Jyske Bank - Transfer and Pay, if you suspect or become aware of unauthorised use of and the possibility of or attempts of unauthorised use of the functions of Min Jyske Bank - Transfer and Pay, or if you lose your mobile unit.

When you block Min Jyske Bank, you block Min Jyske Bank and all its functions.

You can always block Min Jyske Bank by contacting one of Jyske Bank's branches or Jyske Bank's Hotline (open round the clock) by phone at +45 89 89 28 00.

When blocking your access, you receive a written confirmation of the blocking with an indication of the time when access was blocked. Together with the confirmation, you receive a form that you must return to Jyske Bank in order to unblock your access. You must hand in or forward the form to Jyske Bank, when you wish to have your access unblocked. You cannot have a function unblocked by Hotline.

We recommend that you activate the PIN lock on your mobile units in order to avoid misuse.

You should be aware that blocking of Min Jyske Bank will not at the same time block your MitID. You can read about blocking of MitID at [MitID.dk](https://www.mitid.dk).

Communication with the Bank

You can write to your branch or account manager through a safe and encrypted connection. We endeavour to handle your enquiry as soon as possible.

You may communicate with the Bank either in English or Danish. If communication primarily takes place in English, there may be documents etc. which are only available in Danish.

Responsibility for personal accounts

The responsibility of unauthorised use of Min Jyske Bank - Transfer and Pay is governed by the rules in the Danish Act on Payments (Lov om betalinger).

If you are under the age of 18, the responsibility for unauthorised use is also subject to the rules pertaining to the liability of minors to pay damages as stated in the Danish Guardianship Act.

You are liable up to the sum of DKK 375 for losses arising from other people's unauthorised use of your access to the functions of Min Jyske Bank - Transfer and Pay, where a personalised security feature has been used.

You are liable up to DKK 8,000 for losses arising from other people's unauthorised use of the functions in Min Jyske Bank - Transfer and Pay, where Jyske Bank can document that a personalised security feature has been applied, and you

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

You are liable without limits for losses arising from other people's unauthorised use of Min Jyske Bank - Transfer and Pay, where Jyske Bank can document that a personalised security feature has been applied, and you intentionally disclosed the details about your personalised security feature to the person who made the unauthorised use of the function where you realised or should have realised that there was a risk of unauthorised use.

You are also liable without limits for losses where you acted fraudulently, intentionally neglected your obligation to protect your personalised security feature, or where you failed to block Min Jyske Bank.

You are not liable for unauthorised use of Min Jyske Bank - Transfer and Pay, which takes place after Jyske Bank was informed that

- the personalised security feature was lost, or
- an unauthorised person had gained knowledge of your personalised security feature, or
- for other reasons, you wish to block Min Jyske Bank.

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

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

Jyske Bank is, according to the Danish Act on Payments (Lov om betalinger), liable for your losses if the payment recipient knew or should have known that Min Jyske Bank - Transfer and Pay had been subject to unauthorised use.

Jyske Bank is also, according to the Danish Act on Payments (Lov om betalinger), liable for your losses due to a transaction in connection with which Jyske Bank does not require strong client authentication unless you acted fraudulently.

You are only responsible for losses arising from the unauthorised use of Min Jyske Bank - Transfer and Pay by other people, if the transaction was correctly registered and booked with Jyske Bank.

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

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

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

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

Liability in relation to corporate accounts

Jyske Bank is not liable for losses on corporate accounts caused by unauthorised use of Min Jyske Bank - Transfer and Pay or erroneous use of the functions in Min Jyske Bank - Transfer and Pay.

Linking of corporate accounts to Min Jyske Bank is at your own risk.

Retail accounts applied for business purposes are considered to be corporate accounts and are consequently covered by liability as regards corporate accounts.

Should Jyske Bank suffer any loss due to unauthorised use of corporate accounts in Min Jyske Bank - Transfer and Pay, the account holder will be liable for such losses.

Jyske Bank has taken out insurance, which, under certain conditions, will cover the account holder's losses on corporate accounts as a result of unauthorised use of Min Jyske Bank - Transfer and Pay. Read more at jyskebank.dk

Changes to the rules

Jyske Bank will change the rules of the functions of Min Jyske Bank - Transfer and Pay without notice provided that the changes are of no disadvantage to you.

In other instances, Jyske Bank will change the rules of the functions in Min Jyske Bank - Transfer and Pay at two months' notice.

You will be informed about any changes in writing or electronically, for instance in your Inbox.

You may be asked to accept the changed rules when logging on or the first time you use the function after the change has come into effect.

Any changes to the rules will be deemed accepted, unless you inform Jyske Bank before the date of the changes coming into force that you do not wish to be bound by the new rules.

If you do not wish to be bound by the new rules, the agreement will be terminated with effect from the date when the new rules come into force.

Expiry, termination and cancellation

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

You can always cancel the functions of Min Jyske Bank - Transfer and Pay or terminate the agreement in writing and without notice.

Jyske Bank may close your access to the functions in Min Jyske Bank - Transfer and Pay or terminate the agreement with two months' notice.

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

In addition, your access to Min Jyske Bank - Transfer and Pay will be closed without delay and orders will not be executed if Jyske Bank suspects the unauthorised use by you or another person of the functions in Min Jyske Bank - Transfer and Pay, or other security threats, or if you default on your commitment to or account(s) with Jyske Bank or part of these.

Notification of fraudulent use and security threats

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

Complaints against Jyske Bank

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

You may also complain to the authorities that supervise Jyske Bank's compliance with the Danish Act on Payments (Lov om betalinger).

The Danish Financial Supervisory Authority checks whether the act is complied with (www.finstilsynet.dk).

The Danish Consumer Ombudsman (www.forbrugerombudsmanden.dk) supervises compliance with disclosure requirements in connection with the execution of payment services, rights and obligations when using payment services, the use of payment data and disclosure of fees.

The Danish Competition and Consumer Authority (www.kfst.dk) supervises compliance with the rules governing fees in general.

Fees

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

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

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

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

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

If you have granted someone a power of attorney, and your account has been registered as the fee account in the proxy's Netbank and Mobilbank, the fee for i.e. payments made by the proxy will be withdrawn on this account. This applies to payments made from your accounts, from the proxy's own accounts and from other accounts for which the proxy holds a power of attorney.

Fees are stated on account entries and bank statements for the selected fee account. The number of fees, as well as the amounts paid, will appear on the proxy's account of charges.

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

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

Right of cancellation

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

- [Right of cancellation](#)
- [Tariff of charges](#)
- [Deadlines](#)

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