



Terms and Conditions – Visa Electron

Translation: “Regler for Visa Electron”

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This is a translation of the Danish “Regler for Visa Electron”. In case of doubt the Danish original will apply.

Terms and Conditions – Sydbank Visa Electron

Sydbank's Terms and Conditions, which are provided in connection with the establishment of any customer relationship, apply to any and all business transactions between Sydbank and its clients unless otherwise expressly agreed between the parties or determined by Sydbank. Visa Electron cards issued by Sydbank are subject to the following additional terms and conditions:

1. Card use

Visa Electron is a payment instrument that can be used in Denmark and abroad. All transactions are checked against your account balance and therefore the card can only be used when there are sufficient funds in your account. A Visa Electron card may be issued in connection with an account with Sydbank, see however 17. A Visa Electron card can be used as a cash card and as a debit card.

2. Where can the card be used?

2.1 Cash withdrawals

A Visa Electron card can be used to withdraw cash at Danish and foreign ATMs that accept Visa Electron cards. The card can also be used for cash withdrawals at Sydbank as well as Danish and foreign banks that accept Visa Electron cards. The maximum amount withdrawable appears from the Tariff of Charges. Local restrictions may mean that a minimum fee is charged several times.

2.2 Purchases

A Visa Electron card can be used to pay for goods and services at Danish and foreign merchants that accept Visa Electron cards. The Visa Electron logo will be displayed at a merchant or at a merchant's website when the merchant accepts Visa Electron cards. Your card can also be used to make purchases on the internet. In addition you can use the card to make purchases by

mail and telephone order as well as in connection with self-service machines.

If a merchant owes you money, the merchant can credit the amount to your account via your card.

You may not use the card for illegal purposes, including the purchase of goods and services which are illegal according to local legislation.

In addition individual merchants may have certain restrictions on use.

Sydbank and PBS International A/S assume no responsibility if a merchant refuses to accept a Visa Electron card as a means of payment.

2.3 Information on use of Visa Electron cards abroad

Information on where and how you can use the card is available at Sydbank and at visa.dk.

2.4 Amounts debited to your account

As a rule purchases and withdrawals will be debited to your account on the same day that a purchase or withdrawal is made. The time of debiting will however depend on when Sydbank receives the transaction.

The amount is reserved in your account as soon as the Bank receives notice of the transaction. This means that the amount reserved is no longer at your disposal. The amount is debited to your account as soon as Sydbank receives the payment demand from the merchant. If you withdraw cash at Sydbank's ATMs and at certain other banks' ATMs in Denmark, the amount will be deducted from your account immediately.

Purchases or withdrawals made abroad are converted into Danish kroner, see Sydbank's Tariff of Charges.

2.5 Spending limits

You may withdraw cash or make purchases only up to the account balance unless you have made other arrangements with Sydbank.

Visa Electron cards have an overall limit for purchases and withdrawals applying to any 30-day period, including limits on the maximum amount withdrawable from banks and ATMs per day. The spending and withdrawal limits are available at sydbank.dk.

In addition individual merchants may set limits on card use. Moreover individual banks may have imposed limits on how much you can withdraw. A fee may be charged every time you withdraw cash, regardless of the amount.

2.6 Games and lotteries

When you use your Visa Electron card at merchants that predominantly offer gambling and betting services, such as casinos, lottery ticket sellers, race tracks, a spending limit per day may apply. The spending limit appears from the Tariff of Charges.

3. Safekeeping of card, PIN and Verified by Visa password

3.1 Card

The card is personal and may only be used by you. As soon as you receive the card, you must sign the signature panel on the back of the card. You may not hand over or entrust the card to anyone else.

3.2 Authority

The card and PIN may only be used by you personally. If you would like someone else to be able to make withdrawals from your account by card, this person must have his own card and his own PIN. The use of the card by the additional cardholder is subject to the same terms and conditions as those applying to you. If you would like to cancel the additional card, you must notify Sydbank in writing and return the card.

3.3 PIN

You will automatically receive a PIN for your card. When you receive the PIN, it is important to check whether anyone else may have had access to the PIN. If this is the case you must contact your Sydbank branch immediately.

You should memorise your PIN. You must not keep your PIN together with the card or write your PIN on the card. You must not disclose your PIN to anyone else or otherwise allow anyone to obtain knowledge of the PIN.

If you are unable to memorise your PIN or if you wish to

save it, you must keep it safe. If you need to write down your PIN, you should use the PIN memoriser that you have received or that is available at your Sydbank branch.

3.4 Verified by Visa password

Verified by Visa provides an extra layer of security against the misuse of card information when making transactions on the internet. You must create your Verified by Visa password before or no later than in connection with your first Verified by Visa online purchase. You can create your password at sydbank.dk or in connection with your first Verified by Visa purchase. You will need the password when making future purchases at participating Verified by Visa merchants. Your Verified by Visa password must be at least six characters long, without spaces, and contain a mixture of letters and numbers. Your PIN may not form part of the Verified by Visa password.

You should memorise the Verified by Visa password. If you are unable to memorise the password or wish to save it, you must keep it safe. You must not keep it together with your card or write it on the card.

You must not disclose your Verified by Visa password to anyone else or otherwise allow anyone to obtain knowledge of your password. If you have forgotten your password, you can create a new password via Sydbank's website or in connection with your next purchase by clicking on "Glemte kode"/"Forgot your password". No further action is necessary.

3.5 Replacement of personalised cards

Your image will be kept for approx 18 months, however subject to any changes which may imply that the image is deleted or must be uploaded again.

If a personalised card is replaced at the request of Sydbank:

- within approx 18 months from upload to the Bank's card design system, the same image will be used free of charge for you
- after approx 18 months following upload, you will receive the Bank's standard card without an image.

The replacement of personalised cards at your request is subject to a charge, see Sydbank's Tariff of Charges.

4. Use of card

Before approving a payment or withdrawal, you must always ensure that the correct amount is shown on the sales slip or terminal. Payment transactions that you have approved cannot be revoked. See however 6 and 7 on reversal of payments.

The card can be used in the following ways:

- with the chip or magnetic stripe as well as the PIN
- with the chip or magnetic stripe as well as your signature
- with the card number, expiry date as well as the security code (online transactions etc)
- with the chip or magnetic stripe at self-service machines where the PIN is not entered.

With PIN

When entering your PIN, you must ensure that you are not being overlooked by anyone.

With signature

You must never sign a sales slip:

- if the amount has been left out, or
- if the amount is incorrect.

If you become aware that more than one print of the card is made, you should make sure that any unused prints are destroyed.

When you use the Visa Electron card for instance to hire a car or check into a hotel, you will usually be asked to sign a slip allowing the car rental company or hotel to charge additional amounts to your account (see 6).

4.1 Internet transactions etc

When using the card for online purchases, you must state your card number, the card's expiry date and security code. If you use the Visa Electron card and the merchant is a Verified by Visa merchant, you will also need to enter your Verified by Visa password.

When using the card for purchases by mail or telephone order, you must state your card number, the card's expiry date and security code and possibly your name and address. In connection with mail order purchases you are also required to sign the order form.

You must never disclose your PIN in connection with internet purchases or purchases by mail or telephone order.

4.2 Self-service machines without PIN

At some self-service machines you can use your card without entering your PIN or providing your signature. In these cases you approve the transaction when you insert your card or when you subsequently press "Godkend" (approve).

4.3 Receipts

When making purchases or withdrawals, you must always ensure that you obtain a receipt. The receipt must indicate the date, amount and part of your card number. You must also ensure that it matches the purchase made or the amount withdrawn and that the date is correct. You should always save the receipt until you have checked that the correct amount has been debited to your account, see 5.

However some self-service machines do not issue a receipt when a payment is made.

If you allow a merchant to charge an additional amount to your card, for instance a tip, you should ensure that you obtain a receipt for the full amount.

4.4 Subscriptions

When you use your card number to pay for ongoing services, for instance a subscription, you must make sure that you comply with the merchant's terms and conditions if you decide to cancel the subscription. If you change your card or your card number, you must remember to inform the merchant of your new card number.

5. Checking account entries

You are under an obligation to check your account entries regularly. If you spot transactions that do not match your receipts or that you believe to be unauthorised, you must contact Sydbank as soon as possible. Please note the time limits in 6 and 7.

When checking your account entries, you must be aware that when you use your card for online purchases or for purchases by mail or telephone order, the merchant may not, as a rule, debit the amount until the goods have been sent. However, if you purchase eg airline tickets or concert tickets, the merchant will debit the amount when you place your order.

6. Reversal of payments that you have approved

6.1 If you did not know the final amount before approving the transaction

If you did not know the final amount when you approved the payment, and the amount subsequently debited to your account is significantly larger than could reasonably be expected, you may be entitled to a reversal of the payment. This may occur for instance in connection with renting a car or checking out of a hotel where you have signed a slip allowing the merchant to subsequently charge you for the cost of eg petrol or items consumed from the mini bar. You must contact Sydbank no later than eight weeks after the amount has been debited to your account if you believe that you are entitled to a chargeback. However you are not entitled to a chargeback if the merchant has notified you of the amount charged at least four weeks before the payment is due.

6.2 Online purchases and purchases by mail and telephone order

If you have used your card to purchase goods or services:

- on the internet, or
- by mail or telephone order, or
- at self-service machines without entering your PIN you may be entitled to a chargeback if:
 - the merchant has charged an amount larger than agreed, or
 - you have not received the ordered article/service, or
 - you have exercised an agreed or statutory right to cancel the goods or services by refusing to accept or collect the article/service in question.

You should first attempt to resolve the problem with the merchant before you contact your Sydbank branch, and you must be able to substantiate that you have contacted or attempted to contact the merchant.

It is a condition that you contact Sydbank as soon as possible after becoming aware of any unauthorised transactions. You must submit your complaint as soon as possible and no later than 14 days after becoming aware of your possible claim. When assessing whether you have made the com-

plaint in due time, Sydbank will take into account your obligation to check your account entries regularly, see 5. Sydbank will subsequently examine your complaint and will, as a rule, credit the disputed amount to your account pending examination. If the complaint proves to be unjustified, the amount will be debited to your account.

If your complaint proves to be unjustified, Sydbank may charge interest from the time when the amount was credited to your account and until it is debited as well as a fee for obtaining a copy of the sales slip, see Sydbank's Tariff of Charges.

6.3 Complaint regarding a Visa Electron transaction

If you have made a transaction using your Visa Electron card, see 2.2, there are further instances where the reversal of a payment is possible. Further information is available at www.pbs.dk or by contacting your Sydbank branch.

7. Reversal of payments that you have not approved

If you believe that your card has been used for one or more transactions that you have not approved or made, you must contact Sydbank as soon as possible after becoming aware of the unauthorised transaction(s).

When assessing whether you have made the complaint in due time, Sydbank will take into account your obligation to check your account entries regularly, see 5. Under all circumstances you must contact Sydbank as soon as possible and no later than 13 months after the amount has been debited to your account.

Sydbank will subsequently examine your complaint and will, as a rule, credit the disputed amount to your account pending examination. If the complaint proves to be unjustified, the amount will be debited to your account. If the examination reveals that an unauthorised person has used your card, Sydbank may hold you responsible, see 9.

If your complaint proves to be unjustified, Sydbank may charge interest from the time when the amount was credited to your account and until it is debited as well as a fee for obtaining a copy of the sales slip, see Sydbank's Tariff of Charges.

8. Your obligation to block your card

You must contact Sydbank as soon as possible in order to block your card if:

- you lose your card, or
- someone obtains knowledge of your PIN, or
- you discover that the card has been misused, or
- you suspect that the card has been copied, or
- you suspect that the card may be misused in some other manner.

It is not necessary to block your card if you have forgotten your Verified by Visa password. If you suspect that someone has obtained knowledge of your password, you must change your password via sydbank.dk immediately.

Outside banking hours you must block your card by calling PBS on tel +45 44 654 654, which is a 24-hour help line. When contacting PBS, you must state your name, address, the name of your Sydbank branch and if possible your card number, account number or CPR number to have the card blocked immediately.

9. Your liability in connection with card use

9.1

If an unauthorised person has used your card, Sydbank will cover the loss unless the loss is comprised by 9.2-9.6 below.

9.2

If an unauthorised person has used your card and PIN, you are liable for losses of up to DKK 1,100. The total amount payable by you is DKK 1,100 if several of your cards with the same PIN are misused in connection with the same event, provided however that all cards are blocked simultaneously.

9.3

You are liable for losses of up to DKK 8,000 if an unauthorised person has used your card and the PIN has been used, and:

- you have failed to notify Sydbank as soon as possible after having learned that the card has been lost or that the PIN has come to the knowledge of the unauthorised person, or
- you have disclosed the PIN to the person responsible for its unauthorised use and you did not know or should have known that there was a risk of misuse, or
- the unauthorised use has been made possible as a result of your gross negligence.

9.4

You are liable for losses of up to DKK 8,000 if an unauthorised person has used your card where the card has been read physically or electronically and the unauthorised person has used a forged signature, and:

- you or anyone to whom you have entrusted the card has failed to notify the issuer as soon as possible after having learned that the card has been lost, or
- you or anyone to whom you have entrusted the card has made unauthorised use possible as a result of gross negligence.

Your total liability cannot exceed DKK 8,000 even if you are liable under both 9.3 and 9.4. However the total amount payable by you is DKK 8,000 if several of your cards with the same PIN are misused in connection with same event, provided however that all cards with the same PIN are blocked simultaneously.

9.5

You are liable for the loss in full if the PIN has been used in connection with misuse under the following conditions:

- You have disclosed the PIN to the individual responsible for its unauthorised use and you knew or should have known that there was a risk of misuse.

9.6

You are moreover liable for the loss in full if you have acted fraudulently or intentionally failed to fulfil your obligations to protect the PIN, see 4, or to block the card, see 8.

9.7

If you have several cards with the same PIN, the unlimited liability under 9.5 and 9.6 applies to each card that has been misused.

9.8

You are not liable for losses incurred after Sydbank has been informed that the card must be blocked. You are moreover not liable for losses if you have been unable to block your card due to circumstances at the Bank.

10. Persons under the age of 18 (legally incompetent persons)

A legally incompetent person will be held liable for the unauthorised use of a card by a third party in accordance with the provisions of the Danish Guardianship Act and the rules on liability of legally incompetent persons. If Sydbank wishes to hold the legally incompetent person responsible for the unauthorised use of the card by a third party, the Bank will notify the guardian(s) of such incompetent person.

11. Sydbank's rights and liability

11.1 Sydbank's right to block the card

Sydbank is entitled to block the use of the card:

- if the account to which your card is issued has been closed, or
- if you violate the terms and conditions, including if you overdraw the account to which the card is issued, or
- if the card has been misused or is presumed to have been misused by a third party.

If the account is overdrawn you will receive a written reminder before the card is blocked. Immediate blocking may however be necessary if the account is severely and/or repeatedly overdrawn.

Moreover Sydbank may demand that all cards relating to the account be returned.

11.2 Blocking

When the card has been blocked, Sydbank will notify you of the reason for and the time of the blocking.

11.3 Card replacement

Sydbank is entitled to replace your card at any time.

11.4 Industrial disputes

If Sydbank and/or Sydbank's data centres become involved in an industrial dispute, you will not be able to use your card

in Denmark. You will be notified as soon as possible at the beginning and end of such a dispute through announcements in the daily newspapers or otherwise.

If one or more of Sydbank's data centres and/or one or more of the Bank's international business partners become involved in an industrial dispute, you should not expect to be able to use your card outside Denmark. If an industrial dispute relates solely to a dispute outside Denmark, you will be able to use your card in Denmark.

11.5 Errors and defects

Sydbank assumes no responsibility for errors and defects etc of services provided by the merchant.

Any complaints concerning errors and defects of services provided must be addressed to the merchant in question.

12. Expiry

The card can be used up to and including the date of expiry stated on the card after which the card will no longer be valid. Before the card expires, you will receive a new card or be notified that the new card is available at Sydbank.

13. Termination

Sydbank may terminate the agreement subject to two months' notice. In case of termination you will receive a proportionate refund of any fees paid in advance for the use of the card. You may terminate the agreement with Sydbank subject to one month's notice.

If you terminate the agreement within a period of six months, the Bank may charge a fee for terminating the agreement, see Sydbank's Tariff of Charges.

If the agreement is terminated by you or Sydbank, you must return the card to the Bank. If you send the card by post, you must cut it in half before sending it.

14. Amendments to the terms and conditions

The terms and conditions and the tariff of charges may be amended subject to two months' notice. You will be notified of any changes by letter or email. You are obliged to inform

Sydbank of any changes in your postal or email address and you are responsible for not receiving notification of changes if you have failed to inform Sydbank of any change in your postal or email address.

You will be bound by any such amendments unless you notify Sydbank before they become effective that you do not wish to be bound by the new terms and conditions.

If you notify Sydbank to this effect, the agreement will be deemed to be terminated on the date when the amendments enter into force. If you have paid the annual card fee in advance, you will receive a proportionate refund.

15. Complaints

If you have a complaint, you may contact Sydbank. If you do not obtain an acceptable resolution, you may contact the Financial Services Complaints Board or the Consumer Ombudsman.

If you wish to file a complaint regarding the blocking of your card, you may contact Sydbank. If you do not obtain an acceptable resolution with Sydbank, you may file a complaint with the Danish Data Protection Agency.

16. Fees

16.1 Sydbank's fees

An annual card fee may be charged and is payable in advance. The fee is debited to your account, see Sydbank's Tariff of Charges.

Annual card fees, card use fees, any account fees, any bank statement fees, any card replacement fees and copy of sales slip fees etc appear from the Tariff of Charges.

16.2 Card use fees

Banks and merchants may charge a fee when the card is used. Danish merchants that charge a fee in connection with card use must inform you of this fee prior to payment.

16.3 Conversion rates when using the card abroad

Purchases and withdrawals made abroad are converted into Danish kroner, see Sydbank's Tariff of Charges, and are always debited in Danish kroner.

Conversions are based on the methods described in the Tariff of Charges, see under “reference rate”. Any changes in the reference rate stated in the Tariff of Charges will become effective without notice.

The exchange rate may have changed between the time you used your card and the time your account is debited. Moreover some countries, mainly outside Europe, have several official exchange rates depending on where the rate is obtained.

16.4 Currency conversion by merchants (DCC – Dynamic Currency Conversion)

If you use your card abroad, a merchant may conduct a currency conversion before payment is made. Before you give your approval, the merchant must inform you of the fees charged and exchange rate used in connection with the conversion. You should be aware that the rate used by the merchant may differ from Sydbank’s exchange rate and that the Bank has no influence on the conversion rate used by the merchant.

17. Assessment of card applicants

Cards are issued subject to individual assessment. Sydbank is under an obligation to refuse to issue cards to persons who are registered with the banks’ register of cheque and debit/cash card misuse.

18. Use, storage and disclosure of information

18.1 Card use registration

When the card is used, information such as the card number, amount, date of card use as well as place of use is registered. This information is passed on by the merchant to Sydbank. The information is stored by the merchant, the merchant’s bank/PBS and Sydbank. The information will be used in the Bank’s bookkeeping, in bank statements and in relation to any subsequent error correction.

In other respects information will be passed on only where required by legislation or in order to prevent any unauthorised use of the card. The information will be stored for the current year plus five years.



18.2 The banks’ register of cheque and debit/cash card misuse

If Sydbank closes your account due to an unauthorised overdraft on the account, you may be registered with the banks’ register of cheque and debit/cash card misuse under your civil registration number (CPR number) for a period of two years starting from the date of registration.

Moreover a person may be registered as a consequence of misuse of a corporate account if such person has a controlling interest in the company.

19. Registration of blocked cards

When a card has been blocked, see 8 and 11, the card number will be registered with the banks’ central register of blocked Dankort cards and Visa/Dankort cards. Blocked Visa/Dankort card numbers may moreover be included in Visa’s list of blocked card numbers.

The central register of Dankort cards is accessible to banks and merchants that accept payments by Visa/Dankort so that they can check whether a card used for a payment has been blocked.

20. Glossary

Banking day

All days except Saturdays, Sundays and public holidays, Friday following Ascension Day, 5 June, 24 and 31 December.

Visa Electron

A cash and debit card that can be used in Denmark and abroad. All transactions are checked against the account balance and therefore the card can only be used when there are sufficient funds in the account.

Distance selling

Payment transactions not involving reading of the card combined with the cardholder's signature or disclosure of the PIN, eg:

- transactions based on disclosure of card number, eg via the internet (possibly combined with the security procedure Verified by Visa) and telephone orders
- transactions based on disclosure of card number, eg via mail orders where the cardholder has provided his signature
- transactions based on reading of the card but where the cardholder does not enter his PIN or provide his signature, eg self-service machines at bridges.

Denmark

Denmark, Greenland and the Faroe Islands.

Abroad

The rest of the world.

Dynamic Currency Conversion

Is used by some merchants to enable you to pay abroad in Danish kroner. The currency conversion is made by the merchant and Sydbank has no influence on the conversion rate used.

PIN

The same personal, secret code used in connection with several cards.

Merchant

Any shop, hotel, restaurant or other place that accepts payment by Dankort and Visa.

Receipt

Information on a payment provided on paper or electronically.

PBS

PBS A/S – the company managing the Dankort system on behalf of banks.

PIN

Personal Identification Number. The PIN is the personal, secret code of the card.

Tariff of Charges

The charges etc in force from time to time. Sydbank's Tariff of Charges is available at your local branch.

Reference rate

The rate of exchange used to convert foreign payments into Danish kroner.

Verified by Visa

Verified by Visa provides an extra layer of security against the misuse of card information when making transactions on the internet. Before using Verified by Visa in connection with online transactions, you must create a Verified by Visa password.

Verified by Visa password

A password you create for Verified by Visa. The password is needed to make future purchases from merchants offering Verified by Visa.

Visa

The association determining the international rules of the Visa system.

Right of cancellation – retail clients

Section 17 of the Danish Consumer Agreement Act contains provisions on the right of cancellation in relation to distance selling of financial services. The provisions on the right of cancellation are described below and apply to retail clients only.

Right of cancellation

You are entitled to cancel an agreement with Sydbank within 14 days.

The cancellation period runs from the date you entered the agreement, eg signed the agreement or placed your order. Under the Danish Consumer Agreement Act you are entitled to receive information, including information concerning your right of cancellation and the service you have ordered. The cancellation period does not expire until 14 days after you have received this information in writing, eg by letter or by email.

If the last day of a cancellation period falls on a Saturday, Sunday, public holiday, the Friday after Ascension Day, 5 June, 24 or 31 December, the cancellation period will expire on the following business day.

Notification of cancellation

Before the expiry of the cancellation period you must notify Sydbank by phone or in writing if you wish to cancel the agreement. The notification of cancellation can be made to your Sydbank branch. If you wish to secure documentation that you have exercised your right of cancellation in time, you may send a registered letter and keep the receipt.

Payment

If you exercise your right of cancellation, you must return any services you have received from Sydbank. The Bank is obliged to return the amount you have paid for the service, however excluding ordinary handling charges, commitment fees as well as third party fees. Moreover you must pay for that part of the service which has already been performed.

Lapse of right of cancellation

Your right of cancellation will lapse before expiry of the cancellation period if the agreement with your express consent has been performed completely by Sydbank and you.

Guarantee fund for depositors and investors

Sydbank is subject to the provisions of the Danish Guarantee Fund for Depositors and Investors Act.

Extracts from the Danish Guardianship Act

1.-(1) Children and young persons under the age of 18 who have not entered into marriage are minors and thus legally incompetent persons. Persons under the age of 18 who have entered into marriage are however minors and thus legally incompetent if the regional government authority so determines when granting approval of the marriage.

(2) A minor may not enter into contracts or other legal transactions or deal with his own property unless otherwise stipulated.

(3) In the absence of any special provisions, the guardian(s) will act on behalf of the minor in financial matters.

42.-(1) A legally incompetent person is entitled to deal with all property acquired by his or her own work after having reached the age of 15 or after having been deprived of his contractual capacity, all property placed at his or her absolute disposal as a gift or by will as part of the estate in excess of the legitimate portion, and all property left to the legally incompetent person by the guardian under section 25 (3) of the Danish Guardianship Act.

(2) The right to deal with such property also includes all income from the property thus acquired and any assets replacing such property.
This does not include the right to assume debt.

(3) Subject to approval by the regional government authority, the guardian may deprive the legally incompetent person of his right to deal with such property if necessary in the interests of the welfare of the legally incompetent person.

Useful advice – Visa Electron

Most Danes have one or more debit cards. Even though debit cards are one of the safest means of payment, they are occasionally misused. If you follow the advice below, you will help to make them even safer.

Useful advice – Visa Electron

Before use

Consider your Visa Electron card as cash. Keep it safe at home as well as away from home. Do not leave it for others to see.

Memorise your PIN. Use a PIN memoriser if you are not sure whether you will always be able to remember your PIN. You will find a PIN memoriser on the last page of this booklet but they are also available at www.dankort.dk or at Sydbank.

Never disclose your PIN to anyone else – it is personal and confidential and no one else must know your PIN.

Do not use your PIN as a password in other contexts.

During use

Protect your PIN when entering it. Make sure that you are not overlooked by anyone.

Never sign a receipt before the total amount has been filled in.

Remember your receipt and save it for when you check your statement.

After use

Compare your receipts with your bank statements or via NetBank.

Check regularly that you have not lost your card.

Take immediate action if your card is lost or if you suspect that it has been misused. Contact Sydbank or PBS as soon as possible.

Useful advice – Visa Electron abroad

Use your PIN with care

When abroad, you may only use your PIN in ATMs, payment machines and at merchants where the Visa Electron logo is displayed.

Remember your passport

Foreign banks will often ask to see your passport if you wish to make withdrawals over the counter.

If your Visa Electron card is lost or stolen

Contact your Sydbank branch or PBS immediately on:

- tel +45 44 249 249

- fax +45 44 68 11 36

Report it immediately if your Visa Electron card is lost or stolen or if you suspect that someone knows your PIN or that someone is using your card or card number without authorisation.

You must state your name and address, that your bank is Sydbank as well as your card number, account number or CPR number. Your card will be blocked immediately and cannot be used.

Read more on the internet

Further information is available at the following websites:

www.crimprev.dk

www.dankort.dk

www.pbs.dk

Useful advice – internet transactions

Transactions involving Visa Electron can be made as sa-fely on the internet as in an ordinary shop.

If you wish to shop online, you must enter your card number, the card's expiry date and sometimes the card's three-digit security code.

General advice – internet transactions

Read the conditions of sale

If you wish to make a purchase, you should read the conditions of sale carefully. You must ensure that this single transaction does not involve a subscription or entail several payments unless this is your intention.

Save the documentation

When you have ordered an article, you should save the documentation from the purchase either as a hard copy or by making a screen print. Also remember to save the address of the shop and the site so you can cancel the purchase/subscription if necessary.

The internet shop is obliged to send a receipt for the purchase, eg via email. You should also save this receipt.

Check your account entries

You can regularly check your account entries if you have a NetBank agreement. If this is not the case you should check your bank statements. If there are entries that you do not recognise, you should contact Sydbank immediately.

Specific advice – internet transactions involving Visa Electron

Protect your card number

Never disclose your card number unless you are in an actual purchase situation where you wish to pay for something. In other situations you should never, even though you are asked to, enter your card number. Not as an ID, as part of any "membership information", nor in order to proceed to the following page.

Protection of data in Denmark

All Danish internet shops protect your payment information using SSL encryption. You can easily check whether the connection between your computer and the internet shop is secure. If the connection is secure there will be a closed padlock in the lower right-hand corner of your internet browser. Do not enter your card number etc before the connection is secure.

Protection of data abroad

You can make purchases with foreign internet shops using your Visa Electron card. Some foreign internet shops do not yet use SSL encryption to protect payment information. You can easily check whether the connection between your computer and the foreign internet shop is secure. If the connection is secure there will be a closed padlock in the lower right-hand corner of your internet browser. Do not enter your card number etc before the connection is secure.

Verified by Visa

Verified by Visa provides an extra layer of security against the misuse of card information when making transactions on the internet. You can create a Verified by Visa password in connection with your first Verified by Visa online purchase or via Sydbank's website. You will need the password to make future purchases from merchants offering Verified by Visa.

Subscriptions with internet shops

When you take out a subscription, you allow the internet shop to transfer amounts to the shop without any action on your part. Therefore you should study the payment conditions of the subscription in detail before disclosing your card number etc.

New Visa Electron card

When your Visa Electron card is renewed, the card will have a new expiry date. If you have taken out a subscription, please inform the relevant merchant about the date of expiry so that the subscription can continue.

Where can I read more?

You can read more about internet transactions on the following websites:

www.forbrugersikkerhed.dk

www.betaling.dk

www.net-tjek.dk

Useful card advice

Keep your card safe

- Never disclose your PIN to anyone else.
- Cover your hand when entering your PIN.
- Make sure that the amount and date are correct before signing a sales slip.
- Save your receipts and sales slips so that you can check your bank statement.
- Take care of the chip/magnetic stripe – keep the card away from eg magnetic locks.
- Keep an eye on the card's date of expiry.

After expiry the card will be rejected.

Before expiry your card can be replaced at your Sydbank branch.

If you lose your card or if you suspect that someone has gained knowledge of your PIN or that someone is using your card – call +45 44 89 29 29 immediately and state:

- your name
- your address
- the name of your bank
- your card number or CPR number.

Your card will be blocked and cannot be used.

If you are abroad and have problems with your card – call your Sydbank branch or the Bank's main number: +45 70 10 78 79. Outside banking hours, call +45 44 654 654.

How to use the PIN memoriser

Write the name of the card in the grey oblong space. Choose 4 of the coloured squares in a pattern you can always remember. Do not mark the squares with a pen or the like. There are 40 squares. Write the numbers from 0 to 9 so that each number is written in 4 arbitrary squares. Write your PIN in the 4 squares that you have chosen. Destroy the letter containing your PIN when you have filled in the PIN memoriser.

Remember

The memoriser is only safe if you are the only one who can see the pattern containing your PIN.

Therefore be sure to write all 40 numbers (including your PIN) in exactly the same way. New PIN memorisers are always available at your Sydbank branch.

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