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# Rules for use - Sydbanks Net- and Mobilbank

Through Sydbanks Net- and Mobilbank, you get access to a number of functions. For instance, you can contact Sydbank or your advisor, and you can gain an overview of your accounts and custody accounts. In addition, you can add functions matching your business volume with Sydbank - for instance the possibility of executing payments.

The rules for Sydbanks Net- and Mobilbank is supplemented by special rules for individual functions. The rules for Sydbanks Net- and Mobilbank and the special rules for the individual functions supplement Sydbank's General terms and conditions as well as the eBanking rules ( Netbank Privat rules), which are available at our website.

## 1. Privacy policy

Sydbank collects and processes data about you when you use Sydbanks Net- and Mobilbank. You can read more about Sydbank's privacy policy on [sydbank.dk](https://sydbank.dk). In Sydbanks Net- and Mobilbank we use automatic decisions, including profiling to select which products we want to show you. This may imply that you will not be shown products which do not fulfil the conditions to obtain, for instance because you are not included in the target group. You can always see our full product range at [sydbank.dk](https://sydbank.dk), and you may always consult an advisor at Sydbank about your possibilities of obtaining a specific product.

Sydbank collects and processes data about you when you use Sydbanks Net- and Mobilbank. You can read more about Sydbank's privacy policy in Information on the processing of your personal data at Sydbank at [sydbank.dk](https://sydbank.dk)

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

When you accept the terms and conditions for Sydbanks Net- and Mobilbank - Payments and Transfers, you also accept that Sydbank 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 take place for purposes that are necessary for you to use the self-service functions activated, for instance, execution of payments and preparation of payments overviews.

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

By contacting Sydbank, 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 Sydbanks Net- and Mobilbank - Payments and Transfers.

If you would like to learn more about how we process your personal data, we refer to our full personal data policy at [sydbank.dk](https://sydbank.dk).

## 3. Personal security solution

You must use MitID to log on to Sydbanks Net- and Mobilbank.

When you log on, using the app, you must establish a six-digit code of your own choice, which you must use subsequently for logon and approval of payments. The code can only be used on the phones and tablets that you have linked to the solution.

If you need to change your six-digit code of your own choice, you must do this before logging on to the app and by using MitID. You must also use MitID if you wish to use a new phone or tablet.

MitID is provided by MitID partnership, and you can always see the current rules applying to MitID on [www.mitid.dk](https://www.mitid.dk).

If you have a telephone/tablet that supports the use of a biometric solution, for instance, TouchID or FaceID, you can use this biometric solution to remember your code to the extent that Sydbanks Net- and Mobilbank supports this kind of use. You can activate the biometric solution under "Settings" in Sydbanks Net- and Mobilbank.

#### 4. Prevent misuse

Your user ID, your password and MitID app, code token and chip are personal and must not be disclosed or used by others than yourself. Consequently, your user ID, your password and MitID app, code token and chip must be stored in such a way that they are not disclosed to others.

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.

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

#### 5. Technical requirements

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, the app will however, for a limited period, be able to run on older versions of an operating system.

#### 6. Cookies

Sydbank uses cookies and similar technologies. Cookies are used for technical, statistical as well as marketing purposes.

You can at any time change or withdraw your consent under "Profile" in Sydbanks Net- and Mobilbank.

For further details of Sydbank's use of cookies and similar technologies and information of how you delete cookies, please see [sydbank.dk/contact/cookies](https://sydbank.dk/contact/cookies).

#### 7. Power of Attorney

You may in writing authorise another person to access your accounts with Sydbank or parts of them. The person must be a client with Sydbank and a user of Sydbanks Net- and Mobilbank - Payments and Transfers.

Such authorisation must be granted on power of attorney forms for Sydbank's ebanking in order to be valid.

Subject to the above conditions, you may also be granted a power of attorney and gain full or partial access to other clients' accounts. A power of attorney is effective, until you notify Sydbank 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 at the coming of age of the principal.

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. However, the principal under a power of attorney or the bank may have decided that certain functions are not be available for the agent under a power of attorney.

The access of a custody account holder to trade various types of securities also applies to an agent, if any.

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 Sydbank.

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. You should be aware that an agent under the power of attorney may be authorised on your behalf to select and deselect hard-copy prints.

#### 8. Communication with the bank

Via Sydbanks Net- and Mobilbank, you can write to your branch or advisor using a safe and encrypted connection.

#### 9. Fees

The bank's fees are listed on the price list, which is available on [på sydbank.dk/privat/selvbetjening/netbanken/priser](https://sydbank.dk/privat/selvbetjening/netbanken/priser)

The list of fees will state when the fees are paid.

The fees will be stated in your account entries, in your statements of account and in your account charges in Sydbanks Net- and Mobilbank.

#### 10. Changes to the rules

Sydbank may change the Rule for Use and the rules for the functions of Sydbanks Net- and Mobilbank without notice provided that the changes are of no disadvantage to you.

In other cases, Sydbank may change the Rules for Use and the rules for the functions of Sydbanks Net- and

Mobilbank by giving two months' notice. Changes made for security reasons and changes relating to the limits for payments per 24-hour period will be effective without notice.

You will in your inbox be notified of changes to the Rules for Use and the rules for the functions in Sydbanks Net- and Mobilbank.

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 of the rules will be deemed accepted, unless you inform Sydbank 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.

#### 11. Overview of Agreements

In Sydbanks Net- and Mobilbank, you will find a list of the agreements you have entered into and the consent you have given.

#### 12. Termination

Your access to Sydbanks Net- and Mobilbank will immediately be terminated in full or in part if Sydbank suspects unauthorised use by yourself or someone else of the functions, security threats in general or if you default on your commitment or account(s) or part of them with Sydbank.

In the event of your death or the death of a principal under a power of attorney, access to Sydbanks Net- and Mobilbank will be blocked.

#### 13. Blocking

You are obliged without delay to block Sydbanks Net- and Mobilbank, if you suspect or become aware of any unauthorised use of or attempts of unauthorised use of the functions of Sydbanks Net- and Mobilbank, or if you lose your mobile unit.

When you block Sydbanks Net- and Mobilbank, you block Sydbanks Net- and Mobilbank and all its functions.

During the opening hours of Sydbank, you can block the functions of Sydbanks Net- and Mobilbank by

contacting one of the bank's branches or by telephoning Sydbank's Hotline at +45 74 37 25 98.

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 Sydbank in order to unblock your access. You must hand in or submit the form to Sydbank, when you wish to have your access unblocked. You cannot have a function unblocked by Hotline.

You should be aware that blocking of functions in Sydbanks Net- and Mobilbank will not automatically block your MitID. You can read about blocking of MitID on [www.mitid.dk](http://www.mitid.dk).

#### 14. Complaints against Sydbank

If you are dissatisfied with the Sydbank, please contact your branch.

If you disagree with a decision, you may file a complaint with the complaints officer of the bank, who can be contacted at [klageansvarlig@sydbank.dk](mailto:klageansvarlig@sydbank.dk) or by phone at +45 74 37 20 90. To learn more, please see [sydbank.dk/klager](http://sydbank.dk/klager).

Subsequently, you may file a complaint with the Danish Financial Complaint Board (Det finansielle ankenævn), Store Kongensgade 62, 2. Sal, DK-1264 Copenhagen K, [www.fanke.dk](http://www.fanke.dk).

You can also use the EU Commission's online complaints portal at [paa www.ec.europa.eu/odr](http://paa.www.ec.europa.eu/odr). This is in particular relevant if you are a consumer domiciled in another EU country. If you file a complaint through the complaints portal, you must provide information about Sydbanks e-mail address: [klageansvarlig@sydbank.dk](mailto:klageansvarlig@sydbank.dk).

The following authorities oversee the bank's compliance with the Danish Act on Payments (Lov om betalinger):

- The Danish Financial Supervisory Authority (Finanstilsynet) ([www.finanstilsynet.dk](http://www.finanstilsynet.dk))
- The Danish Consumer Ombudsman (Forbrugerombudsmanden) ([www.forbrugerombudsmanden.dk](http://www.forbrugerombudsmanden.dk))
- The Danish Competition and Consumer Authority (Konkurrence- og Forbrugerstyrelsen) ([www.kfst.dk](http://www.kfst.dk))

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## 15. Support

Sydbanks Net- and Mobilbank can be used on all days. Sydbanks Net- and Mobilbank may, however, be closed the night between Saturday and Sunday between 02:00 pm and 06:00 pm and all other days between 03:00 pm and 05:00 pm.

Sydbank's Hotline can offer you advice and answer your questions relating to the use of the functions of Sydbanks Net- and Mobilbank.

Please feel free to contact Sydbank's Hotline by phone at +45 74 37 25 98 or by email at [hotline@sydbank.dk](mailto:hotline@sydbank.dk) if you have any questions or need guidance.