

Sydbank's terms and conditions applying to customers holding custody accounts

In mid-June we informed Alm. Brand Bank's customers about the new charges and terms & conditions that will enter into force on 18 September 2021. The documents we referred to in our letter are listed below.

The contents as well as areas where the terms and conditions of Alm. Brand Bank and Sydbank differ significantly are shown under each document.

Charges – administration of securities and securities trading

See the Tariff of Charges (in Danish only): sydbank.dk/prisbog

Here you can see the Tariff of Charges – charges and fees as regards safe custody, administration and trading of securities – via your adviser, Sydbank Netbank or Sydbank Mobilbank.

What's new:

Sydbank's price structure and charges and fees differ as regards securities trading as well as safe custody and administration of securities.

Sydbank's Terms and Conditions of Securities Trading

[Sydbank's Terms and Conditions of Securities Trading](#)

Here you can see how the Bank receives securities orders, when we are open to receive orders (including public holidays) and which trading methods we offer. In addition you can see how we fix the price of orders if a bid/offer price is not available and how we settle securities orders.

What's new:

Sydbank offers immediate transactions in selected shares, bonds and units. As a general rule immediate transactions in shares are possible until 10pm.

Direct stock exchange transactions are possible in selected markets at Nasdaq Nordic. Other foreign shares are traded via foreign business partners. Orders for securities may be placed via your branch during business hours where the Bank's employees offer advice or provide assistance by telephone. Orders may be placed in Sydbank Netbank, Sydbank Mobilbank or Online Banking during the business hours of the systems.

List of Sydbank's Business Partners – Securities Trading

[List of Sydbank's Business Partners – Securities Trading](#)

Here you can see a list of the investment funds and financial service providers with which Sydbank cooperates. In this connection the Bank may receive agency commission. Cooperation agreements and agency commission help to ensure that the Bank can offer a wide range of suitable investment products as well as a higher level of service and additional services than the Bank would otherwise be able to offer. The list shows APR by security, including indirect transaction costs as well as any agency commission paid to Sydbank. Since the Bank receives commission you have access to a number of offers of additional investment-related services.

For more details of our services, see sydbank.dk/kvalitetsforbedrendeservice.

Sydbank's Execution Policy

[Sydbank's Execution Policy](#)

Here you can see how Sydbank executes your orders for securities and other financial instruments. Sydbank may be the counterparty in a transaction with you – as has been the case with Alm. Brand Bank.

At sydbank.dk we regularly update a separate list of Sydbank's most important execution venues, ie the business partners with whom Sydbank cooperates or the exchanges where Sydbank trades directly.

Sydbank's Terms and Conditions for Custody Accounts

[Sydbank's Terms and Conditions for Custody Accounts](#)

Here you can see how we hold in safe custody and handle Danish and foreign securities.

The terms and conditions describe issues regarding Danish securities at VP Securities and foreign securities held in safe custody at our business partners. You can also read about events such as new issues and bonus shares.

What's new:

Danish securities will continue to be held in safe custody at VP Securities while foreign securities will be held in safe custody at one of Sydbank's foreign business partners.

When we send you information about possibilities of new issues and bonus shares, you must contact the Bank if you are interested.

Sydbank's Conflicts of Interest Policy

[Sydbank's Conflicts of Interest Policy](#)

Here you can see how Sydbank describes a conflict of interest, how conflicts can occur, which steps Sydbank has taken to prevent and manage them and how conflicts of interest can be managed.

Client Categorisation

[Client Categorisation](#)

When it comes to investments banks are required to categorise their customers on the basis of the level of investor protection they enjoy. You have previously been informed of the client category you belong to. Read about the investor protection you enjoy as a retail client, as a professional client, as an elective professional client and as an eligible counterparty.

Risk-labelling

[Risk-labelling](#)

A list showing the level of risk and complexity of different types of securities divided into green, yellow and red securities.

In future changes in terms and conditions will be updated on our website

[Here you can see the terms and conditions in force from time to time.](#)