

Terms and Conditions – Sydbank Mastercard Dankort

(Valid from October 2021)

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Terms and Conditions – Sydbank Mastercard Dankort

(Valid from October 2021)

1. Terms and Conditions – Mastercard Dankort

General information

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 customers unless otherwise expressly agreed between the parties or determined by Sydbank.

The following additional terms and conditions apply to the use of Mastercard Dankort cards, as a physical card, as a virtual card as well as Mastercard Dankort på mobilen unless otherwise specified.

A glossary of the terms used is provided on page 13.

2. Card use

Mastercard Dankort is a payment instrument that can be used in Denmark and abroad. The card can be used as a cash card and a payment card.

In Denmark, according to current legislation, you can always choose whether you wish to pay with the Mastercard part or the Dankort part of your Mastercard Dankort card if the merchant accepts both types of cards.

With regard to the Mastercard part of the card all transactions are checked against the account balance and therefore it can only be used when there are sufficient funds in the account.

Mastercard Dankort cards may be issued in connection with an account with Sydbank, see however 16.

Mastercard Dankort på mobilen can only be used to make purchases at physical merchants that accept contactless cards.

You can use the Mastercard part as a virtual card for online shopping, eg payment of Brobizz.

You may not use your card for illegal purposes, including the purchase of goods and services that are illegal according to legislation in the country in question.

Your account statement will always show whether a payment was processed as a Mastercard or a Dankort transaction. Please note that using Mastercard abroad may involve a fee and that the transaction amount will be deducted from your spending limits as regards the Mastercard part of the card. This is also the case when you pay with the Mastercard part in Denmark or use the card in eg Apple Pay and other similar wallets and digital payment solutions, see 2.6.

2.1 Cash withdrawals

You can use your Mastercard Dankort card to withdraw cash at most Danish and foreign ATMs. The maximum amount withdrawable appears from the Tariff of Charges, see also 2.5. Local restrictions may mean that a minimum fee is charged several times. Please note that it is customary outside Denmark to show ID in the form of a passport when withdrawing cash.

2.2 Purchases

You can use a Mastercard Dankort card to pay for goods and services at merchants in Denmark and abroad that accept Mastercard cards and/or Dankort cards. You can also use your card to make online purchases, to make purchases by mail and telephone order and to pay at self-service machines.

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

If you use the Mastercard part of your card to make purchases abroad, you may be asked to choose whether you wish to pay for your purchase in local currency or in Danish kroner, see 20.4.

Sydbank and Nets assume no responsibility if a merchant refuses to accept Mastercard Dankort as a means of payment.

2.3 Information on use of the Mastercard part abroad

Information on the use of the Mastercard part in various countries is available at Sydbank and at [mastercard.dk](https://www.mastercard.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. When you use the Mastercard part of your card, the amount is reserved in your account as soon as Sydbank 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 debited to your account immediately if you use the Dankort part. If you use the Mastercard part the amount is reserved immediately and it will be withdrawn on the following banking day.

When payments or withdrawals are made in foreign currency, the amount will be translated into Danish kroner, see the Tariff of Charges.

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2.5 Spending limits – Mastercard Dankort

Contactless functionality, Mastercard Dankort på mobilen or virtual Mastercard

If you use the contactless functionality, a maximum limit determines whether your PIN must be entered. Maximum limits are available in the Tariff of Charges.

Limits may be changed and you will not be notified unless the amount is increased or reduced by 50% or more within a calendar year.

If a transaction exceeds the current amount limit, you will be asked to enter your PIN – either on the payment terminal or alternatively to approve the payment on your mobile phone. You may also be asked to enter your PIN even though the amount is within the current amount limit.

2.6 Games and lotteries

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

2.7 Amount limits/fees

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

The Mastercard part of your Mastercard Dankort card has an overall limit for purchases and withdrawals applying per day and in any 30-day period, including limits on the maximum amount withdrawable from banks and ATMs per day. The spending limits appear from Sydbank's Tariff of Charges.

The daily withdrawable limits using the Dankort part and the maximum amounts per withdrawal are also stated in the Tariff of Charges.

Please note that a fee may be charged when you withdraw cash. The fees appear from the Tariff of Charges.

In addition individual merchants may set limits on card use.

2.8 Electronic messages

If you have disclosed your mobile phone number or email address to Sydbank, you will receive a text message or email from Sydbank informing you of purchases made with the Mastercard part of the card at foreign webshops, merchants and ATMs. This will enable you to quickly find out if your card or your card information is misused abroad.

The first time you use your card at a physical merchant or at an ATM in an EU country, you will receive information about the transaction and the FX fee charged by Sydbank on the basis of the exchange rate fixed by the European Central Bank. If you travel to several EU countries and pay in different currencies you may receive multiple messages.

2.9 Loyalty programmes

The Dankort part of the card can be linked to various loyalty programmes. Your Dankort card may only be linked to loyalty programmes that have been approved by Nets. You can see which loyalty programmes have been approved here: dankort.dk/Pages/Loyalitetskort.aspx.

3. Use of Mastercard Dankort cards

3.1 Payment

Before approving a payment or withdrawal, you must always ensure that the amount shown on for instance the terminal or sales slip is correct. Payments that you have approved cannot be revoked. See however 8 and 9 on reversal of payments.

When making purchases or withdrawals, you should always ensure that you obtain a receipt. The receipt must indicate eg the date, amount and part of your card number. You must ensure that the amount matches the amount withdrawn or the purchase made and that the date is correct. You should save the receipt until you have checked that the correct amount has been debited to your account, see 7.

Some self-service machines do not issue a receipt when a payment is made. If you have made online purchases, you should make a screen print showing the amount payable.

When a payment is made, information on your card is used to execute the payment. Your card data is read using the chip, the magnetic stripe or via a wallet on your phone. When the contactless functionality of your card is used, data is read using the chip, and when you make a payment using a wallet, data is read via your mobile phone. When shopping online or taking out a subscription, you will need to enter information from your card (card number, expiry date and security code), see 3.3 and 3.4.

When entering your PIN or using other personalised security features, you must ensure that others cannot gain access to this information.

3.2 Other payment issues

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 the terminal has read your card or when you subsequently press "Godkend" (approve).

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

If you use your Mastercard Dankort card for instance to hire a car or check into a hotel, you will usually be asked to allow the car rental company or hotel to subsequently withdraw additional amounts. You should be aware that this allows the car rental company or the hotel to subsequently debit amounts to your account, see 8.1.

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Merchants, eg car rental companies or hotels, may also reserve an amount via your card to fully or partly cover the final invoice. However you must consent to the amount reserved by a merchant.

3.3 Mastercard Dankort cards in wallets

You can store your card on an app in your mobile phone, for instance Apple Pay or Dankort app. The Dankort part of the card can only be stored in wallets approved by Nets, eg Dankort app and MobilePay.

Information and instructions about set-up and use will appear from the wallet chosen.

3.4 Online transactions and use of card number, expiry date and security code

When using your Mastercard Dankort card for online purchases, you must state your card number, the card's expiry date and security code. If the merchant is a Mastercard ID Check merchant or Dankort Secured by Nets merchant, you will normally also need to use an additional personalised security feature. The security feature consists of a password created by you for online transactions and a single-use code you receive by text message. Your password for online transactions together with the single-use code received by text message represent the merchant's guarantee that the card is in the possession of the cardholder at the time of payment. Before entering the code, you must ensure that the name of the merchant and the correct amount appear from the text message containing the code. You will also be able to use your NemID/MitID as a personalised security feature when approving a payment online.

When using your 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 or similar personalised security feature in connection with internet purchases or purchases by mail or telephone order, etc.

In your Mobilbank you can see your card number, the card's expiry date and security code.

3.5 Pre-registration of card information

You can register your card information with a merchant or with a digital wallet provider so you do not need to enter this information when shopping online. Please follow the instructions of the merchant or the digital wallet provider.

You can agree to register your card information with a merchant in connection with subscriptions or other recurring payments. The merchant will debit the agreed payments without you approving each payment. However the first payment must always be approved using the personalised security feature.

If you use your card number to pay for ongoing services, eg subscriptions, you must ensure that the merchant is notified in writing if you wish to terminate your subscription or no longer wish to use the card as a means of payment. You should always ensure that you obtain documentation when placing/cancelling an order. When making purchases you will usually obtain a receipt indicating the date, amount and card number.

3.6 Automatic update of card information

If you change your card, solutions covered by this paragraph are subject to the following:

- Your card will automatically be updated at merchants offering this service.
- Alternatively you must contact the merchant or the digital wallet provider to register the new card information if you wish to continue being able to make payment without approval.

4. Safekeeping of Mastercard Dankort cards and personalised security feature

4.1 Card

Your card is personal and may only be used by you. You may not hand over or entrust the card to anyone else. This also applies if you have registered your card in a wallet.

4.2 Personalised security feature – physical merchants and ATMs

Your personalised security feature, eg your PIN, is personal and may only be used by you. Also you must not disclose your PIN or other personalised security feature to anyone else or otherwise allow anyone to obtain knowledge of the security feature. When using your personalised security feature, you must ensure that you are not being overlooked by anyone. If you suspect that someone else may have gained access to your personalised security feature, you must contact Sydbank immediately.

PIN

You should memorise your PIN. You must not keep your PIN together with your card, write it on the card, save your PIN on your mobile phone or keep it together with your phone. Unless you have chosen to use the same PIN for several cards or agreed with Sydbank that you will receive your PIN in Netbank/Mobilbank, you will automatically receive a PIN for your card by post.

You may at a later date choose to have the same PIN for all cards issued by Sydbank – private cards as well as business cards. 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 a PIN memoriser that is available at sydbank.dk/pinkodehusker. You can also view your PIN in your Netbank/Mobilbank under "Card overview".

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5. Mastercard ID Check/Dankort Secured by Nets

5.1 Personalised security feature – online transactions

Mastercard ID Check and Dankort Secured by Nets provide an extra layer of security against the unauthorised use of card information when making transactions on the internet. This security is used in connection with online transactions and the security solution is offered by the merchant. In certain circumstances Sydbank is entitled to reject your payment if the use of an additional security feature is not offered to you by the merchant. After entering your card information, security in connection with online shopping involves using a password for online transactions as well as a single-use code that you receive by text message. The password for online transactions is created by you.

Please note that not all card transactions require Mastercard ID Check or Dankort Secured by Nets even though this is displayed on the merchant's website. Small transactions can often be made without using Mastercard ID Check or Dankort Secured by Nets.

5.2 Use of personalised security feature for online transactions

If you have disclosed your mobile phone number to Sydbank, your card will automatically be registered for Mastercard ID Check and Dankort Secured by Nets when Sydbank has ordered your card.

If you do not have a password for online transactions, you will be asked to create one for this purpose via a screen image from Nets. You will need to use this password together with a single-use code you will receive by text message.

Instead of using a password together with a text message you can also use your NemID/MitID to approve a payment, for instance where you have not disclosed your mobile number to Sydbank or your mobile number has changed.

You can change/deregister your mobile number via nets.eu/sikkernethandel or by contacting Sydbank.

You can also use NemID/MitID to register your mobile number with Nets, after which you can create a password for online transactions and receive a single-use code by text message which is necessary to make payments.

5.3 Security – card and telephone

Since your mobile phone will constitute part of the security of shopping online at merchants offering Mastercard ID Check or Dankort Secured by Nets, you must ensure that unauthorised persons do not have or cannot gain unimpeded access to your card and your mobile phone. Consequently we recommend that you use a password/code for your mobile phone. You must change/deregister your mobile phone number with Mastercard ID Check and Dankort Secured by Nets as soon as possible if you lose the mobile phone on which you receive single-use codes. If you also lose your card this must also be blocked, see 10.

6. Authority

If you would like someone else to be able to make withdrawals from your account with a Mastercard Dankort card, this person must have a power of attorney for your account and his own card with its own personalised security feature and PIN. The use of the card by the additional cardholder is subject to the same terms and conditions as those applying to you.

7. Checking account entries

You are under an obligation to check the entries on your account 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. You can also use the safe channel of communication made available by Sydbank via Netbank and Mobilbank.

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 at the time of booking. Please note the time limits in 8 and 9.

8. Reversal of payments that you have approved

When you have made a payment with your Mastercard Dankort card, see 2.2, there are some circumstances where the reversal of a payment is possible. Further information is available at sydbank.dk.

8.1 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 hiring a car or checking out of a hotel where you have agreed that the merchant may subsequently charge you for 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 where you have not approved the final amount.

8.2 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
- in other situations where the card is not read electronically but where card information (card number etc) and the per-

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sonalised security feature (eg single-use code), NemID/MitID or similar are provided to implement the transaction

- at self-service machines without using the personalised security feature

you may be entitled to a chargeback if:

- the merchant has charged an amount larger than agreed, or
- you have not received the article/service ordered, or
- you have exercised an agreed or statutory right of cancellation before the article/service was delivered.

You should first attempt to resolve the problem with the merchant before you contact Sydbank, and you must be able to substantiate that you have contacted or attempted to contact the merchant, eg by way of an email or a letter. It is a condition that you contact Sydbank and submit your complaint as soon as possible after you become or should have become aware of any unauthorised transactions. To the extent possible you must submit your complaint no later than 14 days after you become or should have become aware of your possible claim. 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 7.

Sydbank will subsequently examine your complaint. While the complaint is being examined, the disputed amount will normally be credited to your account. If your complaint proves to be unjustified, the amount will be debited to your account.

If the 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 the Tariff of Charges.

These rules apply regardless of whether you have used your physical card, your virtual card, your card in a wallet or via a digital wallet.

8.3 Reversal of payments – distance selling

As a cardholder there are several circumstances where the reversal of a payment is possible if your purchase was made online or by mail or telephone order. These may vary depending on whether you used the Dankort part or the Mastercard part to pay for the purchase. Further information is available at nets.eu/kortholderindsigelse or by contacting Sydbank.

9. 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, contributed to or made, you must contact Sydbank as soon as possible after you become (or should have become) aware of the unauthorised transaction.

When assessing whether you have contacted Sydbank in due time, Sydbank will take into account your obligation to check

your account entries regularly, see 7. Under all circumstances you must contact the Bank as soon as possible and no later than 13 months after the amount was debited to your account.

Sydbank will subsequently examine your complaint. While the complaint is being examined, the disputed amount will normally be credited to your account. 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 11. If your complaint proves to be unjustified or submitted too late, 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 due to late submission or for obtaining a copy of the sales slip, see the Tariff of Charges.

In this context please note the time limits in 8 and 9 concerning the reversal of payments. In general if you submit your complaint no later than 14 days after you become or should have become aware of your claim, you can be sure that your complaint has been made in due time.

9.1 Revocation

Mastercard Dankort transactions cannot be revoked (countermanded).

10. Your obligation to block your Mastercard Dankort card

10.1 Card

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

- you lose your physical card or your mobile device containing your Mastercard Dankort card, or
- someone obtains knowledge of one of your personalised security features, eg your PIN, or
- you discover that your Mastercard Dankort card has been misused, or
- you suspect that the card has been copied, or
- you have other reasons to suspect misuse of your Mastercard Dankort card.

Outside banking hours you must block your card by calling +45 44 232 232, which provides a 24-hour service. You must state your name, address and possibly your card number or civil registration number to have the card blocked immediately.

You can also block your card via Netbank/Mobilbank.

When Sydbank has been informed that your card is missing or that someone else knows your PIN, you will receive notification stating the reason for and the time of the blocking. If you find the card again, you must contact Sydbank to agree on what action to take.

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Your card will also be blocked if Sydbank has reasonable grounds for suspecting unauthorised use. When your physical card has been blocked you cannot use any virtual card or Mastercard Dankort på mobilen linked to this card.

If Sydbank is informed that you have lost your mobile phone, Mastercard Dankort on your mobile phone will be blocked. This will not have any immediate effect on your physical card.

10.2 Cards in wallets

As with physical cards you must block your card in a wallet if:

- you lose your mobile phone
- you discover that your card in a wallet has been misused
- you have other reasons to suspect misuse of your card in a wallet.

Outside banking hours cards in wallets must be blocked by calling Nets on tel +45 232 232, which provides a 24-hour service. When contacting Nets, you must state your name, address, the name of your Sydbank branch and your account number or civil registration number to have the card blocked immediately.

When your card in a wallet has been blocked, you will be informed of the reason for and the time of the blocking. If your mobile phone with a blocked card in a wallet is found, you must contact Sydbank to agree on what action to take. If an unauthorised person obtains knowledge of your PIN for the wallet(s) in which you have registered your card, you must change the PIN as soon as possible. Follow the instructions in the wallet. Then contact Sydbank for further information on what action to take.

11. Your liability – misuse of Mastercard Dankort cards

11.1 If an unauthorised person has used your Mastercard Dankort card, Sydbank will cover the loss unless the loss is comprised by 11.2-11.6 below. Sydbank must prove that the loss is covered by 11.2-11.6. Rules regarding your liability are stipulated in the Danish Act on Payments (Act no. 652 of 8 June 2017).

11.2 If an unauthorised person has used your Mastercard Dankort card and a personalised security feature has been used in this connection, you may have to cover up to DKK 375 of the total loss (excess). The total amount payable by you is DKK 375 if several of your cards with the same personalised security feature (eg PIN), private cards as well as business cards, are misused in connection with the same event, provided however that all cards are blocked simultaneously.

11.3 You are liable for losses of up to DKK 8,000 if an unauthorised person has used your Mastercard Dankort card and a personalised security feature has been used in this connection, and:

- you have failed to notify Sydbank as soon as possible after having learned that the card or your mobile phone

with Mastercard Dankort på mobilen was missing or that the security feature has come to the knowledge of an unauthorised person, or

- you have disclosed the PIN to the person responsible for its unauthorised use and you did not realise or should not have realised that there was a risk of misuse, or
- the unauthorised use has been made possible as a result of your gross negligence.

However the total amount payable by you is DKK 8,000 if several of your cards with the same security feature, private cards as well as business cards, are misused in connection with the same event, provided however that all cards with the same security feature are blocked simultaneously.

11.4 You are liable for the loss in full if your personalised security feature has been used in connection with the misuse under the following conditions:

- You have disclosed the security feature to the person responsible for the unauthorised use of the Mastercard Dankort card and you realised or should have realised that there was a risk of misuse.

11.5 You are moreover liable for the loss in full if you have acted fraudulently or intentionally failed to fulfil your obligations in accordance with the Terms and Conditions, including to keep the card and or mobile phone safe, see 4, to protect the security feature, see 4.1, and to block the card, see 10.

11.6 If you have several cards with the same security feature, private cards as well as business cards, the unlimited liability under 11.4 and 11.5 applies to each card that has been misused.

11.7 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.

Moreover you are not liable if you were unable to discover the loss, the theft or the unauthorised acquisition of the personalised security feature prior to the unauthorised use.

In addition you are not liable for the unauthorised use of the card if it is caused by the actions of Sydbank's employees, agents or branches or an entity to which the Bank's activities have been outsourced or the inaction of any of these.

In accordance with the Danish Act on Payments Sydbank is liable for your loss if the payee knew or should have known that the use of the card was unauthorised.

In accordance with the Danish Act on Payments Sydbank is also liable if you suffer a loss as a result of unauthorised use where Sydbank does not demand use of a personalised security feature unless you have acted fraudulently.

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You are only liable for losses caused by the unauthorised use of the card by another individual if the transaction has been registered and booked correctly at the Bank.

12. Sydbank's rights and liability

12.1 Sydbank's right to block your Mastercard Dankort card

Sydbank is entitled to block the use of your Mastercard Dankort card:

- if the account relating to your Mastercard Dankort card has been closed, or
- you violate the Terms and Conditions, including if you overdraw the account relating to your Mastercard Dankort card, or
- if Sydbank has been unable to implement the KYC procedure in compliance with anti-money laundering legislation, or
- your Mastercard Dankort 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 physical cards relating to the account are returned.

When your Mastercard Dankort card has been blocked, Sydbank will notify you of the reason for and the time of the blocking. In case of suspected or actual misuse or security threats, Sydbank or Nets may contact you by phone, text message or other safe means of communication.

Please note that the Bank, merchants, Nets or others will never ask you to disclose your NemID/MitID, your PIN or other personalised security feature, eg your password for online transactions or the single-use code received by text message.

12.2 Card replacement

Sydbank is entitled to replace your card at any time.

12.3 Industrial disputes

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

12.4 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.

13. Expiry

13.1 Your Mastercard Dankort 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. Any virtual Mastercard Dankort card or Mastercard Dankort på mobilen will expire simultaneously with the card to which they are linked. Before the card expires, you will receive a new card or be notified that the new card is available at your Sydbank branch. When you receive a new card you must store your virtual Mastercard Dankort card, if any, where you have registered your card number as well as store it on your mobile phone again.

13.2 Replacement of personalised cards

If you have a personalised card 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 Sydbank's card design system, the same image will be used free of charge for you
- after approx 18 months following upload, you will receive Sydbank's standard card without an image.

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

14. 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, Sydbank may charge a fee for terminating the agreement, see the Tariff of Charges.

If the agreement (card) is terminated by you or Sydbank, you must return the physical card to Sydbank. You must delete Mastercard Dankort på mobilen in your wallet and delete the account numbers at the websites where you may have registered them. If you send your Mastercard Dankort card by post to Sydbank, you must cut it in half before sending it.

15. Issue of Mastercard Dankort cards

Mastercard Dankort cards are issued subject to individual assessment, see 16. A card is usually issued for four years at a time. The expiry date is embossed on the card. The card will be forwarded by ordinary post to the address registered by Sydbank. If a cardholder resides outside Denmark, the Nordic countries, Europe, Switzerland or Lichtenstein, the card will be forwarded by courier for security reasons at the account holder's expense.

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The card will usually be sent no later than four business days after the card is ordered. Rush orders will be sent one business day after the card is ordered if ordered before 13:00. Otherwise the card will be sent two business days after it is ordered.

If you have ordered a personalised card, the delivery time will however be up to 14 business days.

16. Assessment of card applicants

A Mastercard Dankort card is issued subject to individual assessment.

17. Changes in the Terms and Conditions

The Terms and Conditions and the Tariff of Charges may be changed subject to two months' notice if such change is to your disadvantage. Any changes that are to your advantage may be made without notice. You will be notified of any changes by letter or electronically. You are obliged to inform Sydbank of any changes in your postal and/or email address as well as mobile number, if any, and you are responsible for not receiving notification of changes if you have failed to inform Sydbank of any change in your email address, mobile number and/or postal address.

If changes to the Terms and Conditions are made, these will be considered as having been accepted unless you inform 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 new terms and conditions enter into force. If you have paid the annual card fee in advance, you will receive a proportionate refund.

18. New copy of the Terms and Conditions

If you need the Terms and Conditions, you can find them at sydbank.dk or you can contact Sydbank.

19. Complaints

If you have any complaints, you can contact Sydbank. If you do not obtain an acceptable resolution, you can contact the Danish Financial Complaint Board, St. Kongensgade 62, 2. sal, 1264 Copenhagen K, Denmark, email: sek@fanke.dk, tel +45 35 43 63 33. You can also contact the board via a link on the website of the Danish Financial Complaint Board: <https://fanke.dk/>.

Moreover you may complain to the authorities overseeing Sydbank's compliance with the Danish Act on Payments. The Consumer Ombudsman monitors disclosure requirements in connection with the implementation of payment services, rights and obligations relating to the use of payment services, the use of payment data and information about fees. The Danish Competition and Consumer Authority (www.kfst.dk) monitors the rules for fees in other respects.

If you wish to file a complaint regarding the blocking of your card, you can also contact Sydbank. If you do not obtain an acceptable resolution with Sydbank, you can file a complaint with the Danish Data Protection Agency, Carl Jacobsensvej 35, 2500 Valby, Denmark (www.datatilsynet.dk).

General information about where to direct a complaint is available on the Danish FSA's website: www.finanstilsynet.dk/forbrugerinformation/her-kan-du-klage.

20. Fees and currency conversion

20.1 Sydbank's fees

An annual card fee may be charged and is payable in advance. The fee is debited to your account, see the 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.

Fees for unjustified complaints or for complaints submitted too late, see 8, also appear from the Tariff of Charges.

20.2 Card use fees at merchants

In Denmark and the EU it is illegal to charge retail customers a fee for using their Mastercard Dankort cards at physical shops as well as at online merchants.

Outside Denmark and the EU merchants may charge a fee when the card is used.

20.3 Conversion rates when using the card abroad

Purchases and withdrawals made abroad are converted into Danish kroner, see the 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 official exchange rates depending on where the rate is obtained.

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20.4 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 so that the amount you pay is in Danish kroner.

Before you give your approval, the merchant must inform you of the fees charged and the 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 Sydbank has no influence on the conversion rate used by the merchant.

Specific rules apply to Dynamic Currency Conversion (DCC) within the EU. When making a withdrawal from an ATM in an EU country or withdrawing euro from an ATM, you are entitled to information about the FX fee by the ATM owner for DCC. The fee must be disclosed relative to the exchange rate between Danish kroner and euro published by the European Central Bank so that you can decide whether it is an advantage for you to accept the offer to convert your withdrawal to Danish kroner at the time of withdrawal.

20.5 Refund of fees

If your Mastercard Dankort card is terminated in the middle of a fee period owing to important changes in the terms and conditions of use of Mastercard Dankort to your disadvantage or owing to termination of the agreement by you or Sydbank, you will receive a proportionate refund of the fee paid. If you terminate the account relationship after the card fee has been paid, the card fee will be refunded provided your notice of termination is received no later than 14 days after the expiry of the existing card and the new card has not been used, however always less any costs incurred by Sydbank in connection with the termination. If Sydbank's termination is due to your breach of agreement, the fee paid will not be refunded by Sydbank.

21. Consent to the use, storage and disclosure of information

By accepting these Terms and Conditions and using the card you consent to the processing of personal data. When your card is used, information such as the card number, amount, date of card use as well as place of use is considered as personal data.

Information about you is processed solely as required for your use of the card as agreed, including for the execution of payments. The information is processed in accordance with the data protection rules, including the EU's General Data Protection Regulation (Regulation (EU) 2016/679 of the European Parliament and of the Council). The information is passed on by the merchant to Sydbank. The information is stored by the merchant, the merchant's bank/Nets and Sydbank.

The information is used in the Bank's bookkeeping, in bank statements and in relation to any subsequent error correction. When you use the Mastercard part of your Mastercard Dankort card, the information used to execute your payment will also be stored by Mastercard, which is obliged to store and process the information in accordance with the EU's General Data Protection Regulation. 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. In connection with registration for Mastercard ID Check and Dankort Secured by Nets, your mobile number will be passed on to and stored by Nets in order to send single-use codes.

You may at any time revoke your consent to the processing of your personal data by contacting Sydbank. However if you revoke your consent, please note that you will no longer be able to use the card.

If you have any questions regarding the processing of your personal data, you are more than welcome to email Sydbank's Data Protection Officer at dpo@sydbank.dk.

If you wish to file a complaint about the processing of your personal data, you can contact Sydbank's Data Protection Officer at dpo@sydbank.dk or the Danish Data Protection Agency, Carl Jacobsensvej 35, 2500 Valby, Denmark, (ddt@datatilsynet.dk).

22. Registration of blocked Mastercard Dankort cards

When your Mastercard Dankort card is blocked, see 10 and 11, the card will be blocked for use in the authorisation systems of Nets and Mastercard/Europay to the extent that Sydbank finds it necessary in order to prevent unauthorised use. The card will also be blocked if Sydbank has reasonable grounds for suspecting unauthorised use.

23. Guarantee Fund

As a customer of Sydbank you are to a certain extent protected against losses through the Guarantee Fund (Danish guarantee scheme for depositors and investors). You can read about the scope of the coverage at sydbank.dk or at gii.dk.

24. Right of cancellation – retail clients

Section 18 of the Danish Act on Certain Consumer Contracts 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.

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Right of cancellation

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

As a general rule the cancellation period runs from the date you entered the agreement, eg signed the agreement or placed your order. Under the Danish Act on Certain Consumer Contracts 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, Friday following 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 can be made to your Sydbank branch. If you wish to secure documentation that you have exercised your right of cancellation in time, you can 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. Sydbank 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 that has already been performed.

Lapse of right of cancellation

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

25. Useful advice – Mastercard Dankort

Even though Mastercard Dankort cards are one of the safest means of payment, they are occasionally misused. You can help to make them even more secure by following the advice below.

Before use

- Consider your Mastercard Dankort card as cash. Keep it safe at home as well as away from home. For instance, 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. PIN memorisers are available at sydbank.dk/pinkodehusker.
- Never disclose your PIN or other personalised security feature to anyone else – including Sydbank or the police. It is personal and no one else must know it.

- Do not use your PIN as a password in other contexts.
- Protect the devices on which you have installed eg your digital wallet. Make sure that the device is updated with the most recent version at all times and that a password/code is required to open your mobile phone.
- It is important that you have an antivirus programme which is kept updated, an operating system which is kept updated and that you use common sense when surfing on the internet, reading mails etc.

During use

- Protect your PIN when entering it. Make sure that you are not overlooked by anyone.
- Decline assistance from "friendly helpers" when using your card.
- Never let anyone else use your card, your PIN or other personalised security feature – even if you are present yourself.
- Check the total amount on the terminal or screen.
- Never sign a receipt before the total amount has been filled in.
- Remember your receipt and save it for when you check your statement.
- Take care of the card's magnetic stripe. The information in the card's magnetic stripe may be destroyed if the card is too close to magnetic fields such as magnetic bag clasps and certain electronic equipment.

After use

- Check your account entries via Netbank/Mobilbank.
- Check regularly that you have not lost your card.
- Take immediate reaction and contact Sydbank as soon as possible if your card is missing,
- if you suspect that it has been misused, or
- if you suspect that someone knows your PIN.

26. Useful advice – Mastercard Dankort abroad

Use your PIN with care

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

Remember your passport or other photo ID

Foreign banks will often ask to see your passport if you wish to make withdrawals over the counter. You may also be required to provide proof of your identity at merchants.

If your Mastercard Dankort card is missing or stolen – or if you suspect that someone knows your PIN or that someone is using your card/card number without authorisation, contact Sydbank immediately, or – phone +45 44 232 232. You must state your name, address, that your bank is Sydbank as well as your card number or civil registration number. Your card will be blocked immediately and cannot be used.

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Read more on the internet

Further information on payment cards and useful advice is available at:

- dankort.dk
- nets.eu/dk

Contact Sydbank

Always use the secure method of communication recommended by Sydbank – eg via Netbank or Mobilbank or by phone – when contacting Sydbank. By communicating with Sydbank in this way you protect yourself against anyone spying on your correspondence.

27. Useful advice – online transactions

Transactions involving Mastercard Dankort cards can be made as safely on the internet as in an ordinary shop. If you wish to use your Mastercard Dankort card to shop online, you must decide whether to use the Mastercard part of the card or the Dankort part of the card. On the back of your card you can see which card number belongs to which part of the card. You must enter your card number, the card's expiry date and sometimes the card's three-digit security code. In addition you can see the card information in your Mobilbank.

Mastercard ID Check and Dankort Secured by Nets provide an extra layer of security against the unauthorised use of card information when making transactions on the internet.

28. General advice – online 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 web 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 must check your account regularly. If there are entries that you do not recognise, you should contact Sydbank immediately.

29. Specific advice – online transactions involving Mastercard Dankort

Protect your card number and personalised security features

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 on the internet.

You must not disclose your personalised security features (eg PIN, password for online transactions, single-use code received by text message) to anyone else or otherwise allow anyone to obtain knowledge of them.

Please note that merchants, Sydbank, Nets or others will never ask you to disclose your NemID/MitID, your PIN or other personalised security feature, eg your password for online transactions or the single-use code received by text message.

When shopping online where Mastercard ID Check or Dankort Secured by Nets is required, you should always check that the name of the merchant and the correct amount are stated in the text message received with the single-use code.

Protection of data in Denmark

All Danish internet shops must protect your payment information using encryption. Most foreign shops also use encryption and you can easily check whether the connection between your computer and online shops is secure. If the connection is secure there will be a green padlock in the lower right-hand corner of your internet browser or before the URL (web address). Do not enter your card number etc before the connection is secure. You should not shop in shops that do not use an encrypted connection.

Mastercard ID Check and Dankort Secured by Nets

– provide an extra layer of security against the unauthorised use of card information when making transactions on the internet.

Subscriptions with online shops

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

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New Mastercard Dankort card

When your card is renewed, the card will have a new expiry date and new card numbers. If you have taken out subscriptions such as Brobizz, Netflix, Rejsekort or a mobile phone subscription, you will need to inform the relevant internet shop about the new expiry date and card number so that the subscription can continue.

Where can I read more?

Further information on online transactions is available at:

- forbrugersikkerhed.dk
- forbrug.dk

30. Glossary

Abroad

The rest of the world.


Banking day

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

Card

The physical card, your card in a wallet or your virtual card.

Contactless payment

Your card has an embedded antenna connected to the card chip. It is therefore possible to make a payment without direct contact between the card and the payment terminal if the payment terminal also has the contactless functionality. You can hold the card at a distance of 0-3cm to the contactless symbol on the payment terminal. Cards and payment terminals with the contactless functionality carry the  symbol on the front.

Dankort app

A virtual version of the Dankort part of your Mastercard Dankort card that may be stored in a wallet on your mobile phone.

Dankort Secured by Nets

Dankort Secured by Nets provides an extra layer of security against the unauthorised use of card information when making transactions on the internet.

Denmark

Denmark, Greenland and the Faroe Islands.

Digital wallet

A personal software-based solution where your card information is stored for future purchases with an online merchant.

Distance selling

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

- transactions based on disclosure of the card number, eg via the internet (possibly combined with the security procedure Mastercard ID Check or Dankort Secured by Nets) or telephone orders.
- 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.

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.

Loyalty programmes

An overall term for solutions where a cardholder's card can be linked to a provider of a loyalty programme and the cardholder can subsequently earn bonus points etc or make donations when using the card.

Mastercard

A term for the Mastercard part of the physical Mastercard Dankort card and Mastercard på mobilen.

Mastercard ID Check

Mastercard ID Check provides an extra layer of security against the unauthorised use of card information when making transactions on the internet.

Mastercard International

The payment card association with which Sydbank cooperates as regards Mastercard.

Mastercard på mobilen

A virtual version of your Mastercard that may be stored in a wallet on your mobile phone.

NemID/MitID

NemID/MitID is a digital signature. You must use NemID/MitID to register for Mastercard ID Check and Dankort Secured by Nets.

Nets

Nets is the company managing eg the Dankort system on behalf of banks and is their business partner as regards Mastercard Dankort.

One PIN

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

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Password for online transactions

A password you create as your personalised security feature in connection with shopping online. The password must be used together with the single-use code.

Personalised security feature

Personalised elements made available by the card issuer to the cardholder in order to authenticate the cardholder. This could be a PIN, a password for a wallet, a fingerprint, face recognition or similar. Mastercard ID Check and Dankort Secured by Nets are also considered to be personalised security features.

PIN

The personal, secret code attached to your physical card as well as the personal, secret code chosen by you for Mastercard Dankort på mobilen.

Physical merchant

Any shop, hotel, restaurant or other place to which there is physical access and which accepts payment by Mastercard Dankort card.

Receipt

Information about a payment provided on paper or electronically.

Reference rate

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

Single-use code

A code you receive by text message on the registered mobile phone number. You will need the code to conclude online purchases from merchants offering Mastercard ID Check or Dankort Secured by Nets.

SSL

SSL is an abbreviation of Secure Sockets Layer. SSL is an encryption standard used for the protection of data in transit over the internet.

Tariff of Charges

The interest rates, fees etc in force from time to time on Mastercard Dankort. The Tariff of Charges is available at sydbank.dk and at Sydbank.

Transaction

A term for cash withdrawals or individual purchases in a shop, over the internet etc.

Unique device ID

Unique device ID is used in payment software which has been security approved according to the PCI standard and where a cardholder may store part of his card information.

When the cardholder needs to make a payment with an online merchant, the cardholder can load the saved card data and only needs to enter the security code (CVC/CVV) from the back of the payment card to approve the payment.

Wallet

A personal software-based solution where eg Mastercard Dankort på mobilen or other virtual cards are stored. Wallets are available as an app that can be downloaded to your mobile phone.

Wallet provider

A provider of wallets to be used for Mastercard Dankort på mobilen.

Tariff of Charges – Sydbank Mastercard Dankort

Annual card fee ¹⁾

Mastercard Dankort DKK 195 ²⁾

Withdrawal fees in Denmark

At Sydbank's ATMs DKK 0

At other banks' ATMs ²⁾ DKK 8

Over the counter at non-Sydbank branch ²⁾ DKK 8

Withdrawal fees abroad ³⁾

As a cash card in EU countries DKK 8

As a cash card outside EU countries 1.5% min DKK 40 ⁴⁾⁺⁵⁾

As a payment card

in Denmark and Europe DKK 0 ⁴⁾

in other countries The merchant will inform you of the fee ⁴⁾⁺⁵⁾

Other fees

Rush order DKK 250

Courier fee per delivery abroad outside the Nordic countries, the EU, Switzerland and Liechtenstein DKK 400

Replacement card, per card ⁶⁾ DKK 150

Personalised card, per image ⁶⁾ DKK 100

Reorder of PIN, per PIN DKK 50

Assistance with card activation, per card DKK 50

Handing over of card sent to the bank DKK 100

Recovery of sales slip, if sales slip is in accordance with invoiced amount, per slip DKK 200

In other instances DKK 0

Return due to insufficient funds DKK 300

Unjustified complaint, per instance DKK 250

New spending limit. Only possible as regards Mastercard part of Mastercard Dankort card DKK 100

Resetting of spending abroad (Only in exceptional cases and according to agreement with Sydbank) DKK 200

Spending limits: Sydbank Mastercard Dankort – Mastercard part

Sydbank's ATMs in Denmark during banking hours* DKK 10,000

Sydbank's ATMs in Denmark outside banking hours* DKK 5,000

Other ATMs in Denmark and abroad per day – or agreed spending limit DKK 5,000

Cash withdrawal per day DKK 10,000

Spending per day DKK 30,000

Spending in any 30-day period DKK 200,000

Withdrawal limits: Sydbank Mastercard Dankort – Dankort part

Sydbank's ATMs in Denmark during banking hours* DKK 2,000

Sydbank's ATMs in Denmark outside banking hours* DKK 2,000

Other ATMs in Denmark per day DKK 2,000

* Banking hours: All weekdays 9:00-18:00.

Payment limit using contactless functionality

The maximum limit without entering the PIN is DKK 350 per purchase.

Games and lotteries

If the card is used at merchants that predominantly offer gambling and betting services, for instance casinos, lottery ticket sellers and race tracks, a spending limit of DKK 5,000 per day may apply.

Reference rate

When the Mastercard part of Sydbank Mastercard Dankort cards is used abroad, foreign currency will be converted to Danish kroner (DKK) at the exchange rate fixed by Mastercard at any time published at nets.eu/valutakurser for the individual currency as well as an additional charge as stated below:

1. European currencies published at nets.eu/valutakurser (exchange rate on the banking day before the transaction is cleared at Nets) plus 0.17% (Mastercard surcharge) + 1.5% (Sydbank surcharge).
2. Other currencies published at nets.eu/valutakurser (exchange rate on the banking day before the transaction is cleared at Nets) plus 0.90% (Mastercard surcharge) + 2.0% (Sydbank surcharge). Exceptions may occur.

¹⁾ The annual card fee is payable in advance.

²⁾ No charge for cards issued to 18/29 Konto and Ung Privat accounts, Private Banking and Private Banking Elite accounts. Discounts possible via Sydbank Favorit.

³⁾ Not possible in connection with the Dankort part of the Mastercard Dankort card.

⁴⁾ Local restrictions may apply.

⁵⁾ Merchants outside Denmark may charge a fee in connection with purchases. The merchant will inform you of the fee.

⁶⁾ First-time replacement to a personalised Mastercard Dankort card: charges limited to own image. Discounts possible via Sydbank Favorit. Free of charge for Private Banking and Private Banking Elite.

Fees will be charged at the end of each month.

Sydbank reserves the right to change the Tariff of Charges.

Valid from October 2021

Translation

The above is a translation of the Danish "Regler for Sydbank Mastercard Dankort".

In case of doubt the Danish original applies.