
Translation: Information om forsikringsformidling

Insurance Mediation Information

Information to be provided by the Bank

When Sydbank acts as an insurance intermediary, customers must have access to information about the Bank's insurance mediation activities, including the Bank's partner companies and the terms and conditions of cooperation with such companies.

Name, address and registration

Insurance intermediary:

Sydbank A/S
Peberlyk 4
6200 Aabenraa
Denmark

Sydbank is registered as an insurance intermediary in the register of the Danish Financial Supervisory Authority (the Danish FSA). The register and information about registered insurance intermediaries can be accessed at the Danish FSA's website www.finanstilsynet.dk.

Insurance advice

Sydbank provides personal advice on Letsikring insurance taken out via Letpension. This advice is based on an objective and individual analysis.

Sydbank provides general advice on non-life insurance including travel insurance.

Partners and ownership structure

Sydbank cooperates with the following companies in connection with arranging insurance in the areas mentioned:

PFA Pension – Life and pension insurance products

Sundkrogsgade 4
2100 Copenhagen Ø
Denmark

AIG Europe – Electronics insurance, Mastercard

Danish branch of AIG Europe S.A., Luxembourg
Osvald Helmuths Vej 4
2000 Frederiksberg
Denmark

Topdanmark – Travel insurance, Mastercard

Borupvang 4
2750 Ballerup
Denmark

Sydbank does not own more than 10% of the voting rights or capital of the companies in question and these companies do not own more than 10% of the voting rights or capital of Sydbank.

Remuneration and obligations

Sydbank receives commission and other remuneration in respect of the mediation of life and pension insurance products. However Sydbank's employees do not receive commission or other directly performance-related pay in connection with the mediation of these products.

Sydbank is under a contractual obligation to use PFA Pension via Letpension only in connection with the mediation of life and pension insurance products.

Sydbank receives no commission or other remuneration in respect of the mediation of non-life insurance via Mastercard. Moreover Sydbank's employees do not receive commission or other directly performance-related pay in connection with the mediation of these insurance products.

Sydbank is under no contractual obligation to use a specific company for non-life insurance.

Guarantee scheme

Insurance taken out via PFA Pension does not constitute non-life insurance and is therefore not covered by a guarantee scheme.

Non-life insurance taken out via TopDanmark and AIG Europe is covered by a guarantee scheme.

Complaints procedure

Complaints about the Bank as an insurance intermediary may be directed to Sydbank's Complaints Officer via e-mail:

klageansvarlig@sydbank.dk.

You can also contact the Bank via telephone: +45 74372090.

Complaints by letter may be sent to:
Sydbank A/S
Attn: Complaints Officer
Peberlyk 4
6200 Aabenraa
Denmark

Translation:

The above is a translation of the Danish “Information om forsikringsformidling”. In case of doubt the Danish original will apply.