

Terms and Conditions – Sydbank Mastercard Business Debit

(Valid from October 2020)

Contents

1. Terms and Conditions – Mastercard Business
2. Card use
3. Use of Mastercards
4. Safekeeping of Mastercards and personalised security feature
5. Personalised security feature – online transactions
6. Authority
7. Checking account entries
8. Reversal of payments that you have approved
9. Reversal of payments that you have not approved
10. Your obligation to block your Mastercard
11. Sydbank's rights and liability
12. Expiry
13. Termination
14. Issue of Sydbank Mastercard Business Debit cards
15. Assessment of card applicants
16. Changes in the Terms and Conditions
17. New copy of the Terms and Conditions
18. Complaints
19. Fees
20. Consent to the use, storage and disclosure of information
21. Registration of blocked Mastercards
22. Special terms and conditions – business cards
23. Special terms and conditions – double cards
24. Special terms and conditions – family cards
25. Sydbank Mastercard Debit card benefits
26. Extract from the Danish Payment Services Act
27. Guarantee Fund
28. Useful advice – Sydbank Mastercard Debit
29. Useful advice – Sydbank Mastercard Debit abroad
30. Useful advice – online transactions
31. General advice – online transactions
32. Specific advice – online transactions involving Sydbank Mastercard Debit
33. Glossary

Tariff of Charges – Sydbank Mastercard

Terms and Conditions – Sydbank Mastercard Business Debit

(Valid from October 2020)

1. Terms and Conditions – Mastercard Business

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 all Sydbank Mastercard Business Debit cards, as physical cards as well as Mastercard på mobilen, unless otherwise specified. A glossary of the terms used is provided on page 11.

Sydbank Mastercard Business Debit cards may be issued as:

Main cards

Business Classic Debit excl travel insurance
Business Gold Debit Basic
Business Gold Debit
Business Gold Debit Plus
Business Platinum Debit

2. Card use

Sydbank Mastercard Business Debit is a payment instrument 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.

Sydbank Mastercard Business Debit cards may be issued in connection with an account with Sydbank, see however 15. Sydbank Mastercard Business Debit cards can be used as a cash card and as a payment card.

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

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

2.1 Cash withdrawals

You can use your Sydbank Mastercard Business Debit 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.

Mastercard på mobilen cannot be used to withdraw cash.

2.2 Purchases

A Sydbank Mastercard Business Debit card can be used to pay for goods and services at Danish and foreign merchants that accept Mastercard Debit cards.

You can also use the card to make online purchases. In addition you can use the card 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 your Mastercard 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 also 19.4. In addition individual merchants may have certain restrictions on use.

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

2.3 Information on use of Sydbank Mastercard Business Debit cards abroad

Information on the use of Sydbank Mastercard Business Debit cards in various countries is available at Sydbank and at mastercard.dk.

2.4 Amounts debited to your account

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

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

2.5 Spending limits - Sydbank Mastercard Business Debit

Contactless functionality or Mastercard på mobilen

If you use the contactless functionality, a maximum limit determines whether your PIN must be entered. You can see the maximum limits on your bank's website. Limits may be

Terms and Conditions

– Sydbank Mastercard Business Debit

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 prompted to enter your PIN – either on the payment terminal or you must approve the payment on your mobile phone. You may be asked to enter your PIN even though the amount is within the current amount limit.

Games and lotteries

When you use your Sydbank Mastercard Business Debit 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.

Maximum limits/fees

Sydbank Mastercard Business Debit 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 limits appear from the Bank's Tariff of Charges.

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

In addition individual merchants may set limits on card use.

2.6 Text message service

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

3. Use of Mastercards

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 also 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).

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

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, for instance a tip, you should ensure that you obtain a receipt for the full amount.

If you use your Mastercard 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.

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.

Mastercards in wallets

You can store your card on an app in your mobile phone, for instance Apple Pay. Information and instructions about set-up and use will appear from the wallet chosen.

Internet transactions and use of card number, expiry date and security code

When using the 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, 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 as a personalised security feature when approving a payment online.

When using the card for purchases by mail or telephone order, you must state your card number, the card's expiry date and

Terms and Conditions

– Sydbank Mastercard Business Debit

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

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 from 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.

As regards all solutions mentioned in 3, you must contact the merchant or digital wallet provider to register the new card information if you change your card and you wish to continue being able to make payment without approval. This will not happen automatically.

4. Safekeeping of Mastercards and personalised security feature

Your card is personal and may only be used by you. As soon as you receive the physical card, you must sign the signature strip on the back of the card. You may not hand over or entrust the card to anyone else. This also applies if you have registered your card in a wallet.

4.1 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, you will automatically receive a PIN for your card.

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 via NetBank/MobilBank under “Card overview”.

5. Personalised security feature – online transactions

Mastercard ID Check provides 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 the Bank 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 will receive by text message. The password for online transactions is created by you.

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

5.1 Use of personalised security feature for online transactions

When you have activated your new card it will automatically be registered for Mastercard ID Check if you have provided your mobile number.

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 to approve a payment, for instance where you have not disclosed your mobile number to your bank or your mobile number has changed.

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

You can also use NemID 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.

Terms and Conditions

– Sydbank Mastercard Business Debit

5.2 Security – card and telephone

Since your mobile phone will constitute part of the security of shopping online at merchants offering Mastercard ID Check, 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 number with Mastercard ID Check 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 Business Debit 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.

Remember to inform Sydbank if you would like to cancel the additional card. Sydbank will then cancel the power of attorney and send a notification of blocking/request the return of the card.

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 the Bank as soon as possible. You can also use the safe channel of communication made available by Sydbank eg via Online Banking.

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.

Please note the time limits in 8 and 9.

8. Reversal of payments that you have approved

When you have paid by Sydbank Mastercard Business Debit card, see 2.2, there are some circumstances where the reversal of a payment is possible. Further information is available at sydbank.dk.

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 becoming aware of the unauthorised transaction(s). When assessing whether you have contacted the Bank 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 two months after the amount has been debited to your account. Sydbank will subsequently examine your complaint.

9.1 Revocation

Sydbank Mastercard Business Debit transactions cannot be revoked (countermanded).

10. Your obligation to block your Mastercard

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 på mobilen, or
- someone obtains knowledge of one of your personalised security features, eg your PIN, or
- you discover that your Mastercard has been misused, or
- you suspect that the card has been copied, or
- you have other reasons to suspect misuse of your Mastercard.

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 contact Nets by fax +45 44 68 11 36. You can also block your card via NetBank/MobilBank.

When Sydbank has been informed that your physical card is missing or that someone else knows your PIN, your card will be added to a register of blocked card numbers and will be blocked via Mastercard's international authorisation system. You will receive notification stating the reason for and the time of the blocking. If you find your card again, you must contact the Bank to agree on what action to take.

Your card will also be added to the register of blocked card numbers and will be blocked if Sydbank has reasonable grounds for suspecting unauthorised use. When your physical card has been blocked you cannot use Mastercard på mobilen linked to this card.

When Sydbank is informed that you have lost your mobile device, your Mastercard på mobilen on this device will be blocked. This will not have any immediate effect on your physical card.

Terms and Conditions

– Sydbank Mastercard Business Debit

11. Sydbank's rights and liability

11.1 Sydbank's right to block your Mastercard

Sydbank is entitled to block the use of your Mastercard if:

- the account relating to your Mastercard has been closed, or
- you violate the Terms and Conditions, including if you overdraw the account relating to your Mastercard,
- the Bank has been unable to implement the KYC procedure in compliance with anti-money laundering legislation, or
- your Mastercard 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 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, by text message or by other safe means of communication.

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

11.2 Blocking – additional benefits

The travel insurance and other additional benefits provided with your card will cease 90 days after your card is blocked unless before such time the card is reactivated or a new Mastercard under the agreement is issued. However the travel insurance and other additional benefits may be cancelled sooner if the agreement has been terminated by you, the account holder or Sydbank before such time or your Mastercard expires before such time.

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 Mastercard 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 the Bank'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 Mastercard outside Denmark. If an industrial dispute relates solely to a dispute outside Denmark, you will still be able to use your Mastercard 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.

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. Your Mastercard på mobilen expires simultaneously with the card to which it is 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 Mastercard you must store it on your mobile phone again. If a new card is not issued, the travel insurance and other additional benefits will cease on the expiry date stated on the card.

13. Termination

Sydbank may terminate the agreement subject to one day's 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 Sydbank's Tariff of Charges. If the agreement is terminated by you or Sydbank, you must return the physical card to the Bank. You must delete your Mastercard på mobilen in your wallet. If you return the card by post, you must cut it in half before sending it. Any insurance provided with a Sydbank Mastercard Business Debit card will lapse at the same time as the cancellation of the main card. Additional cards issued in connection with your Sydbank Mastercard Business Debit card are cancelled together with the cancellation of the main card and upon expiry of the additional card.

14. Issue of Sydbank Mastercard Business Debit cards

Cards are issued subject to individual assessment, see 15.

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.

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 1pm. Otherwise the card will be sent two business days after it is ordered.

Terms and Conditions

– Sydbank Mastercard Business Debit

15. Assessment of card applicants

Cards are issued subject to individual assessment.

16. 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 the Bank 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.

17. New copy of the Terms and Conditions

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

18. 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, (sek@fanke.dk), tel +45 35 43 63 33. You can contact the board via a link on the website of the Danish Financial Complaint Board: <https://fanke.dk/det-finansielle-ankenaeavn/indgivelseafklage/>. 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: <https://www.finanstilsynet.dk/forbrugerinformation/her-kan-du-klage>.

19. Fees

19.1 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.

19.2 Card use fees

Banks and merchants may charge a fee when your card is used. Danish merchants that charge a fee in connection with card use must inform you of this fee prior to payment. Danish merchants may not charge a fee for physical payment transactions between the cardholder and the merchant.

19.3 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 several official exchange rates depending on where the rate is obtained.

19.4 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 the Bank's exchange rate and that the Bank 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 additional charge by the ATM owner for DCC. The additional charge must be disclosed relative to the exchange rate between DKK and EUR 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.

Terms and Conditions

– Sydbank Mastercard Business Debit

19.5 Refund of fees

If your Sydbank Mastercard is terminated in the middle of a fee period owing to important changes in the terms and conditions of use of Sydbank Mastercard 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.

20. 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 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.

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, 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 at dt@datatilsynet.dk.

21. Registration of blocked Mastercards

When Sydbank or Nets has blocked a card, 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.

22. Special terms and conditions – business cards

22.1 Obligations on the part of the business

The business is liable for all claims arising from issue and use of the card. The liability of the business is however limited under section 100 of the Danish Act on Payments, see 26, where a third party is responsible for the unauthorised use of the card.

When an employee ceases to be employed by the business, notification must be given to Sydbank. Furthermore the business must confiscate the card, cut it in half and send it to Sydbank.

The cardholder is jointly and severally as well as directly liable for all claims resulting from his use of the card if one of the following situations arises in relation to the business:

- initiation of negotiations for a composition
- request for restructuring
- initiation of negotiations for debt restructuring
- filing of a petition for bankruptcy
- the business otherwise ceases to exist and you are unable to establish that at the time when the card was used you neither had nor ought to have had:
- insight into the overall financial affairs of the business
- any knowledge that one of the above situations might occur.

If any of these situations occur, you must notify Sydbank immediately. You may not use the card and you must cut it in half immediately and return it to Sydbank.

22.2 Your obligations

If your use of the card is neither directly nor indirectly in the interest of the business, you will be held jointly and severally liable as well as directly liable for use of the card.

23. Special terms and conditions – double cards

Double cards are issued as private cards in connection with a business card. The cardholder of a double card is covered by the travel insurance provided with the business card.

Terms and Conditions

– Sydbank Mastercard Business Debit

24. Special terms and conditions – family cards

If one or several family cards have been issued in relation to the card account, see 6, each cardholder of a family card is authorised to use the card account with his Sydbank Mastercard Debit card. As an account holder you are liable as guarantor assuming primary liability for all spending and related costs on the card account, regardless of whether the payments/withdrawals have been made with a family card or your own card. At the same time a cardholder of a family card is personally liable for his use of the card.

The private card is a precondition for having a family card issued and also a precondition for the travel insurance under the family card being valid. If you no longer wish for a cardholder of a family card to be able to use your card account, you must notify Sydbank immediately after which the card will be blocked. In addition the card must be cut in half immediately and returned to Sydbank. The authority ceases upon the death of the account holder.

25. Sydbank Mastercard Business Debit benefits

Sydbank offers Sydbank Mastercard Business Debit cardholders special benefits that Sydbank negotiates with its suppliers, including insurance packages of varying scope and coverage depending on the type of Sydbank Mastercard Business Debit card. These advantages may vary over time and may be limited to certain periods. At the end of the Terms and Conditions you can see an overview of what is covered by the individual card types, and the complete insurance terms and conditions are available at sydbank.dk. The terms and conditions are also available at your Sydbank branch.

26. Extract from the Danish Payment Services Act

100.-(1) Unless otherwise provided by subsections (2)-(5), the payer's payment services provider shall be liable to the payer for any loss resulting from the unauthorised use by others of a payment service. The payer shall only be liable pursuant to subsections (3)-(5) if the transaction is correctly recorded and entered in the accounts, cf. however (2).

(2) The payer is liable without limit for any loss arising as a consequence of the payer having acted fraudulently or wilfully neglecting to fulfil his obligations under section 93.

(3) Except where a more extensive liability is prescribed by subsection (4) or (5), the payer shall be liable up to a limit of DKK 375 for any loss resulting from the unauthorised use by others of the payment service if the personalised security features of the payment service have been used.

(4) Except where a more extensive liability is prescribed by subsection (5), the payer shall be liable up to a limit of DKK 8,000 for any loss resulting from the unauthorised use by others of the payment service if the payer's provider establishes that the personalised security features of the payment service have been used, and:

1. the payer has failed to notify the payer's provider as soon as possible after having learned that the payment instrument belonging to the payment service was missing or the unauthorised person had gained knowledge of the personalised security features,
2. the payer has wilfully passed on the personalised security features to the person responsible for its unauthorised use without the matter being covered by subsection (5), or
3. the unauthorised use was made possible as a result of the payer's gross negligence.

(5) The payer shall be liable without limit for any loss arising from the unauthorised use by others of the payment service where the personalised security features of the payment service have been used and the payer's provider establishes that the payer has wilfully disclosed the personalised security features to the person responsible for the unauthorised use, and that this has occurred under circumstances where the payer realised or should have realised that there was a risk of misuse.

(6) Notwithstanding subsections (3)-(5), the payer's provider shall be liable for unauthorised use which takes place

1. after the provider has been notified that the payment instrument belonging to the payment service is missing, that an unauthorised person has obtained knowledge of the personalised security features, or that for other reasons the payer wishes to have the payment instrument blocked,
2. as a result of the actions of any of the provider's employees, agents or branches or an entity to which the provider's activities have been outsourced or the inaction of any of these, or
3. because the provider has not taken appropriate measures, cf. section 94(1)2.

(7) Notwithstanding subsections (3)-(5), the payer's provider shall also be liable if the provider does not demand strong customer authentication unless the payer has acted fraudulently. The payee or his provider must refund all losses incurred by the payer's provider if the payee or his provider has failed to use strong customer authentication. 1 and 2 will not apply to services covered by section 1(5) and section 5(14)-(16).

(8) Notwithstanding subsections (3)-(5), the payer's provider shall also be liable if the payer was unable to discover the loss, theft or the unauthorised acquisition of the payment instrument belonging to the payment service or the personalised security features belonging to the payment service prior to the unauthorised use.

Terms and Conditions

– Sydbank Mastercard Business Debit

(9) Notwithstanding subsections (3)–(5), the payer's provider shall also be liable if the payee knew or should have known that the use of the payment service was unauthorised.

(10) Subsections (1)–(9) shall also apply to electronic money except where it is not possible for the payer's provider of electronic money to block the payment account or the payment instrument.

27. Guarantee Fund

As a customer of the Bank 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.

28. Useful advice – Sydbank Mastercard Debit

Most Danes have one or more payment cards. Even though payment 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 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/pinkode-husker.
- Never disclose your PIN or other personalised security feature to anyone else – including the Bank 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 Online Banking.
- Check regularly that you have not lost your card.
- Take immediate action if your card is missing
- if you suspect that it has been misused, or
- that someone knows your PIN.

Contact Sydbank as soon as possible.

29. Useful advice – Sydbank Mastercard Debit 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 cash withdrawals over the counter. You may also be required to provide proof of your identity at merchants.

If your Sydbank Mastercard Debit 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:

- tel +45 44 232 232
- fax +45 44 68 11 36

You must state your name and 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.

Read more on the internet

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

- www.crimprev.dk
- www.dankort.dk
- www.nets.eu/dk

Contact Sydbank

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

Terms and Conditions

– Sydbank Mastercard Business Debit

30. Useful advice – online transactions

Transactions involving Sydbank Mastercard Debit cards can be made as safely on the internet as in an ordinary shop. If you wish to use your Sydbank Mastercard Debit card to shop online, you must enter your card number, the card's expiry date and sometimes the card's three-digit security code. Mastercard ID Check offers you an extra layer of security against unauthorised use of card information when shopping online.

31. 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 of the details of the purchase. Also remember to save the web address of the shop and the page where 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.

32. Specific advice – online transactions involving Sydbank Mastercard Business Debit

Protect your card number and your 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.

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

Please note that merchants, your bank, Nets or others will never ask you to disclose your NemID, 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" 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 the online shop 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.

Subscriptions with online shops

When you take out a subscription, you allow the internet shop to transfer amounts from your Sydbank Mastercard Debit 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.

New Sydbank Mastercard Business Debit card

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

Where can I read more?

Further information on online transactions is available at:

- www.forbrugersikkerhed.dk
- www.forbrug.dk

33. Glossary

Abroad

The rest of the world.

Account holder

The business for which the card account has been opened.

Banking day

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

Business card

A Sydbank Mastercard Debit card that is used to pay for a cardholder's expenses (primarily travelling and entertainment expenses) which the cardholder pays on behalf of his place of employment/business. See also 2.2 on special liability for business cards.

Terms and Conditions

– Sydbank Mastercard Business Debit

Card

The physical card or your card in a wallet.

Cardholder

The person to whom a Sydbank Mastercard Business Debit card has been issued.

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.

Denmark

Denmark, Greenland and the Faroe Islands.

Digital wallet

A personal software-based solution where your card information is stored for future purchases with a physical merchant or 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 telephone orders
- transactions based on disclosure of the 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.

Double card

A Sydbank Mastercard that is issued in connection with a business card and that is used to pay for a cardholder's personal expenses. The cardholder of a double card is covered by the travel insurance provided with the business card. The double card includes the benefits mentioned in 23.

Dynamic Currency Conversion

Is used by some merchants and in some ATMs 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.

Family card

An additional private Sydbank Mastercard Debit card which a cardholder of a private card (double card) may have issued to his spouse/cohabiting partner. The family card can only be issued to the same account as the double card. The cardholder of a family card is authorised to use the card account with

his Sydbank Mastercard Debit card. The physical family card is identical to the private card.

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 physical card and Mastercard på mobilen.

Mastercard Business Debit

A cash and payment card that can be used in Denmark and abroad to pay for a cardholder's expenses (primarily travelling and entertainment expenses) which the cardholder pays on behalf of his place of employment/business. All transactions are checked against the account balance and therefore the card can only be used when there are sufficient funds in the account.

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 a physical private or business card which can be added to a wallet approved by your bank on a mobile device such as a smartphone or a tablet. You can then use it for contactless payments via your wallet at physical merchants.

NemID

NemID is a digital signature. A technical distinction is made between Bank NemID and OCES NemID but both types may be used to register for Mastercard ID Check.

Nets

Nets and Nets Corporate manage eg the Dankort and Visa/Dankort systems on behalf of banks and are their business partners as regards Mastercard.

Nets Corporate

The acquirer for Mastercard.

One PIN

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

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.

Terms and Conditions

– Sydbank Mastercard Business Debit

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 online transactions, a single-use code received by text message, a password for a wallet, a fingerprint, face recognition or similar. Personalised security features are used for instance to execute transactions with payments at physical merchants (eg PIN). Mastercard ID Check is also considered to be a personalised security feature.

Physical merchant

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

PIN

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

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. You will need the code to conclude online purchases from merchants offering Mastercard ID Check.

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 fees etc in force from time to time on a Sydbank Mastercard. The Tariff of Charges is available at sydbank.dk and at your local branch.

Transaction

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

Wallet for use at physical merchants

A personal software-based solution enabling you to make payments using Mastercard on your mobile or other virtual cards at physical merchants.

Tariff of Charges – Sydbank Mastercard Business Debit

Annual card fee¹⁾

Mastercard Business Debit

Classic excl insurance	DKK 245
Gold Basic	DKK 645
Gold	DKK 855
Gold Plus	DKK 1,345
Platinum	DKK 1,895
Double card ²⁾	DKK 195
Family card ³⁾	DKK 195
Gold (Basic, Gold or Plus)/Platinum excl travel insurance ⁴⁾	DKK 150

Sydbank Mastercard Debit card spending limits⁵⁾

Card type	Classic	Gold Basic	Gold	Gold Plus	Platinum
Sydbank's ATMs in Denmark within banking hours*	DKK 10,000	DKK 10,000	DKK 10,000	DKK 10,000	DKK 10,000
Sydbank's ATMs in Denmark outside banking hours*	DKK 5,000	DKK 5,000	DKK 5,000	DKK 7,000	DKK 10,000
Other ATMs in Denmark and abroad per day – or agreed spending limit.	DKK 5,000	DKK 5,000	DKK 5,000	DKK 7,000	DKK 10,000
Spending limit per day	DKK 30,000	DKK 30,000	DKK 30,000	DKK 50,000	DKK 100,000
Spending limit in any 30-day period	DKK 200,000	DKK 200,000	DKK 200,000	DKK 200,000	DKK 400,000

*Banking hours: all weekdays from 9am to 6pm

Use of contactless functionality – Sydbank Mastercard Debit

For contactless payments via Sydbank Mastercard (all card types), the spending limit for purchases at merchants without using the PIN is DKK 350 per purchase

Withdrawal fees

In Denmark

In Sydbank's ATMs	No charge
At other banks' ATMs ^{5) 6)}	DKK 8
As a payment card ⁷⁾	The merchant will inform you of the fee

Abroad^{5) +7)}

As a cash card in EU countries	DKK 8
As a cash card outside EU countries	1.5%, min DKK 40
As a payment card	The merchant will inform you of the fee

Tariff of Charges – Sydbank Mastercard Business Debit

Other fees

Rush order	DKK 250
Replacement card, if damaged (Mastercard and the additional card Priority Pass)	DKK 150
Courier fee per delivery abroad outside the Nordic countries, the EU, Switzerland and Liechtenstein	DKK 400
Recovery of sales slip If sales slip is in accordance with invoiced amount	DKK 200
Unjustified complaint, per instance	DKK 250
Reorder of PIN per PIN	DKK 50
Lounge access for Platinum cardholders The first 10 visits per year are free. Fee per subsequent visit	DKK 150
Lounge access for Platinum cardholder companion, per visit	DKK 150
New spending limit	DKK 100
Resetting of spending (only in exceptional cases and according to agreement with Sydbank)	DKK 200

Reference rate

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

1. European currencies published at www.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 www.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.

Sydbank reserves the right to change the Tariff of Charges.

Valid from March 2020

- 1) The annual card fee is payable in advance.
- 2) Cannot be issued in connection with Mastercard Classic Debit.
- 3) Only issued in connection with a double card.
- 4) Can only be issued if the client already has a Sydbank Mastercard Business Debit card with travel insurance or a Sydbank Mastercard Private card or Business credit card with travel insurance.
- 5) Local restrictions may apply.
- 6) Fees will be charged at the end of each month.
- 7) Foreign merchants and all Danish and foreign internet shops may charge a fee in connection with purchases. The merchant will inform you of the fee.

Translation

The above is a translation of the Danish "Regler for Sydbank Mastercard Business Debit". In case of doubt the Danish original applies.

This document does not describe the full details of the insurance. Complete information is provided in the insurance terms and conditions, which are available at www.sydbank.dk/privat/daglig-oekonomi/rejseforsikring/skade.

Please note that the insurance does not necessarily include all the covers described in this document. The policy documentation shows exactly what is covered and what is not.

What is this type of insurance?

Sydbank's Mastercard travel insurance covers trips up to a duration of 30 days. For instance you will have assistance around the clock in case you fall ill, suffer injury or need other help abroad.



What is insured?

- ✓ Illness and medical expenses
- ✓ Home transportation
- ✓ Accompaniment and emergency compassionate visit
- ✓ Curtailment
- ✓ Assault
- ✓ Rental of other holiday accommodation
- ✓ Cancellation insurance
- ✓ Replacement trip and holiday compensation
- ✓ Compensation for lost purpose in connection with physical activities

Add-ons

- Optional add-on of additional travel days
- Extended cancellation insurance



What is not insured?

Here are some examples of what is not covered by the insurance:

- ✗ Baggage and Flight delays
- ✗ Trips outside Europe



Are there any restrictions on cover?

- ! If you have a chronic or pre-existing illness that is not stable or if you have been ill or suffered any injury recently, the illness/injury is not usually covered because the insurance makes reservations regarding such claims. Ask for a medical assessment to find out if or how you are covered during your trip.
- ! The insurance covers up to the maximum amounts specified in the insurance terms and conditions.
- ! **Private cards:** Covers holiday trips only
Business cards: Covers holiday trips for all insured. Business trips are covered for cardholder only.



Where am I covered?

The insurance covers all of Europe.



What are my obligations?

If you need non-emergency assistance before or after a trip you can report a claim at www.sydbank.dk or call Travel Claims on +45 44 74 70 61.

If you need emergency assistance on a trip you can contact Emergency Travel Help Desk on +45 44 74 50 00 or email: travel@topdanmark.dk.



When and how do I pay?

The insurance is automatically included when you have a Sydbank Mastercard with insurance.



When does the cover start and end?

The insurance provides cover from when your Mastercard has been ordered and as long as the card is active.



How do I cancel the agreement?

The insurance will cease on termination of the Sydbank Mastercard card agreement, irrespective of whether the card agreement is terminated by Sydbank or by the cardholder.

This document does not describe the full details of the insurance. Complete information is provided in the insurance terms and conditions, which are available at www.sydbank.dk/privat/daglig-oekonomi/rejseforsikring/skade.

Please note that the insurance does not necessarily include all the covers described in this document. The policy documentation shows exactly what is covered and what is not.

What is this type of insurance?

Sydbank's Mastercard travel insurance covers trips up to a duration of 60 days. For instance you will have assistance around the clock in case you fall ill, suffer injury or need other help abroad.



What is insured?

- ✓ Illness and medical expenses
- ✓ Home transportation
- ✓ Accompaniment and emergency compassionate visit
- ✓ Curtailment
- ✓ Assault
- ✓ Rental of other holiday accommodation
- ✓ Cancellation insurance
- ✓ Replacement trip and holiday compensation
- ✓ Compensation for lost purpose in connection with physical activities
- ✓ Crisis assistance
- ✓ Summoning in the event of special circumstances
- ✓ Evacuation
- ✓ Search
- ✓ Rescue
- ✓ Bail and legal costs
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Compensation in the event of scheduled airline failure (holiday)
- ✓ Baggage
- ✓ Baggage delay
- ✓ Missed departure
- ✓ Flight delays and cancelled flights
- ✓ Personal accident

Add-ons

- Optional add-on of additional travel days
- Extended cancellation insurance



What is not insured?

Here are some examples of what is not covered by the insurance:

- ✗ The insurance does not cover any direct or indirect damage as a result of the conditions in an area to which travel is advised against by the Danish Foreign Ministry.
- ✗ The accident insurance does not cover injuries resulting from mountain climbing, parachuting, and climbing with equipment.



Are there any restrictions on cover?

- ! If you have a chronic or pre-existing illness that is not stable or if you have been ill or suffered any injury recently, the illness/injury is not usually covered because the insurance makes reservations regarding such claims. Ask for a medical assessment to find out if or how you are covered during your trip.
- ! The insurance covers up to the maximum amounts specified in the insurance terms and conditions.
- ! **Private cards:** Covers holiday trips only
Business cards: Covers holiday trips for all insured. Business trips are covered for cardholder only.



Where am I covered?

The insurance covers worldwide.



What are my obligations?

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- ✓ Crisis assistance
- ✓ Summoning in the event of special circumstances
- ✓ Evacuation
- ✓ Search
- ✓ Rescue
- ✓ Bail and legal costs
- ✓ Personal liability
- ✓ Legal expenses
- ✓ Compensation in the event of scheduled airline failure (holiday)
- ✓ Baggage
- ✓ Baggage delay
- ✓ Missed departure
- ✓ Flight delays and cancelled flights
- ✓ Personal accident
- ✓ Replacement car
- ✓ Supplement to comprehensive motor insurance on rental car
- ✓ Cover of excess on car rental
- ✓ Employee replacement (Business cards only)

Add-ons

- Optional add-on of additional travel days
- Extended cancellation insurance



What is not insured?

Here are some examples of what is not covered by the insurance:

- ✗ The insurance does not cover any direct or indirect damage as a result of the conditions in an area to which travel is advised against by the Danish Foreign Ministry.
- ✗ The accident insurance does not cover injuries resulting from mountain climbing, parachuting, and climbing with equipment.



Are there any restrictions on cover?

- ! If you have a chronic or pre-existing illness that is not stable or if you have been ill or suffered any injury recently, the illness/injury is not usually covered because the insurance makes reservations regarding such claims. Ask for a medical assessment to find out if or how you are covered during your trip.
- ! The insurance covers up to the maximum amounts specified in the insurance terms and conditions.
- ! **Private cards:** Covers holiday trips only
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Where am I covered?

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