

# Rules for Sydbanks eBanking - private

Sydbanks eBanking is the general term used for the electronic self-service functions offered by Sydbanks NetBank and Sydbanks MobilBank.

The rules for Sydbanks eBanking are common to all Sydbanks electronic self-service functions (in the following referred to as functions), and they are supplemented by special rules for the individual functions, which deviate from the rules for Sydbanks eBanking. The rules for Sydbanks eBanking and the special rules for the individual functions supplement Sydbank's Terms and Conditions.

## 1. General information

Instructions and information on the technical conditions for applying the functions of Sydbanks eBanking are available together with operating data at [sydbank.dk](http://sydbank.dk).

## 2. Registration

You can sign up for one of more functions in Sydbanks eBanking and [sydbank.dk](http://sydbank.dk), in Sydbanks NetBank or by contacting your Sydbank branch.

Depending on the function you sign up for, you can use the function immediately after you have signed up or once you receive a message from Sydbank.

The first time you use a function in Sydbanks eBanking, you must electronically accept the rules for Sydbanks eBanking and/or the special rules applying to the function.

If you are under 18, you will only be allowed limited access to the functions in Sydbanks eBanking.

## 3. Cookies

Sydbank uses cookies and similar technologies in our electronic self-service functions. We do so for statistical and technical reasons.

If you set your browser to block cookies, it is not possible to log in to Sydbanks NetBank.

In Sydbanks NetBank and Sydbanks MobilBank we prepare statistics anonymously to make our self-service

solutions even better. Read more about Sydbank's use of cookies and how to delete them: [sydbank.dk/omsydbank/vilkaar/generelle](http://sydbank.dk/omsydbank/vilkaar/generelle)

## 4. Credit rating

Whether you will be allowed access to the functions in Sydbanks eBanking depends on an individual credit rating of your commitment with Sydbank. Sydbank is not obliged to allow you access to the functions in Sydbanks eBanking, and Sydbank may decide to only offer you specific functions or part of these.

## 5. Power of attorney

Powers of attorney must be executed using an electronic power of attorney form to Sydbanks eBanking and are valid until Sydbank has been notified in writing of the revocation.

You may in writing authorise another person to access your accounts or part of them with Sydbank. The person must be a customer of Sydbank and must have signed up for Sydbanks eBanking.

Once you have signed up for Sydbanks eBanking you may also get access to other people's accounts or part of them by means of a power of attorney.

You can grant or receive a written power of attorney for joint accounts or part of them, if you are a joint owner of the account and all joint owners of the account sign the power-of-attorney form and submit it to Sydbanks eBanking.

If you are under 18, you cannot be granted a power of attorney for other people's accounts but you can be allowed access to specific functions in Sydbanks eBanking.

We delete the access of an agent under a power of attorney to accounts of persons under 18 at the 18th birthday of the principal under the power of attorney.

Transactions performed by an agent are binding as if the transaction had been performed by the principal. The power of attorney granted by the principal to the agent is of no concern to Sydbank.

## Translation: Regler for Sydbanks eBanking - privat

The agent is basically allowed access to the same functions as the principal, but a few functions will not be available to the agent.

If you have authorized another person to access your commitment/accounts or safe-custody accounts, this person also has access to NetBoks which contains both historical and future documents. The person can also choose between receiving and not receiving paper statements in the same way as you can

### 6. Personal security solution

Certain functions in Sydbanks eBanking require that you apply a personal security solution.

Basically, NemID is used, which is provided by Nets DanID A/S.

If you do not already have NemID, you will get NemID which is to be applied as Sydbanks security solution in connection with registration for certain functions in Sydbanks eBanking.

The NemID conditions 1-3 form part of the rules on the use of Sydbanks eBanking. You may view the existing NemID rules at [nemid.nu](http://nemid.nu) at any time. The NemID conditions 1-3 can be seen below.

If you state your mobile phone number in connection with registration for or use of the functions in Sydbanks eBanking, Sydbank saves your mobile phone number for administrative purposes and Sydbank passes on the mobile phone number to Nets DanID A/S, which administers NemID.

If you get a new mobile phone number, it is your responsibility to change your mobile phone number in Sydbanks NetBank and Nets DanID A/S' website [nemid.nu](http://nemid.nu).

If, at a later point in time, you wish to use NemID to provide your digital signature or you would like support in connection with this function, please contact Nets DanID A/S via the website [nemid.nu](http://nemid.nu) or your local "Borgerservice" (citizen service centre).

If for this function you need another type of personal security solution, this will appear from the special rules applying to the function.

### 7. Transactions in your accounts

In Sydbanks eBanking you have access to your present and future accounts in Sydbank.

You can basically see all your accounts and you can make arrangements relating to your accounts with Sydbank in the same way as when you contact Sydbank in other ways. However, Sydbank may have decided to only allow you limited access.

If you are under 18, you can only see accounts in your name and make arrangements in relation to accounts where the deposited amounts are generated by independent employment unless your guardian or guardians has/have accepted in writing that you can operate all other accounts.

Part of your commitment may be subject to limitations in authority.

Sydbanks eBanking allows you to implement payments at a maximum amount of 500.000 DKK per 24-hour period to a third party regardless of the payments being performed from your own accounts or from accounts that you are authorised to operate.

If you are under 18, you can implement payments in the amount of a maximum of 30.000 DKK per 24-hour period from your own accounts.

You may have to approve certain transfers and payments more than once. This may be prompted by enquiry from the Bank or by an SMS code sent to you. If you receive an SMS code this must be entered in NetBank in order for the transaction to be approved.

If you have registered a mobile phone number with the Bank this is the number that we will use. You can see the mobile phone number in NetBank. You are responsible for updating your mobile phone number in NetBank if it changes.

In the event of other limitations to the application of the individual functions, the limitations appear from the special rules applying to the function.

### 8. Electronic signatures on agreements

Your NemID is your electronic signature and it is legally binding in the same way as your signature on a physical agreement. Therefore your NemID is personal and must not be used by others.

There may be a deadline by which an agreement must be signed in the NetBank. If you do not sign the agreement by this date, the agreement will no longer be available in NetBoks.

## Translation: Regler for Sydbanks eBanking - privat

Electronically signed agreements will be saved in your NetBoks.

### 9. Coverage requirements

Sydbank is not obliged to execute your payments from accounts for which there are insufficient funds to cover the amount.

Sydbank may refuse to receive payment orders from you if there are insufficient funds in the account from where the payment is to be executed.

### 10. Support

Sydbanks Hotline is hosted by employees who can offer you advice and answer your questions relating to the use of functions in Sydbanks eBanking.

You can contact Sydbanks Hotline at phone number +45 74 37 25 10 or you can forward a mail to [hotline@sydbank.dk](mailto:hotline@sydbank.dk).

You can see the opening hours of Sydbanks Hotline on [sydbank.dk](http://sydbank.dk).

### 11. Blocking

You are obliged without delay to block the functions of Sydbanks eBanking, if you suspect or become aware of abuse or the possibility of abuse or attempted abuse of the functions of Sydbanks eBanking.

You can always block the functions of Sydbanks eBanking by contacting one of Sydbank's departments or Sydbanks Hotline. Other possibilities of blocking the function(s) that you wish to block appear from the special rules.

A function cannot be unblocked by Sydbanks Hotline. In order to unblock a function you must contact your Sydbank branch.

You should be aware that blocking of functions in Sydbanks eBanking does not automatically block your NemID. You can read about blocking of NemID at [nemid.nu](http://nemid.nu).

### 12. Your responsibility for private accounts

The responsibility for unauthorised use of Sydbanks eBanking follows the rules laid down in the Danish Payment Services Act. If you are under 18, the responsibility for unauthorised use furthermore follows the

rules pertaining to minors' liability to pay damages in the Danish Guardianship Act.

You are liable up to the sum of 1,100 DKK for losses arising from other people's unauthorised use of your access to the functions of Sydbanks eBanking, where a personal security solution has been used.

You are liable up to 8,000 DKK for losses arising from other people's unauthorised use of the functions in Sydbanks eBanking, if Sydbank documents that a personal security solution was applied, and you

- have failed to notify Sydbank as soon as possible after having learned that a personal security solution has been lost or has come to the knowledge of the unauthorised individual
- disclosed the details for a personal security solution to the person who has used the function without authorisation, or
- by gross negligence enabled unauthorised use

You are liable without limit for losses arising from unauthorised use of Sydbanks eBanking by others, where a personal security solution was used and you disclosed the details about your personal security solution to the person who made the unauthorised use of the function where you realised or should have realised that there was a risk of abuse.

You are also liable without limit for losses where you have acted fraudulently, intentionally failed to fulfil your obligations to protect your personal security solution or where you have failed to block the functions in Sydbanks eBanking.

After you have realised or should have realised the unauthorised use, you must without delay submit your objection against the unauthorised use or your suspicion in this respect to Sydbank. 13 months after the unauthorised use you can in no circumstances raise an objection.

Sydbank considers your objection and meanwhile we will normally credit your account with the amount temporarily. If it is not another person's unauthorised use of Sydbanks eBanking, we will debit your account with the amount again. Sydbank may claim interest subject to the interest rate applying to the account in the period in which the amount was temporarily deposited to your account.

## Translation: Regler for Sydbanks eBanking - privat

In Sydbanks assessment as to whether you should have been aware of the unauthorised use, we take into account that the Bank issues monthly statements of account to your NetBoks, and that you have access to transactions in Sydbanks eBanking.

You are only liable for losses arising from the unauthorised use of Sydbanks eBanking by other people where the transaction has been correctly registered and booked with Sydbank.

You are not responsible for unauthorised use of Sydbanks eBanking, which takes place after you have blocked the function(s) of Sydbanks eBanking.

In accordance with the Danish Payment Services Act Sydbank is liable for your loss if the payment recipient knew or should have known that Sydbanks eBanking had been subject to unauthorised use.

### 13. Liability for business accounts

Sydbank is not liable for losses on business accounts as a result of any misuse of Sydbanks eBanking or any misapplication of the functions of Sydbanks eBanking.

Linking business accounts in Sydbanks eBanking is at your own risk. You may cover the risk by taking out insurance.

Retail accounts applied for business purposes are considered to be business accounts and are consequently covered by liability as regards business accounts.

The account holder is liable for losses suffered by Sydbank as a result of the unauthorised use of business accounts in Sydbanks eBanking.

### 14. Changes to the rules

Sydbank will change the rules of the functions of Sydbanks eBanking without notice provided that the changes are of no disadvantage to you.

For any other instances, Sydbank will change the rules of the functions in Sydbanks eBanking subject to two months' notice at sydbank.dk, unless the changes are for security reasons and relate to the spending limits per 24-hour period, which will be effective without notice.

Any changes of the rules will be deemed accepted, unless you inform Sydbank before the date of the changes coming into force that you do not wish to be bound

by the new rules. If you do not wish to be bound by the new rules, the Agreement will be terminated with effect from the date when the new rules come into force.

You will be informed about any changes by letter or electronically, for instance in NetBoks.

You may be asked to accept the changed rules when logging on or the first time you use the function after the change has come into effect.

### 15. Default, termination and cancellation

Your access to Sydbanks eBanking will be terminated without delay and orders will not be executed if Sydbank suspects your or another person's misuse or abuse of the functions in Sydbanks eBanking, or if you default on your commitment or part of it with Sydbank.

In the event of your death or the death of the principal, or where you or the principal are/is administered in bankruptcy, file(s) for debt restructuring or debt rescheduling or initiate(s) some other form of insolvency proceedings, the access to Sydbanks eBanking will immediately be closed and orders will not be executed.

Sydbank can close your access to the functions in Sydbanks eBanking subject to two months' notice.

You can always cancel the functions of Sydbanks eBanking in writing and without notice.

### 16. Fees

Fees incurred on use of functions in Sydbanks eBanking appear from the price list available in the NetBank and at sydbank.dk. Any fees are payable quarterly.

### 17. Right of cancellation

You may cancel this Agreement subject to the Danish Consumer Protection Act within 14 days after the Agreement was signed. You can read about this in Sydbanks vilkår for fortyrdelsesret (Information on the right of cancellation), which is available in your Netbox and at sydbank.dk.

### 18. Complaints against the Bank

If you have any reason to file a complaint against the Bank, please contact Sydbank's complaints officer. If a complaint is not upheld, complainants may contact Pengeinstitutankenævnet (the Danish Complaint Board of Banking Services) or the Danish Consumer Ombudsman.

## Sections 1-3 in NemID conditions for online banking and public digital signatures

### 1. Introduction

NemID is a security solution that you can use for accessing your online banking service, public authority websites and private websites. You can also use NemID for providing your digital signature.

NemID comprises a user ID, a password and a code card that indicates the one-time passwords (called codes) you must use together with your user ID and your password.

For the IVR solution (Interactive Voice Response) you receive your codes via your telephone.

You also have the option of having an electronic code token to indicate your codes. However, you will still need to retain your code card, as there are some situations in which you will need to use it.

If you wish to use NemID as a public digital signature you also need a linked OCES certificate for NemID. OCES stands for Offentlige Certifikater til Elektronisk Service (Public certificates for digital service).

The conditions below apply to the use of NemID. If you only want to use NemID for your online banking service, you only need to read through Sections 2 and 3. The use of your NemID for your online banking service is otherwise regulated by your online banking agreement. This will also make clear to what extent the rules on liability in the Danish Payment Services Directive (Beta-lingstjenesteloven) apply.

If you also wish to use NemID as a public digital signature, please read through Sections 2, 3 and 4.

You can also find the conditions at [www.nemid.nu](http://www.nemid.nu) and [www.nets-danid.dk](http://www.nets-danid.dk)

DanID refers to Nets DanID A/S, CVR 30838460.

Unit refers to the unit from where NemID is used, e.g. PC, mobile phone or tablet.

### 2. Obligation

When you use NemID to carry out actions, e.g. to provide your digital signature, you obligate yourself towards the recipient in the same way as you do when you sign a document physically.

### 3. Conditions for the use of NemID

#### 3.1. Registration for NemID

When you register for NemID, you are obligated to provide sufficient and correct information.

#### 3.2. Storing user ID, password and code card/code token

Please note that:

- your user ID, password and code card/code token must be stored securely to prevent others from using them
- you may not disclose your password or your codes, and you may not hand over your code card/code token to others
- you may not scan your code card, enter the codes on external media or in any other way copy the codes or store them digitally
- you are not allowed to write down your password
- you may not store the password together with your code card/code token or write the password on your code card/code token.

#### 3.3. Security when using NemID

You must make sure that:

- your user ID, password and code card/code token are only used by you and only in accordance with the conditions
- others cannot read your password when you enter it
- you use NemID on a computer where the operating system, Internet browser and other programmes are regularly updated with the latest security updates.

You must regularly check that you have not lost your code card /code token and that NemID has not been misused. You can for example, choose to record where you use NemID in the activity log by using the self-service function at [www.nemid.nu](http://www.nemid.nu). This will enable you to check that NemID has only been used for the websites of service providers you have visited.

#### 3.4. Temporary password

## Translation: Regler for Sydbanks eBanking - privat

If you have just registered for your online banking service, you will receive a temporary password that you can use to log in and register for NemID. This also applies if you have blocked your password; see Section 3.5 on Blocking.

If you suspect that others have knowledge of your temporary password, e.g. if the letter with the temporary password has been tampered with, you should immediately request a new temporary password from DanID or your bank.

### 3.5. Blocking

#### 3.5.1. Your duty to block immediately

You must immediately block:

- your code card if you suspect others have or might have gained knowledge of the codes on your code card, e.g. if the letter containing the code card has been tampered with when you receive it
- your code token if the letter containing the code token has been tampered with when you receive it
- your code card/code token if you have lost it. If you find a lost code card/code token, it must be destroyed.
- your password if you suspect that others have or might have gained knowledge of it, unless you are immediately able to change the password via [www.nemid.nu](http://www.nemid.nu).

#### 3.5.2. Blocking - what to do

When you block your password and/or code card/code token, you must provide your name, address and civil reg.no. CPR as required, or your user ID, code card number or code token number.

You must also indicate whether you want to block your password or the code card/code token. When you have blocked your password, DanID will send you a confirmation, stating the time and cause of the blocking.

You can block your password/Nem ID and/or your code card/code token by:

- dialling: +45 7224 7010 (24 hours a day)
- visiting [www.nemid.nu](http://www.nemid.nu) (24 hours a day)
- contacting your bank or local citizen service centre (if your NemID is associated with a public digital signature).

You can use the activity log at [www.nemid.nu](http://www.nemid.nu) at any time to check the time that your password and/or code card/code token was blocked and the reason why.

#### 3.5.3. Blocking by DanID

DanID will block your:

- password if DanID suspects or finds out that others have gained access to your password
- password if the password has been entered incorrectly a certain number of times
- code card/code token if Dan ID suspects or finds out that others have gained access to codes from your code card/code token
- NemID, if DanID finds out you have not complied with the conditions in Section 3
- NemID, if the information you provided when registering for NemID is incorrect, or
- NemID, if DanID is informed that you have passed away.

#### 3.5.4. Using NemID after blocking

You cannot use NemID when your NemID or password has been blocked. If only your code card/code token has been blocked, some banks may allow you limited access to online banking, for instance to check your account information.

### 3.6. Terminating your access to NemID

If you no longer wish to use NemID, you may terminate your access at any time. See section 3.5.2 on blocking. Please note that you will no longer be able to use the services that make use of NemID.

### 3.7. Processing of personal data

If you have registered for NemID via your bank, DanID will process your personal data on behalf of the bank. DanID will process your data, i.e. name, address and CPR no., to be able to identify you. DanID will also use your e-mail address, if you have provided one, to notify you of any blocking, for example.

If you have registered your mobile phone number with DanID, DanID will use your mobile phone number to send you text messages concerning activation passwords etc.

Log files are created on the user's PC whenever NemID is used. The user may delete these if desired. As part of the security DanID registers the times that you use NemID, the IP address and any other information about the computer from which you use NemID.

The NemID solution applies a so-called Java-applet on the user's PC. To guarantee secure and efficient functioning of the system, the applet stores the code locally (cache) on the user's computer.

To read more about the log files, visit: [www.nemid.nu/om\\_nemid/om\\_dette\\_websted/privatlivs-politik/](http://www.nemid.nu/om_nemid/om_dette_websted/privatlivs-politik/)

If you use the self-service function at [www.nemid.nu](http://www.nemid.nu) and choose to record where you have used NemID in the activity log, DanID will also log the service providers with which you have used NemID. You can always unsubscribe from this recording function, in which case DanID

will no longer log where you have used NemID. DanID will keep the data for the current year + five years, after which it will be deleted.

### 3.8. Claims related to NemID

Any claims that arise as a result of your use of NemID through your online banking service must be made to your bank in accordance with your online banking agreement. Any claims that arise as a result of your use of NemID at other websites must be made to the service provider or to DanID.

### 3.9. IVR solution - special note

The IVR solution is primarily designed for the blind and people with impaired vision. If you receive codes via the IVR solution, you must take the proper precautions for the telephone on which you receive codes.

This means that:

- you must ensure that the telephone on which you receive codes is independent of the computer/telephone you subsequently use to type in the code
- you must immediately block your password if you lose the telephone on which you receive the codes, or if you discover that your telephone line is being misused.

### 3.10. Amendment of the conditions for using NemID

DanID may amend the conditions for NemID without prior notice, if the amendment is due to a change of the NemID security requirements. Amendments will enter into force once published at [www.nemid.nu](http://www.nemid.nu). If you have registered your e-mail address with DanID, you will also be notified of amendments by e-mail. Other amendments will be announced at [www.nemid.nu](http://www.nemid.nu) no later than three months before becoming effective.

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## Translation: Regler for Sydbanks eBanking - privat

### Rules for Sydbanks NetBank - private

Sydbanks NetBank is your electronic Sydbank branch.

In NetBank the functions are developed on an ongoing basis and you can, among others:

- see transactions on your accounts
- transfer money - also to other countries
- pay bills using inpayment forms/"indbetalingskort".
- follow the development of your safe-custody accounts
- communicate with Sydbank
- access NetBoks.
- sign up for MobilBank
- prepare a budget
- use BeskedService
- administer eBanking - and see which functions you have used.

If you wish to use the other functions of NetBank, you must sign up and accept the rules for the functions, e.g. securities transactions.

#### 1. Personal security solution

To apply Sydbanks NetBank you must use NemID which consists of a user ID, a password and a code card/code token. Your user ID, your password and your code card/code token are personal and must be used solely by yourself. Consequently, your user ID, password and code card/code token must be stored in such a way that others cannot learn about them.

Once you have logged into the NetBank, you can approve your transactions in the following way: You approve the first transaction by entering a code from your code card/code token. Any subsequent transactions are solely approved by entering your password.

Transfers between your own accounts and accounts for which you have a power of attorney do not require approval.

You can use Sydbanks NetBank every day, but Sydbanks NetBank is closed the night between Saturday and Sunday between 02:00 CET and 06:00 CET and all other days between 03:00 CET and 05:00 CET.

#### 2. Payment execution

In the "Deadlines" window you can see when to confirm your payments at the latest in order for these to be executed on the same day.

Information on execution of payments in foreign currencies/cross-border transfers is available "Vilkår for udenlandske betalinger" (Terms and conditions - Cross-border payments)

Payments have been executed when you receive a confirmation to this effect or the payment appears from the account statement.

#### 3. Stop payment

You can stop one-off payments until the day before the due date.

You can delete your standing orders up to and including the banking day before the next payment.

Information on cancellation of payments and payment agreements in Betalingservice/BS (Payment Service) is available in "General conditions for Betalingservice debtors" at [www.nets.eu](http://www.nets.eu).

#### 4. Communication with the bank

You can write to your branch or account manager through Sydbanks NetBank. Communication via Sydbanks NetBank is encrypted to prevent others from seeing it.

If you write after 12:00 CET, your inquiry may not be read or executed on that banking day.

#### 5. Other functions

In the "Agreements" window, you can see an overview of the functions of Sydbanks eBanking, which you have signed up for and which relate to the functions in Sydbanks NetBank.

#### 6. Blocking Sydbanks NetBank

You can block your access to Sydbanks eBanking and Sydbanks NetBank

- from Sydbanks NetBank in the "Security and NemID" window
- by contacting Spærreservice (Blocking Service) (available 24 hours a day) at telephone +45 75 94 50

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93, stating that you are a customer with Sydbanks NetBank.

Your access cannot be unblocked by Spærreservice (Blocking Service).

When blocking your access to Sydbanks NetBank, you receive a written confirmation of the blocking with an indication of the time when the access was blocked.

The confirmation comes with a form that you must return to Sydbank in order to unblock your access. You must submit or forward the form to Sydbank, when you wish to have your access unblocked.

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## Rules for Sydbanks MobilBank

### 1. Registration and deregistration

When you sign up for Sydbanks MobilBank in NetBank, you have access to many of the functions also available in Sydbanks NetBank. The functions of Sydbanks MobilBank will be developed on an ongoing basis. When signing up you will be given a 6-digit mobile code. You must use the code together with your user name when you log on to Sydbanks MobilBank. You can always see your mobile code -and change your code - in NetBank.

Your username and your mobile code are personal and may not be handed out to others or used by somebody else but yourself.

You can at any time deregister Sydbanks MobilBank in NetBank.

### 2. Management and approval of payments and trades

Your total payments per day through Sydbanks MobilBank cannot exceed DKK 100.000. If you are under 18, you can make payments for a maximum of DKK 30.000. Any payments you make through MobilBank are included in the maximum daily amount available to you through Sydbanks eBanking.

We point out that you may be requested to update MobilBanken before log-on. If so, you will receive a message.

When you have made a payment or securities transaction in MobilBank, you must authorise this with your

mobile code and a code from your NemID code card or your NemID code token. Transfers between your own accounts and accounts for which you have a power of attorney do not require approval. Your order has been accepted when you receive a confirmation that payment has been effected. Once you have made a securities transaction, you will receive confirmation on your mobile units, provided the call was not ended or interrupted. If you do not receive a confirmation, you have to contact Sydbank to find out whether the order was executed.

### 3. Blocking and un-blocking

You must without delay block your access to Sydbanks MobilBank, if you become aware of or suspect irregularities or misuse of your MobilBank, and if you lose your mobile unit. If NetBank is blocked, MobilBanken will also be blocked.

You can unblock your blocking of MobilBank in Sydbanks NetBank.

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

### 4. Change and termination of Rules for Sydbanks MobilBank

In case of changes to Rules for Sydbanks MobilBank or Rules for Sydbanks eBanking - private, you will receive a message on your mobile unit to the effect that you must accept new rules in NetBank.

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## Rules for Sydbanks BeskedService

Sydbanks BeskedService offers you an opportunity to receive a message from the Bank through one or more media (for instance e-mail or SMS). You are free to select which messages you want to receive.

Read more about Sydbank's BeskedService under "Hjælp" (help).

### 1. Registration and deregistration

In connection with registration you approve the Service that you sign up for using your NemID as well as the medium on which you wish to receive the message.

When you register a medium for Sydbanks BeskedService, you receive a receipt of the registration for the medium that you have registered.

If the media information about your medium (for instance mobile phone number or e-mail address) is changed, you are responsible for updating such information in Sydbanks NetBank.

You receive messages through the medium until you deregister from Sydbanks BeskedService in the "Email and Text messages" window in Sydbanks NetBank. You can deregister from BeskedService without notice.

If you have registered Sydbanks BeskedService for an account, to which you have a power of attorney, the account will automatically be deregistered from Sydbanks BeskedService if your power of attorney is revoked.

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## Rules for Sydbanks Budget

When you sign up for Sydbanks Budget, you can use the function to make different calculations for budgeting purposes.

You can, among other things, prepare a budget on the basis of your payment agreements, create manual budget items and perform budgetary follow-up.

The calculations in Sydbanks Budget only serve as an indicative calculation for your budget preparation.

Sydbank has no responsibility for all relevant debt items and amounts being debited in the budget or for the correctness of these.

### Translation

The above is a translation of the Danish "Regler for Sydbanks eBanking - privat". In case of doubt the Danish original will apply.

Hence, Sydbank cannot be held liable for any transactions made on the basis of the calculations in Sydbanks Budget.

### 1. Registration and deregistration

You register for and deregister from Sydbanks Budget in the "Budget" window in Sydbanks NetBank.

If you deregister from Sydbanks Budget you should be aware that the budgets you created will be deleted. They cannot be restored subsequently and Sydbank cannot print them for you.