

Special Terms and Conditions Debit Mastercard Personal Card

Effective from 1 April 2024

These Terms and Conditions are also available in Braille, in large print, on tape and on disk. Please contact us in branch, on the phone or through our webpage for details

Special Terms and Conditions - Debit Mastercard Personal Card

These Special Terms and Conditions are in addition to the General Terms and Conditions - Personal Accounts and to any Special Terms and Conditions for Your Account. Unless otherwise stated where these Special Terms and Conditions are not consistent with the General Terms and Conditions or any Special Terms and Conditions for Your Account then these Special Terms and Conditions will apply to the extent of that inconsistency in relation to Your use of Your Debit Mastercard Card.

1. Scope

These Special Terms and Conditions (as may be amended from time to time) govern the possession and use of the Card and Personalised Security Credentials.

2. Definitions

The Definitions set out in the Bank's General Terms and Conditions - Personal Accounts apply. In addition the following definitions apply to these Special Terms and Conditions.

"Account" means any personal current Account or any personal savings Account for which the Card is issued;

"Card" means a Debit Mastercard Card issued on Your Account and includes all of the information shown on the Card. The Card may or may not bear a Contactless Indicator;

"Cardholder" means any person to whom We issue a Card at Your request (including for the avoidance of doubt, You);

"Cash Transaction" means any cash payment out of Your Account as mentioned in Clause 5.3 or any donation to charity as mentioned in Clauses 5.2.1 and 5.2.2;

"Contactless Chip Transaction" means any payment made out of Your Account which is authorised as mentioned in Clause 5.7.2;

"Contactless Indicator" means the following symbol)))

"Credit Transfer" means an electronic transfer of money directly from one account to another;

“**Danske ID**” is an online application that can be used to authenticate Your identity;

“**Debit Transaction**” means any payment made out of Your Account or authorised as mentioned in Clauses 5.4, 5.5, 5.6, 5.7.1 or 5.7.2;

“**EEA**” means the European Economic Area, comprising the Member States of the European Union, plus Iceland, Liechtenstein and Norway;

“**Function**” means a function of the Card or Debit Number;

“**Geoblocking**” is a security feature that allows You to manage the use of Your Card outside the UK;

“**Original Credit**” means a payment into Your Account as described in Clause 6.3;

“**Person**” means an individual, firm, company, society or unincorporated association;

“**Personal Identification Number**” (“**PIN**”) means means the personal identification number that We give You to enable You to access Your Account or Service such as use of a Card;

“**Personalised Security Credentials**” means the personalised features provided by Us (such as Your PIN, Danske ID, password or other secure code) to enable You to authenticate Yourself for the purpose of accessing Your Account;

“**Qualifying Area**” means the territory of the United Kingdom and the EEA states;

“**Recurring Transaction**” means a series of Debit Transactions which are debited from Your Account at agreed intervals pursuant to an authorisation which the Cardholder has provided to a Supplier as mentioned in Clause 5.6. The payments can be for varying amounts and the agreed intervals can be for different frequencies;

“**Spending Limit**” means,

“**Spending Limit**” means, subject to the available balance plus any Arranged Overdraft in Your Account, any daily restriction on the amount that the Cardholder can spend when making a Transaction. Spending Limits are subject to change;

“**Supplier**” means any Person who accepts the Card or Debit Number as a means of making or authorising payment;

“**Transaction**” means any Cash Transaction or

Debit Transaction (which includes Contactless Chip Transactions);

“You” and “Your” means any person operating an Account with Us for which the Card is issued.

3. Obligations of the Account Holder

3.1 A Card will only be issued to a Cardholder in accordance with any Mandate given to the Bank. If You ask Us to issue a Card to a Cardholder then You will be liable for all Transactions which that Cardholder authorises and You will be liable for all indebtedness created by that Cardholder as if the Card had been issued to and used by You. You can ask Us at any time to cancel any Card and You are responsible for ensuring that any such Card is returned to Us.

3.2 Where any obligation is imposed on a Cardholder by virtue of this Agreement then You are responsible for ensuring that the Cardholder is aware of that obligation and complies with it.

4. Overdrawing and Spending Limits

4.1 Overdrawing is subject to the Terms and Conditions for the Account.

4.2 If the Cardholder is under 16 years of age then the Spending Limit which applies when using the Card to make a Debit Transaction will be set at zero. The Cardholder will not be separately advised of this in writing. The Cardholder can apply to change this Spending Limit but any such application must be approved by the Cardholder's parent or guardian on the Bank's approved form. Once the Cardholder attains 16 years of age they will need to apply to change this Spending Limit from zero as this will not be done automatically.

4.3 If the Cardholder is over 16 years old no Spending Limit will apply when using the Card to make a Debit Transaction. This means that there will be no daily restriction (subject to the Terms and Conditions for the Account) on the amount that the Cardholder can spend on goods and services at selected electronic terminals (POS terminals) and through certain internet sites operated by Suppliers. The Cardholder will not be separately advised of this in writing. The Cardholder can apply

to change this Spending Limit on the Card but any such application must be approved in accordance with the mandate held by the Bank for the Account.

- 4.4 We may, following a request from the Account Holder, advise the Cardholder in writing that a Spending Limit when using the Card to make a Debit Transaction, will be set on the Card. This means that there will be a daily restriction on the amount that the Cardholder can spend when making a Debit Transaction.
- 4.5 The Spending Limits which apply when using the Card to make a Cash Transaction are set out in the Payment Table.
- 4.6 The Spending Limits which apply when using the Card to make a Contactless Chip Transaction are set out in the Payment Table. If You have asked Us to set a Spending Limit for Debit Transactions on Your Card then each Contactless Chip Transaction will also be counted as a Debit Transaction for the purposes of determining compliance with that Spending Limit. You will be able to use Your Card to carry out Contactless Chip Transactions where the Card has this functionality. A Card which bears the Contactless Indicator will have this functionality.
- 4.7 In all cases, You can request that the relevant Spending Limit is varied on the Card by contacting Your Branch.

5. Functions of the Card and how You can give and withdraw Your consent to a Transaction to make a payment out of Your Account

In order for payments out of Your Account to be made using the Card a Cardholder's consent will be required. The consent required will vary depending upon the type of Transaction.

The Cardholder cannot stop or reverse a Transaction after a payment has been authorised in one of the ways set out in this Clause 5. We can only refund a payment which has already been authorised if the Payee refunds Us.

Further information on Disputed Payments is set out in Clause 5.9.

The terms and conditions set out in this Clause 5 will only apply to (a) a domestic payment transaction which takes place wholly within the

United Kingdom and the currency of the transaction is in sterling, (b) those parts of any payment transaction which take place within the United Kingdom where either of the following applies:

- (i) both the Payer and the Payee are in the United Kingdom but the currency of the transaction is in a currency other than sterling or euro; or
 - (ii) either, but not both, the Payer and the Payee is in the United Kingdom and the currency of the transaction is in a currency other than euro, and
- (c) a payment transaction which takes place wholly within the Qualifying Area and the currency of the transaction is in euro.

5.1 The Cardholder cannot use the Card as a cheque guarantee Card.

5.2.1 The Cardholder can use the Card with the PIN to withdraw cash, to make a donation to a charity (where the cash machine provider offers this service) and to access other services from cash machines which are authorised to accept the Card. For these purposes, there is a daily cash withdrawal limit on Your Card. The standard daily cash withdrawal limits for Cards are set out in the Payment Table. However, We may agree to a request from You to change the daily cash withdrawal limit. Please ask Your Branch for details. The minimum withdrawal amount will depend upon the cash machine provider.

5.2.2 When the Cardholder uses the Card with their PIN to make a donation to a charity at a cash machine then the following terms will apply:

- Not all cash machine providers will offer this service. We do not provide this service (the service to make a donation to a charity) at any of Our cash machines;
- Where you choose this service, the donation can be made to one of the charities selected by the cash machine provider and further details will be available from the cash machine provider. We are not responsible for the charities selected nor for any agreements that may exist between the charity and the cash machine provider;
- The Transaction will be processed as a Cash Transaction and will be included in any

calculation of the daily cash withdrawal limit for Your Card;

- The Transaction will not be eligible for gift aid. If the Cardholder wishes to make a donation to charity with the benefit of gift aid then an alternative method of making the donation should be used. Please ask Your branch for details;
- The donation to charity can be made either as a single Transaction at the cash machine or it may be combined with the provision of another service. Where it is combined with the provision of another service then the Cardholder will be asked to authorise the Transaction or series of Transactions by inputting the PIN only once. This will constitute a valid consent to process the Transaction or series of Transactions which will appear on Your statement as separate entries.

5.3 The Cardholder can use the Card to make a cash withdrawal in pounds in the UK by presenting the Card at any Danske Bank branch in Northern Ireland or at a Post Office® counter. The Danske Bank Branch will require the Cardholder to sign a withdrawal authority. A Post Office® counter will require the Cardholder to use the Card with the PIN to authorise the withdrawal. The maximum withdrawal amount at a Post Office® counter is £500 (five hundred pounds sterling). The maximum withdrawal amount may not be available at every Post Office counter at all times.

5.4 The Cardholder can use the Card to make or authorise payments to Suppliers by presenting the Card or supplying the information shown on the Card to the Supplier. If the Cardholder uses the Card to make a payment on the internet We may need to authenticate their identity before payment can be authorised. Authentication is the process We use to confirm the person accessing the account is the Cardholder. We authenticate a Cardholder's identity using Personalised Security Credentials provided for this purpose. We may also use third party authentication services to confirm the Cardholder's identity. Personalised Security Credentials may need to be activated or registered with Us before they can be used and We

will provide instructions on how to do this. Cardholders may also be required to register with an authentication service. In particular, the Cardholder's mobile phone number and/or email address may be required to complete the authentication process. For this reason, it is important to keep information registered with Us up to date. If We are unable to authenticate the Cardholder's identity, We may not be able to authorise payments.

5.5 The Cardholder can use the Card and PIN to make or authorise payments to Suppliers where the Supplier has the necessary technology to facilitate this mode of transaction. On some occasions the Supplier may agree to accept the Card and the signature of the Cardholder (for example where the technology is unavailable or is not working). If You or any Additional Cardholder has been provided with a Card without a PIN then, in respect of this Clause 5.5 You or any Additional Cardholder authorise payments to Suppliers by presenting the Card and signing an authorisation request - provided that the Supplier agrees to accept this form of consent. Other Services where the form of consent, set out in this Clause 5, requires the use of a PIN will not be available to You.

5.6 The Cardholder can use the Card (with the Personalised Security Credentials if required) to authorise a Recurring Transaction. In these circumstances the Cardholder is giving consent to the Supplier to make each Recurring Transaction without the need for the Supplier to seek repeat authorisations. Typically this method of payment can be used for subscriptions for gym memberships, magazines, mobile phone services and other regular subscriptions. The Supplier should make the terms under which payments will be requested by way of Recurring Transaction clear to the Cardholder. A Recurring Transaction is not a Direct Debit and the Cardholder will not have the protections of the Direct Debit Guarantee Scheme in respect of any Recurring Transactions which are made from the Account. If the Cardholder wishes to cancel a Recurring Transaction then the Cardholder should inform Us no later than 3.30pm on the Business Day before the Supplier requests

an authorisation for the next payment to be taken from the Account. If any further payments are taken from the Account after that date under the Recurring Transaction authority then We will immediately refund these to You on request. We also recommend that the Cardholder contacts the Supplier and gives notice of withdrawal of consent to any further payments being made from the Account under the Recurring Transaction authority. This will not cancel the agreement with the Supplier but it will cancel the payment authority.

Where both the Payer and the Payee are (i) in the United Kingdom or (ii) in the Qualifying Area in the case of a euro payment, if you can show Us that You did not authorise a Recurring Transaction or that You gave notice to the Supplier that it was cancelled then We will immediately refund any payments that were taken from Your Account, without Your authority, after that date.

- 5.7.1 The Cardholder can use the Card or Card details (with Personalised Security Credentials - as required) to authorise a Debit Transaction where the exact amount that will be debited is not known at the time of the authorisation (for example to hire a car or hotel room). In these circumstances:
- (a) provided that both the Payer and Payee are (i) in the United Kingdom or (ii) in the Qualifying Area in the case of a euro payment, the Cardholder may apply for a refund within eight weeks of the date the payment was taken from the Account, if the amount exceeds what the Cardholder would reasonably have expected to be taken from the Account taking into account the Payer's previous spending pattern and the terms and conditions that apply to the Card and the circumstances of the case. In order to process a refund request We may require the Cardholder to provide Us with additional information. We will either make the refund or provide the Cardholder with Our reasons for refusing to make the refund within 10 Business Days of receiving the request or, where applicable, within 10 Business Days of receiving such additional information as We have requested from the Cardholder.

The Cardholder will not be entitled to a refund where the amount exceeds the Cardholder expectation solely due to a change in the exchange rate charged for Debit Transactions on the Account or where the Cardholder provided consent directly to Us for that payment to be made and (if applicable) details of the amount of the payment have been provided or made available to You (for example, by way of a Statement) for at least 4 weeks before the date it was due;

- (b) in respect of any parts of the transaction which take place (i) in the United Kingdom or (ii) in the Qualifying Area in the case of a euro payment, We will not block funds on Your Account unless You have authorised the exact amount of the funds to be blocked and We will release the blocked funds without undue delay after becoming aware of the amount of the payment transaction and, in any event, immediately after receipt of the payment order.

5.7.2 The Cardholder can use the Card, if it bears the Contactless Indicator, to make a payment in certain retail outlets by holding the Card close to a Point of Sale Terminal which has contactless functionality enabled (**Contactless Chip Transactions**). For such Transactions the payment will be authorised by the Cardholder when the Cardholder places the Card within approximately 4 cm of the contactless terminal and without either inserting the Card into the contactless terminal or entering a PIN. As a security feature, occasionally the Cardholder will be asked to insert the Card into the terminal and enter a PIN in order to complete a Transaction. A Spending Limit applies to Contactless Chip Transactions as set out in the Payment Table.

5.8 The Cardholder may change their PIN or unlock their PIN by accessing the PIN Management Services option on those cash machines which have been authorised to offer this facility.

5.9 If the Cardholder disputes a payment that has been made from the Account using the Card then the Cardholder must provide Us with full details including the reasons for the dispute. We will investigate the claim. In certain circumstances it may be possible for Us to attempt to chargeback the Transaction under the card scheme rules.

Chargeback does not give You any rights or protections and an attempt to chargeback a Transaction is not guaranteed to be successful. It is important that the Cardholder lets Us know about the disputed Transaction as soon as possible. We can only attempt a chargeback request within 120 days from the date that the Transaction appeared on the Account. If the payment has been processed as a Credit Transfer and not a Card payment out of Your Account then this Clause 5.9 will not apply. A payment can be processed as a Credit Transfer where for example You use the services of a TPP to access Your Account online to make a payment. Further information about TPPs can be found in Clauses 5.5.9 and 8 of the General Terms and Conditions - Personal Accounts.

6. Payments into Your Account using Your Card

- 6.1** The terms and conditions set out in this Clause 6 will only apply to (a) a domestic payment transaction which takes place wholly within the United Kingdom and the currency of the transaction is in sterling, (b) those parts of any payment transaction which take place within the United Kingdom where either of the following applies:
- (i) both the Payer and the Payee are in the United Kingdom but the currency of the transaction is in a currency other than sterling or euro; or
 - (ii) either, but not both, the Payer and the Payee is in the United Kingdom and the currency of the transaction is in a currency other than euro, and
- (c) a payment transaction which takes place wholly within the Qualifying Area and the currency of the transaction is in euro.
- 6.2** You can make a cash payment into Your Account at a Post Office® branch (where this service is available) by using Your Card. We will use the information from the chip/magnetic stripe on the Card to identify the Sort Code and Account Number of the Account to be credited.
- 6.3** A Supplier may ask You to use Your Card and PIN where the Supplier wishes to refund a Debit Transaction to Your Account which had been authorised by the Card.

6.4 A Supplier may credit funds to Your Account using Your Card details. This would apply where You have a contract with the Supplier under which the Supplier may be obliged to pay You money in certain circumstances and the Supplier has used Your Card details for the purposes of making that payment. The payment into Your Account is known as an “Original Credit”. The maximum and minimum amounts that can be credited to Your Account using this method vary. Further details can be found on the Payment Table or from the Supplier.

7. Restrictions On Use

- 7.1 The Card can only be used:
- (a) during the validity period shown on the Card;
 - (b) in accordance with these Special Terms and Conditions; and
 - (c) in accordance with the verification procedures and operating instructions which the Bank approves from time to time.
- 7.2 The Bank will from time to time renew the Card when it expires, except as mentioned in Clause 13.4.
- 7.3 The Bank will from time to time, if the Cardholder asks and except as mentioned in Clause 13.4:
- (a) replace a damaged Card; and
 - (b) replace a Card and change the Personalised Security Credentials where any of these is liable to misuse, if in the reasonable opinion of the Bank the replacement of these will not be misused.
- 7.4 If You request a replacement Card that is not a renewal on expiry, We will charge You a replacement Card fee which will be debited to Your Account. Details about the replacement Card fee can be found in Our ‘Fees and service charges explained’ leaflet.
- 7.5 The PIN change facilities may be temporarily unavailable during the period a Card is being renewed or replaced.
- 7.6 The Card must not be used if the Agreement is ended or if the Card is stopped or suspended. The Card must not be used for any Function which is

stopped or suspended or which is not offered as a Function of the Card within the Terms and Conditions for the Account.

- 7.7 The Bank is the owner of the Card. If the Bank ends the Agreement or stops or suspends the Card, the Bank can keep the Card or, if the Bank asks, the Cardholder must immediately cut the Card vertically through the magnetic stripe on the Card and through the electronic chip on the Card and return the Card to the Bank.

8. Debits

- 8.1 We can debit the amount of a Cash Transaction or Debit Transaction to the Account. Details are set out in the Payment Table under the heading 'Payments from Your Account'. The Entry Date can be after the date of the Transaction if the cash machine operator or the Supplier delays in asking Us for payment.
- 8.2 We can choose the order in which We debit all or any Transactions. We can choose to debit all or any Transactions in priority to other drawings.
- 8.3 We will convert into sterling the amount of a non-sterling transaction or a refund of a non-sterling transaction at a rate determined by Us for the relevant currency (known as the "Danske Bank Card Exchange Rate (UK)"). A non-sterling transaction is a Transaction where You have not opted to pay in sterling either at the point of sale by making a debit card payment in a foreign currency or by making a cash withdrawal in foreign currency outside the UK (or within the UK where this facility is available) and We then convert the Transaction amount into sterling before We debit Your Account. The Danske Bank Card Exchange Rate (UK) is the Payment Scheme Reference Exchange Rate which is applied on the date that the Transaction was received by the Payment Scheme. This rate is subjected by Us to average weighting so that the exchange rate used for all Transactions processed by Us on that date is equalised. Transactions can be processed by Us on non-Business Days. The statement 'Entry Date' for a Transaction that is processed on a non-Business Day will be the next

Business Day.

The Payment Scheme Reference Exchange Rate is the exchange rate set by Mastercard and which is prevailing at the time Your Transaction was received by the Payment Scheme. You can compare the Payment Scheme Reference Exchange Rate (including any non-sterling transaction fee) to the latest published European Central Bank rate for certain currencies on Our Website at danskebank.co.uk/personal/products/card-currency-conversion-calculator. We will apply the Danske Bank Card Exchange Rate (UK) when the Transaction is processed by Us.

You can find out the Danske Bank Card Exchange Rate (UK) for the relevant currency from Our Website at danskebank.co.uk/travelmoney. The rates displayed are historical and are therefore indicative only for the purposes of calculating the rate that You will be charged for a non-sterling transaction that has not yet been processed by Us. Daily rate fluctuations will occur.

- 8.4 The Danske Bank Card Exchange Rate (UK) for the relevant currency will be adjusted by adding a non-sterling transaction fee of 2.75% of the value of the Transaction where applicable. Please see Our 'Fees and service charges explained' leaflet for further details. The adjusted rate will be the rate that appears on Your statement. Your statement will also display the amount of the non-sterling transaction fee.
- 8.5 When You authorise a non-sterling transaction We reserve the amount of the Transaction against the available balance on Your Account. This means that Your available balance is immediately reduced by the amount of the Transaction. When the currency conversion takes place the amount debited to Your Account may differ from that which was reserved, in accordance with Clause 8.3 above. The non-sterling transaction fee will be debited to Your Account and the Entry Date on Your statement will be the same date as the non-sterling transaction is debited to Your Account.
- 8.6 If a non-sterling transaction is refunded to Your Account You will not have to pay any non-sterling transaction fee in relation to the refund. We will not

refund any non-sterling transaction fee that You were charged in respect of the original Transaction.

9. Your liability

- 9.1 Subject to Clause 10, You will be liable for all Transactions which have been authorised in one of the ways set out in Clause 5.
- 9.2 You will be so liable, even if, after the date of authorisation:
- (a) joint Account instructions have ended or altered;
 - (b) the debit is delayed;
 - (c) the agreement between You and Us under these Special Terms and Conditions is ended;
 - (d) the Card is stopped or suspended or expired;
 - (e) You have asked Us to cancel any Additional Card but the Additional Card has not been returned to Us; or
 - (f) any Function is stopped or suspended.
- 9.3 We can take these payments:
- (a) from money in the Account, if there is any available;
 - (b) from any Arranged Overdraft facility or arranged excess for the Account; or
 - (c) by permitting an Unarranged Overdraft.
- 9.4 You must, as soon as the Bank demands, repay any overdrawing which arises as mentioned in Clause 9.3.

10. Your Liability if the Card or Personalised Security Details are lost, stolen or misused

- 10.1 If:
- (a) the Personalised Security Credentials become known (or You or any Cardholder suspects have become known) to anyone other than the Cardholder;
 - (b) You or any Cardholder become aware that the Card or Personalised Security Credentials have been lost, stolen or has been fraudulently accessed;
 - (c) You or any Cardholder become aware of any unauthorised Transaction or error on the Account using the Card or Personalised Security Credentials; or
 - (d) You or any Cardholder think someone else has

or may try to access Your Account using the Card or Personalised Security Credentials. You and/or any Cardholder must notify Us without undue delay. You and/or any Cardholder can do this by way of any of the methods set out in Part 1 of the General Terms and Conditions - Personal Accounts under the heading 'How You can contact Us'. Further details are available in any Branch and on Our Website. You can also notify Us through a Card notification agency which the Bank approves. If a Card is retained or recovered after We have received notice under this Clause 10.1, the Card or Personalised Security Credentials must not be used, and the Card must be cut vertically through the magnetic stripe on the Card and through the electronic chip on the Card and safely disposed of.

10.2 You and any Cardholder must give Us, if asked, all information You or any Cardholder may have relating to the matter notified under Clause 10.1 and/or any other information which We can reasonably ask for to help Us to recover the Card and investigate the matter. We can require You to report the matter to the police. We can disclose any information which We reasonably decide may be relevant to the police and to any other authorities that We reasonably decide may be relevant.

10.3 Where a Card or Personalised Security Credentials have been lost or stolen, You will not have to pay anything for any losses in respect of unauthorised payments arising after You reported the loss or theft to Us.

10.4 Further details about Your liability and Our liability are set out in Clauses 6 and 7 of the General Terms and Conditions - Personal Accounts.

11. Care of the Card and Personalised Security Credentials

11.1 The Cardholder must only use the Card and Personalised Security Credentials in accordance with these Special Terms and Conditions.

11.2 The Cardholder must never allow anyone else to use the Card or Personalised Security Credentials. If You want to authorise someone else to have a Card on the Account then You can ask Us to issue a Card to that person. You will remain liable for any

Transactions that are made using any Card that is issued on the Account.

11.3 The Cardholder must at all times take reasonable steps to keep the Card and Personalised Security Credentials safe. The Cardholder must:

- Never post the Card to anyone - not even to Us - without firstly cutting the Card vertically through the magnetic stripe and the electronic chip on the Card;
- Never respond to an email, SMS or telephone request, even where this appears to be from Us, which asks You or the Cardholder to enter or provide the Card details and/or Personalised Security Credentials. We will never send You an email, SMS or telephone You to seek this information. If You receive an email, SMS or a telephone call of this nature then it is likely to be fraudulent;
- Never give the Card to anyone else. When making a Transaction the Cardholder should retain control of the Card at all times;
- Never give the Personalised Security Credentials to anyone else, not even the police, or Bank staff;
Always keep any device used for the purpose of generating or receiving Personalised Security Credentials secure and protected from unauthorised use, for example, by setting up a PIN or other protection to restrict access to this information;
- Always remove any Personalised Security Credentials or information relating to these credentials from a device before replacing or disposing of it.
- Never write the PIN on the Card or on anything usually kept with it. If the Cardholder writes the PIN down then they must take reasonable steps to disguise it;
- Always ensure that when using a key pad to enter the PIN (e.g at a cash machine or in a shop), the Cardholder takes steps to cover and conceal the PIN, even where there is no one else present;
- Always take reasonable steps when using the Card details online to ensure that the website

the Cardholder is using is safe e.g. only use websites where the URL line begins with https:// and where the padlock symbol is displayed;

- Always exercise care with the storage and disposal of any information about the Card and Personalised Security Credentials, for example, PIN or password notifications should be destroyed as soon as they are used and should never be shared with anyone;
- Always sign the Card issued as soon as it is received if signature strip is present;
- Never choose Personalised Security Credentials containing a combination of numbers which may be easy to guess (for example, birthdays, consecutive numbers, etc).

12. Suppliers etc.

12.1 Any prospective Supplier can ask Us to authorise a prospective Debit Transaction. We can refuse to authorise a prospective Debit Transaction. Where We do so We will give notice of the refusal via the Supplier. If the Cardholder was not made aware of the reasons for the refusal at the time of the Debit Transaction, We will make this available if You contact Us. See the section in Part 1 of the General Terms and Conditions - Personal Accounts - 'How You can contact Us'.

12.2 After the Bank has authorised a prospective Debit Transaction, the Bank will:

- (a) reduce the amount available for withdrawing from the Account by the amount of the payment authorised (whether or not debited); and
- (b) restore the amount available for withdrawing from the Account if the Bank has received satisfactory verification for this purpose from the prospective Supplier.

12.3 If You are entitled to a refund We will credit to the Account the amount of the Debit Transaction.

12.4 You must not withhold payment to the Bank or otherwise make any claim or set-off against the Bank for any claim which You or any Cardholder may have against any Supplier, unless the law gives You a right to do this.

12.5 The Bank will not be liable to You (whether or not it

is the Cardholder who makes or tries to make the Transaction) for:

- (a) any failure or delay by any other Person to accept the Card; or
- (b) any failure or delay by any other Person to carry out a Function detailed at Clause 5 of these Special Terms and Conditions because the Cardholder is unable for any reason to use their Personalised Security Credentials to authorise a payment or Transaction; or
- (c) the way in which any other Person communicates such failure or delay or communicates any refusal to authorise a prospective Debit Transaction.

13 Stopping or Blocking Your Card

13.1 We can stop or suspend all or any of the Cards, or stop or suspend any Function, or refuse in relation to any Cardholder to renew or replace any Card for any of the following reasons where:

- (a) We reasonably believe that the security of the Card or Personalised Security Credentials are at risk;
- (b) We have reasonable grounds to suspect unauthorised or fraudulent use of the Card or Personalised Security Credentials;
- (c) Your Account is overdrawn and We believe that there is a significantly increased risk that You may be unable to fulfil Your obligations to repay the overdrawn amount;
- (d) We have a legal obligation to do so; or
- (e) You have broken these Terms and Conditions.

We may also refuse to carry out individual Transactions on Your Account in accordance with Clause 9 of the General Terms and Conditions - Personal Accounts.

13.2 Where We have exercised Our rights under Clause 13.1 We will where reasonably possible (and where it would not be a breach of security or be against the law) give You appropriate notice of Our intention to do so and explain Our reasons. If We have not contacted You in advance and a Transaction is refused We will make this information available to You if You contact Us. See the section in Part 1 of the General Terms and Conditions - Personal Accounts 'How You can

contact Us'. We will replace Your Card and/or Personalised Security Credentials as soon as reasonably practicable after the reasons for stopping their use cease to exist.

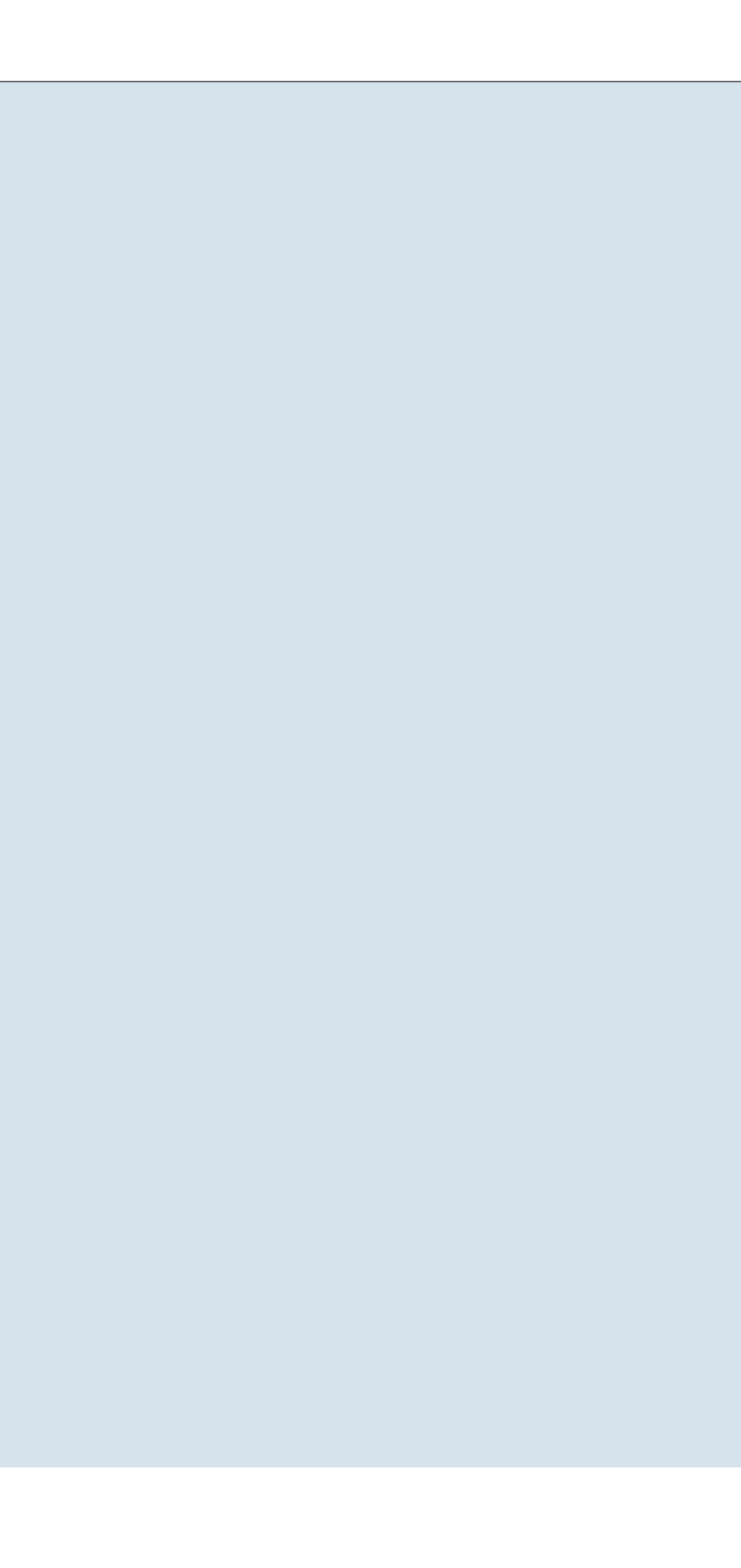
- 13.3 You can end the Agreement by giving notice in accordance with the General Terms and Conditions - Personal Accounts to Your Branch, cutting all Cards vertically through the magnetic stripe on the Card and through the electronic chip on the Card and enclosing all Cards with the notice.
- 13.4 You can stop any Card by giving notice in writing to Your Branch, cutting the Card vertically through the magnetic stripe on the Card and through the electronic chip on the Card and enclosing the Card with the notice.
- 13.5 The ending of this Agreement and/or the stopping or suspending of the Card and/or any Function will not affect Your liability to the Bank and the Bank shall remain entitled to honour and to charge to the Account and You shall remain liable for any Transactions and withdrawals (and associated costs, charges and expenses) made or authorised using the Card. It is Your responsibility to ensure that all Cards and other relevant items are returned to Us.

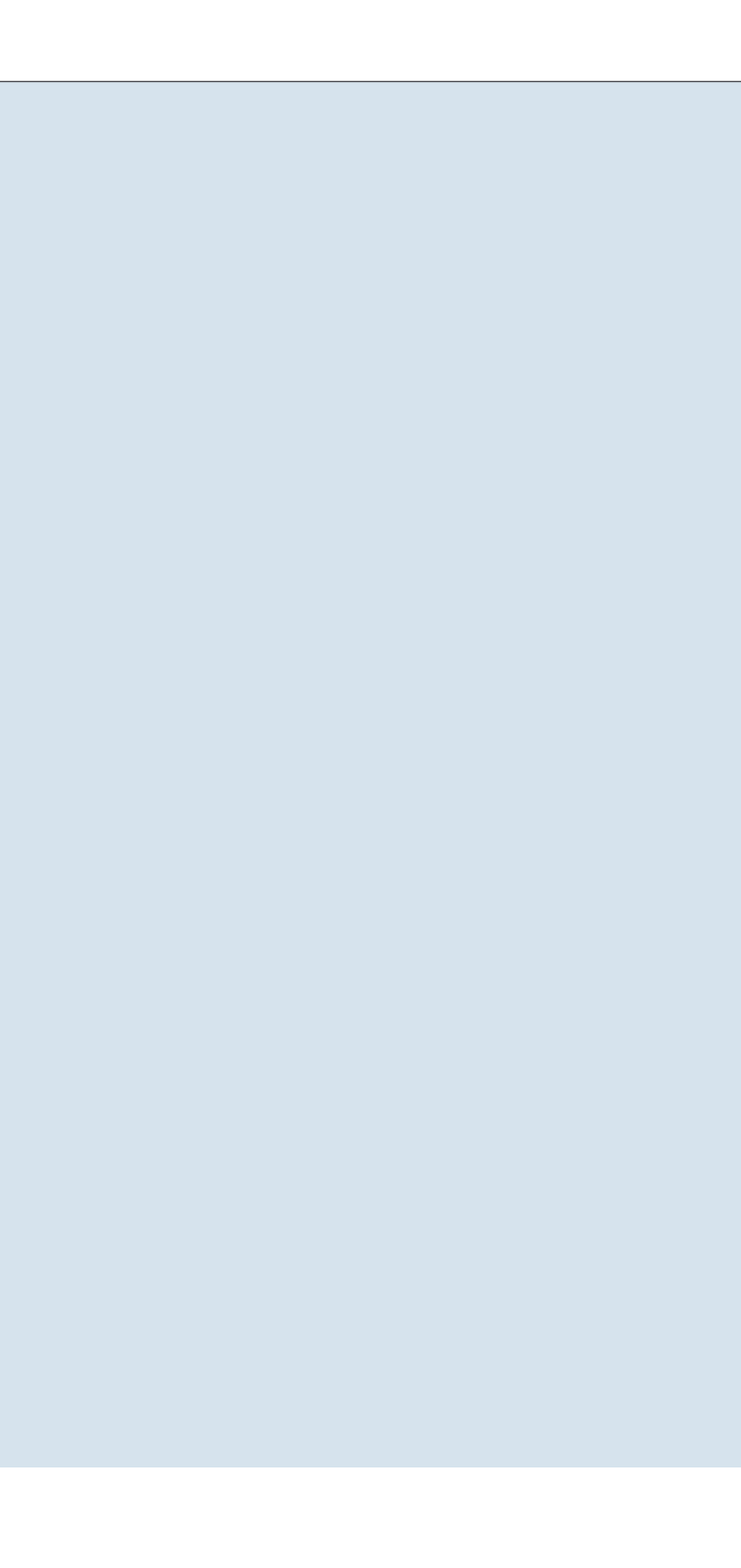
14. Managing the use of Your Card outside the UK - Geoblocking

- 14.1 Geoblocking is a security feature which provides a Cardholder with a means to manage the use of a Card outside the UK. Geoblocking settings that restrict the use of the Card outside the UK are automatically applied by Us. You can update these settings in eBanking, "Where you can use your card" in Danske Mobile Bank or by contacting Us. You can make changes in relation to (a) geographic areas where the Card may be used and (b) internet Transactions. Geoblocking settings do not apply where a Transaction is processed using Chip and PIN technology or for offline Transactions. Where a Cardholder seeks to set a restriction on the use of the Card using this service We will require them to provide Us with a mobile telephone number that We can use to contact them. If the Cardholder does

not provide a valid mobile telephone number then We will be unable to contact them or advise them of any attempted use of the Card which contravenes the settings that have been applied.

- 14.2 We may, from time to time, decide to automatically apply certain restrictions on Your Card using the Geoblocking function. If We decide to do this We may do so immediately where We reasonably believe that there is a significantly increased risk of fraudulent activity on Cards in that geographic area or in internet Transactions or where use of the Card in that geographic area or for internet Transactions would be unlawful. We will update the information on Our Website and We will write to You within 30 days to advise You of the change. We may do this by including this information on Your statement and/or where You are registered for eBanking by sending You a secure mail.
- 14.3 We may decide to apply restrictions on the Use of a Card using the Geoblocking function for a reason which is not set out in Clause 14.2. If We do this, We will give You 2 months' notice before the change takes effect. It will be Your responsibility to advise any Cardholder of the change.
- 14.4 If the Cardholder has provided Us with their mobile telephone number then We will send the Cardholder a text message to alert them (a) if the Card has been used outside the UK (b) if an attempt is made to use their Card outside the UK but that Transaction has been declined because of a Geoblocking setting. If a Cardholder has not provided Us with their mobile telephone number then We will be unable to alert them to any attempted Transaction. If the Cardholder wants to change these settings then they can do so using one of the methods set out in Clause 14.1. Any such change will take immediate effect.
- 14.5 Further details about how to manage the use of Your Cards outside the UK are available on Our Website or by enquiring at Your Branch.





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