

Terms and conditions for the Integration Services

October 2026

These terms and conditions govern the Customer's use of the Integration Services for the purpose of enabling the exchange of Data between the Customer and/or the External Data Provider and Danske Bank.

1 Definitions

In these terms and conditions, the following definitions apply:

- 1.1 **Agreement:** The Agreement on Integration Services entered into between Danske Bank and the Customer governing the provision of the Integration Services into which these terms and conditions are incorporated.
- 1.2 **AI Solution:** Any machine-based system, including AI agents and other AI-based products or tools, that is designed to operate with varying levels of autonomy and that may exhibit adaptiveness after deployment, and that, for explicit or implicit objectives, infers from the input it receives, how to generate outputs such as predictions, content, recommendations, or decisions that can influence physical or virtual environments, within the meaning of Article 3 (1) of Regulation (EU) 2024/1689 (the "AI Act") as amended from time to time.
- 1.3 **Danske Bank:** Danske Bank A/S (including all of its branches) and its wholly-owned subsidiaries.
- 1.4 **Data:** Data that may be shared via the Integration Services, comprising (i) data shared via API integration, as described on Danske Bank's Developer Portal www.developers.danskebank.com (Available in English only) and (ii) data shared via file integration, including applicable file formats, as described on Danske Bank's File Integration Website www.danskeci.com/ci/transaction-banking/instructions/integration-services (Available in English only).
- 1.5 **Developer Portal:** Website that provides the information necessary to initiate, develop and maintain API integration between the Customer and Danske Bank.
- 1.6 **District:** Online banking solution offered by Danske Bank as further defined in the terms and conditions applicable to District as amended or replaced from time to time.

- 1.7 **District Agreement:** The meaning ascribed to the term in the District Access Agreement.

- 1.8 **External Data Provider:** Independent third party that uses Danske Bank's Integration Services to provide products and services to the Customer. The list of third parties integrated with Danske Bank is available on the File Integration Website or can be provided upon request.

- 1.9 **File Integration Website:** Website that provides the information necessary to initiate, develop and maintain file integration between the Customer and Danske Bank.

- 1.10 **Integration Services:** Services provided by Danske Bank to enable the exchange of Data, whether directly between Danske Bank and the Customer or via an External Data Provider, using file or API integration.

- 1.11 **Physical User:** The user as defined in the terms & conditions applicable to District as amended or replaced from time to time.

- 1.12 **Security Solution:** Security mechanisms required by Danske Bank for use of the Integration Services to ensure secure transmission of Data, including authentication, authorisation, encryption and integrity protection, as further described on the Developer Portal and/or the File Integration Website.

- 1.13 **Technical User:** Non-physical user created in District, where required, for the purpose of securing Data during transmission between the Customer or the External Data Provider and Danske Bank, identifying the Customer's District Agreement.

- 1.14 **Third Party:** The meaning ascribed to the term in the terms and conditions applicable to District as amended or replaced from time to time.

- 1.15 **Third-party Mandate:** The meaning ascribed to the term in the terms and conditions applicable to District as amended or replaced from time to time.

1.16 **User Authorisation:** The meaning ascribed to the term in the terms and conditions applicable to District as amended or replaced from time to time.

2 Creation of a Technical User

2.1 When required, a Technical User is created in District for the purpose of securing Data during transmission between the Customer or the External Data Provider and Danske Bank, identifying the Customer's District Agreement.

2.2 The processing of orders sent via the Integration Services in District is determined by the authorisations and access rights assigned to the Technical User in District.

3 Changes to a Technical User

3.1 A Technical User authorisation must remain in force until amended or revoked by the Customer. Any request for amendment or revocation must be communicated to Danske Bank by an authorised representative of the Customer by one of the following means: (i) secure message in District, (ii) in person at one of Danske Bank's branches, or (iii) telephone. Where a request for amendment or revocation is made by telephone, written confirmation of the request or amendment must be provided to Danske Bank immediately thereafter.

3.2 An amendment or revocation of the Technical User authorisation takes effect only upon Danske Bank's written confirmation to the Customer that the change has taken effect. Danske Bank notifies the Customer in writing of any revocation of the Technical User ID and the certificate.

3.3 The Customer is responsible for all transactions conducted through the Technical User until revocation takes effect.

3.4 If the District Agreement is terminated, the Technical User's authorisations granted under that District Agreement will be revoked.

4 Technical requirements for Integration Services

4.1 Data sent to Danske Bank via the Integration Services must be sent in accordance with Danske Bank's requirements as provided on the Developer Portal and/or on the File Integration Website. If the requirements are met, the Data is delivered and processed in accordance with the terms and conditions for the service in question.

4.2 If a technical error occurs in the communication channel, the Security Solution or the Data, the service request is rejected or partially rejected. If

the Customer's or the External Data Provider's setup does not comply with Danske Bank's applicable requirements, the service request is rejected.

5 Internal procedures

5.1 When using the Integration Services, the Customer is responsible for establishing its internal procedures regarding (i) the types of orders or transactions to be carried out, (ii) the persons who may initiate an order or transaction, (iii) the ways in which an order or transaction should be initiated in the Customer's system, (iv) the process governing digital signing by the Technical User and the subsequent transmission of Data to Danske Bank and (v) the approval of orders or transactions in the Customer's systems.

5.2 The Customer must implement security procedures that prevent unauthorised access to the Integration Services from the Customer's systems and access to security credentials, if any.

5.3 If the Customer chooses to use any AI Solution either directly or indirectly via an External Data Provider to process data exchanged with Danske Bank through the Integration Services, the Customer does so entirely at its own risk and responsibility. Danske Bank does not review or endorse or assume any responsibility for the behaviour, accuracy and output of the Customer's and/or any third-party AI Solution. The Customer alone remains responsible for compliance with any applicable AI-related regulation, including the EU AI Act and is solely responsible for reviewing and verifying any output by such AI Solution before relying on it. For the avoidance of doubt, the Customer agrees and acknowledges that any personal data processed through the Customer's use of any third-party AI Solution is processed by that third party in accordance with its own terms and privacy practices.

5.4 If the Customer suspects or ascertains that unauthorised persons have had access to the Integration Services or security credentials, the Customer must notify Danske Bank immediately so that Danske Bank can block the access.

5.5 When making a transaction through the Integration Services from an account in Norway, where the personal identification number of the person who approved the transaction in the customer's ERP system is included in the transaction file, Danske Bank may require access to the Customer's or the External Data Provider's logs of who has authorised transactions in connection with the Integration

Services. Where, in Danske Bank's opinion, this is necessary to fulfil Danske Bank's legal obligations, the Customer must provide such information to Danske Bank without undue delay and no later than 14 days after Danske Bank's request.

6 Integration with the External Data Provider

6.1 The Data is made available to the External Data Provider in accordance with the Agreement and the agreement entered into between Danske Bank and the External Data Provider.

6.2 The External Data Provider applies its own terms and conditions to the use of its own products and services as does any third party engaged by the External Data Provider. Danske Bank is not responsible for the contractual relationship between the Customer and the External Data Provider or any third party engaged by the External Data Provider.

6.3 By entering into the Agreement, the Customer expressly consents to Danske Bank's disclosing Data, which is subject to banking secrecy under applicable law, to the External Data Provider. This consent covers all Data relating to the Customer's accounts, transactions, balances and other financial information stored by Danske Bank under the Customer's District Agreement.

6.4 The Customer must have all necessary legal rights to process and share the Data with the External Data Provider, including any Data owned by Third Parties registered under the Customer's District Agreement via the Third-Party Mandate.

6.5 For the avoidance of doubt with respect to the Data transmitted via the Integration Services, the following applies: (i) the Customer is the owner and controller of the Data and (ii) the External Data Provider acts as a data processor on the Customer's behalf. Danske Bank has no responsibility or liability for any data processing activities performed by the External Data Provider or any third party engaged by the External Data Provider following Danske Bank's transmission of the Data. Such processing is governed by the data processing agreement between the Customer and the External Data Provider.

6.6 If a request is sent to Danske Bank on behalf of the Customer through an External Data Provider, the External Data Provider must include a reference to the Customer's identity.

7 Security Solutions provided by Danske Bank

7.1 The Security Solution to be used depends on the choice of communication channel as not all Security Solutions can be combined with all communication channels. The use of the Security Solution ensures that the Data is transmitted securely, is encrypted and is protected from alteration. The Customer is responsible for the implementation and use of the chosen Security Solution in the Customer's own systems. Security Solutions are described on the Developer Portal and the File Integration Website.

8 Blocking of the Integration Services

8.1 Danske Bank is entitled to block the Customer's and/or the External Data Provider's access to the Integration Services in the following circumstances: (i) where Danske Bank detects or suspects unauthorised access to the Integration Services or (ii) where the equipment, software or interfaces of the Customer or the External Data Provider cause damage, disturbance or other inconvenience to Danske Bank or Danske Bank's IT infrastructure.

9 Changes

9.1 Danske Bank may at any time change these terms and conditions, its fees and the services and functionality available in relation to the Integration Services (including modifications to Danske Bank's equipment, software and related procedures) in order to optimise operations and service levels. Any such change will take effect on the date specified by Danske Bank, subject to the following notice requirements: (i) changes that benefit the Customer or are required by law or are mandated or decreed by a public authority take effect without prior notice and (ii) all other changes are subject to one month's prior notice to the Customer.

9.2 Where the Customer does not wish to be bound by any such change or revised terms and conditions, the Customer must notify Danske Bank of this in writing. Upon receipt of such notification, Danske Bank may consider this Agreement as terminated with effect from the earlier of (i) the date on which the change takes effect and (ii) the date on which Danske Bank receives the Customer's written notification. Any pre-paid fees or charges for the Integration Services will not be reimbursed.

10 Fees and charges

10.1 The use of the Integration Services is subject to fees as set out in Danske Bank's list of fees and charges. District and any additional modules, including those that enable the use of the Integration Services, are also subject to fees as published in Danske Bank's list of fees and charges, as updated from time to time.

10.2 Where the Customer chooses to use an External Data Provider, the Customer agrees to pay any fees payable as a result of the External Data Provider's use of the Integration Services.

11 Notices

11.1 All notices or other communications under or regarding this Agreement must be delivered in accordance with the terms and conditions applicable to District.

12 Termination

12.1 Each of the following events constitutes an event of default that entitles Danske Bank to terminate this Agreement with immediate effect:

- (i) The Customer does not comply with these terms and conditions and/or this Agreement,
- (ii) The Customer is unable to pay or declares to be unable to pay amounts owed to Danske Bank as and when they fall due, or
- (iii) The Customer becomes subject to debt restructuring, bankruptcy or insolvency proceedings or other similar or analogous proceedings.

12.2 Danske Bank is entitled to terminate this Agreement with immediate effect if (i) the External Data Provider does not fulfil its obligations under its agreement with Danske Bank or (ii) Danske Bank terminates or is entitled to terminate any service provided to the Customer, whether or not such service is linked to the Integration Services.

12.3 Save as described under 12.1 or 12.2 above, Danske Bank may terminate this Agreement by giving three months' written notice to the Customer.

12.4 The Customer may terminate this Agreement with immediate effect by giving written notice to Danske Bank. Any pre-paid fees or charges for the Integration Services will not be reimbursed.

13 Effect of termination, updated user access or blocking

13.1 The Customer is responsible for all orders sent via the Integration Services until Danske Bank has confirmed in writing to the Customer that the updated Technical User and/or Physical User access, the blocking or the termination has taken effect.

14 Governing law

14.1 These terms and conditions and this Agreement as a whole are governed by and must be construed in

accordance with the law and venue stated in the Customer's District Agreement.

14.2 Additionally, any service used in connection with the Integration Services is subject to the law governing that service in accordance with the District Agreement.

15 Assignment

15.1 Danske Bank may at any time assign its rights and obligations under these terms and conditions and this Agreement as a whole without the prior consent of the Customer. The Customer may not assign or transfer any of the Customer's rights and obligations without the prior written consent of Danske Bank.

16 Liability

16.1 Danske Bank's liability is governed by the terms and conditions applicable to District.

16.2 Danske Bank is not liable for losses incurred by the Customer and/or the External Data Provider as a result of the following:

- (i) Other parties' unauthorised use of the Integration Services or errors in the External Data Provider's access to and implementation of the Integration Services;
- (ii) The blocking or suspension of the Integration Services in accordance with Danske Bank's procedures, or
- (iii) The breakdown of or lack of access to IT systems or damage to or loss of data in such systems due to factors beyond Danske Bank's control, as set out in the terms and conditions applicable to District, and regardless of whether Danske Bank or a third-party supplier is responsible for the operation of such systems.