

## RULES FOR PAYMENT AUTHORISATION

The rules for payment authorisation apply to payments registered for *Betalingservice* (direct debit), *indbetalingskort* (payment forms) and regular account transfers.

Payment forms are registered for *Betalingservice* in step with the individual creditors being registered. The *Terms & Conditions for Betalingservice debtors*, as set out below, including the conditions for termination of the access agreement, apply to transfers made through *Betalingservice*. Danske Bank is entitled to charge a fee for each payment. Information about fees is available on request.

If we find that a payment will result in your account becoming overdrawn, Danske Bank is entitled, but not obliged, to execute the payment. In case of insufficient funds in your account, you should therefore not expect us to execute payments or transfers. If a payment is not executed because of insufficient funds in your account, we send you a copy of the payment form, if any. This is subject to a fee.

Our fees and charges all appear in the list of charges, which is available at all our branches. Information about fees is also available on request.

We do not execute payments or transfers if the account to be debited is blocked or closed.

We send account statements showing executed payments to you on a regular basis.

Danske Bank is not liable for losses arising from damage resulting from legislative or administrative intervention or similar, war or the threat of war, revolutions, civil unrest, terrorism, sabotage, natural disasters, strikes, lockouts, boycotts or picketing, regardless of whether Danske Bank itself is a party to the conflict and whether only some of the bank's functions are affected thereby, on condition that no independent responsibility of Danske Bank exists.