

# Important information

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Keeping you up to date

## Personal Accounts

This booklet contains important information about changes to your agreement with us and other important information about personal accounts. For your own benefit and protection, you should read it and the full Terms and Conditions carefully.

**Danske** **Bank**

# IMPORTANT INFORMATION

## Summary of changes to your agreement with us and other important information

### PERSONAL ACCOUNTS

Dear Customer

This booklet contains important information about your agreement with us, including some changes we are making to the 'General Terms and Conditions - Personal Accounts' and to certain Fees and Service Charges (including foreign payments) on your Personal Accounts. You will find more detail about the specific changes to the Terms and Conditions within the booklet. For your own benefit and protection, you should read this booklet and the full Terms and Conditions carefully. If you are under 16 years old please read this booklet with a parent or guardian to ensure you understand how these changes will affect you.

You can get a full copy of the revised Terms and Conditions on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs) from 1 January 2017 or by contacting us in one of the ways set out in Section 9 of this booklet and requesting a paper copy. These are the standard Terms and Conditions we will rely on from 01 April 2017 and they will apply from that date.

There are eight matters highlighted in this booklet. These are summarised for you below, so please familiarise yourself fully with these changes:

- 1. FRAUD – THINGS YOU NEED TO BE AWARE OF TO KEEP YOUR FINANCES AND PERSONAL INFORMATION SAFE**  
We want to make you aware of some of the methods that fraudsters use to try to access your bank account or otherwise trick you into giving them your money.
- 2. TARIFF OF MORTGAGE CHARGES**  
In line with the Council of Mortgage Lenders and Which? guidance we have introduced a separate tariff of mortgage charges which describes our mortgage fees and charges in a way that is easy for you to understand and to compare with other lenders.
- 3. VARIABLE RATE MORTGAGE CUSTOMERS AND PERSONAL LOAN CUSTOMERS**  
You should read this section if you have a home loan or a personal loan with us and the rate of interest that applies is either Danske Bank Standard Variable Rate (UK), Danske Bank Re:Pay Rate (UK) or Danske Bank Base Rate (UK).

- 4. WAYS TO REDUCE OR AVOID OVERDRAFT CHARGES AND INTEREST**  
There are a number of ways you can reduce or even avoid overdraft fees, service charges and interest payments. Keeping track of your money is key to helping you know exactly where you stand.
- 5. CHANGES TO FEES AND SERVICE CHARGES – OUTGOING FOREIGN PAYMENTS AND STERLING PAYMENTS OUT OF YOUR ACCOUNT USING CHAPS**  
We are increasing the fees for payments out of your account for foreign payments and sterling payments made using CHAPS.
- 6. KEEPING YOU UP TO DATE ABOUT OUR PRODUCTS AND OFFERS**  
At any time, you have the right to change your consent about how we may contact you to update you about our products and services. This means that you can either opt in or opt out of receiving information about Danske Bank products, offers and services that we believe may interest you.
- 7. FINANCIAL SERVICES COMPENSATION SCHEME**  
The Prudential Regulation Authority requires the bank to provide you, at least annually, with the information sheet and exclusions list relating to the Financial Services Compensation Scheme.
- 8. SEPA DIRECT DEBIT CHANGES - EURO CURRENCY ACCOUNT CUSTOMERS ONLY**  
SEPA Direct Debit Rulebook update.

Where possible we are giving you at least two months' notice of any changes to your terms and conditions. If you do not agree to these changes, you must tell us in writing before the notice period ends. In this circumstance you will have the right to end your account agreement with us before the end of the notice period. If you wish to end your agreement, you will also need to make arrangements to clear any outstanding debit balance before the end of the notice period.

You will not have to pay any extra charges if you do this. If you do not object to the changes before the end of the notice period, you will be deemed to have accepted the changes. If there is anything you do not understand, please contact your branch or Account Manager.

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If any of your accounts is a joint account then, in line with the Terms and Conditions, we usually only advise the first named account holder about changes to the account Terms and Conditions. You should now ensure that any joint account holder is advised of the changes referred to in this booklet. Copies of this booklet are available on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs) from 1 January 2017.

If you are experiencing financial difficulties, you should let us know as soon as possible. We will do all we can to help you overcome any difficulties.

We hope you find this information useful. We have provided details in Section 9 of this booklet telling you how you can contact us should you have any questions or queries.

Yours faithfully



Danny Stinton  
Head of Personal Products

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# 1. FRAUD – THINGS YOU NEED TO BE AWARE OF TO KEEP YOUR FINANCES AND PERSONAL INFORMATION SAFE

We want to make you aware of some of the methods that fraudsters use to try to access your bank account or otherwise trick you into giving them your money. We have set out below some of the more common types of fraud and you should always act in line with the following guidance:

Our online banking system (eBanking) relies on all of your eBanking log-on details (your UserID, password (this is a 4 digit PIN) and the number from your security card), being kept safe and known only by you, therefore:

- NEVER give anyone else your eBanking passwords – not even if the caller says that they are a bank official, or a police officer
- A Danske Bank employee will NEVER contact you by any means (phone, text or email) and ask you for all of your eBanking log-on details
- A Danske Bank employee or a police officer will NEVER ask you to transfer funds to another account and tell you that this is required “for security purposes”
- Danske Bank will NEVER ask you to take a photograph of your eBanking Security Card with your smartphone, tablet or webcam and send it to us. You should NEVER take such a photograph or have it stored on your smartphone, tablet or computer
- If you are in doubt about someone who tells you that they are calling from the Bank then you should end the call and phone the Bank. Always phone back using a different phone or phone someone you know and speak to them before you phone the Bank to ensure that you are on a different line
- Ensure that all your anti-virus and firewall protection is updated regularly on your computer, smartphone or tablet
- You should NEVER allow remote access or share your computer screen with someone else when you log-on or are logged-on to eBanking
- Always access your eBanking by typing in the exact bank address in your browser (danskebank.co.uk). Don't use links from emails or another site – they could take you to a fake website that looks like ours
- If you ever receive an email from someone you are due to pay money to advising you what bank account to send the money to, ALWAYS check with that person or business that the details (the bank sort code and bank account number) are correct, by speaking to the genuine person or business
- Be vigilant for other types of scam where fraudsters try to trick you into giving them your money

## Telephone Scam ('vishing')

A fraudster phones you pretending to be a bank official and tells you that there is a problem with your account (such as unauthorised transactions). Sometimes the fraudster seems to know where you bank and perhaps mentions the name of a bank employee or a branch to add validity to their call.

Eventually the fraudster will ask you to either reveal all your eBanking log-on details to them OR ask you to transfer funds to an account that they give you.

In order to reassure you the fraudster may ask you to call them back immediately using the regular bank phone number. The fraudster does not hang up and so, when you think you have phoned the bank the same line has stayed open and you talk to the fraudster again, or an accomplice.

## Email Scam ('phishing') and Text Message Scam ('smishing')

Fraudsters issue bogus emails or text messages which appear to come from the Bank asking you to enter all your eBanking log-on details or your credit or debit card details. The email or text message looks authentic and provides you with a link to a fake log-on page. As you enter your details on the fake log-on page they will be visible to the fraudster who will use the details to access your eBanking.

## Virus Attacks

Fraudsters issue bogus emails or text messages containing attachments which, if opened by the recipient, will download a virus on to the receiving computer, smartphone or tablet. The fraudster will then be able to find out all your eBanking log-on details the next time you key them in and take over your online banking session. Meanwhile you will be experiencing an unsuccessful log-on attempt.

## Software Scam

This type of scam involves a fraudster phoning you and pretending to be from a software or telecommunications company to tell you that your computer has a virus and that they can help you fix this. The caller may also tell you that you are due a refund because of inconvenience caused by this non-existent computer virus.

Eventually the caller will ask you to either log-on to your computer and carry out instructions which they give you, ask for remote access to your computer or they will ask you to provide your bank card details in order to pay for the service they are providing. These instructions may include allowing the caller to have remote access to your computer while you log-on or are logged-on to eBanking.

If there has been an eBanking transaction on your account which you believe that you have not authorised then you must contact us immediately to tell us. We will investigate the matter. You have a right to an immediate refund provided that you have not acted with intent or gross negligence.

When deciding whether to provide you with a refund we will take into account whether you have complied with the steps set out in Clause 17 of the Special Terms and Conditions for eBanking. If you have not complied with those steps then we may decide not to make a refund.

## Fraudulent emails requesting payment

A tactic used by fraudsters is to send you an email which appears to come from someone you are due to pay money to. The address of the incoming email may vary slightly from the genuine email address or may come from the genuine email address which the fraudster has successfully hacked into. The email will request that you arrange to send the funds you are due to pay

to a particular bank account identified by a 6 digit sort code and an 8 digit account number OR the email will advise you of an amended sort code and account number to that which was previously advised to you.

To avoid falling victim for this type of scam you should always confirm the correct sort code and account number for payments by speaking directly with the person you are sending the funds to.

### Investment Scams

Investment scams often look and sound believable with professional looking websites or brochures and sales people on the phone who sound very convincing. They tempt victims with exceptionally high returns and the opportunity to invest in shares, property or rare goods, but in reality the returns prove to be nil and the proposition a scam.

The warning signs of an investment scam include:

- You have been cold called about an investment opportunity
- You receive an unsolicited email or letter about an investment opportunity perhaps inviting you to provide certain details after which you receive a cold call
- You may have already sent funds away for one of these investments and you keep being contacted and being encouraged to invest more

To avoid this type of scam you should reject cold calls or unsolicited emails and letters and always seek impartial financial advice from a financial adviser unconnected to the firm that has contacted you.

### Lottery Scams

This type of scam involves you being told by email, letter or phone call that you have been the lucky winner in a lottery, sweepstake or other prize draw based either in the UK or abroad. However either the lottery does not exist or the fraudsters are misusing the name of a genuine lottery.

Eventually, the fraudsters will ask you to send them some money to cover legal and administration fees and taxes before you receive your winnings. Each time you send some money away the fraudsters will make more excuses as to why you can't receive your winnings until you send them more money. During the whole process the fraudsters will tell you that you must keep your lucky win a secret.

Remember if you have not entered a lottery then you can't have won it.

### Online Loan and Purchase Scams

An online loan scam involves you being contacted by someone posing as a loan company and promising to lend you money if you first of all make a payment to them in order to pay fees or taxes. If you make the requested payment you will be sending money to an account controlled by the scammers. A reputable lender would never ask you to send them money before they granted you a loan.

Online purchase scams can occur if you are buying goods online. Websites usually have recommended rules that you should follow when you are making purchases and one of those rules is that payments for purchases should be made via the online auction site and not directly to the seller. A fraudster could offer you a discount to send the payment to them directly and you may be sending the payment to an account controlled by a fraudster and will not receive the goods.

### Payment Scam

A Payment Scam involves you being contacted by a fraudster, usually by telephone, pretending to be someone from the bank or from the police. They will tell you that they are investigating a serious fraud in which fraudsters are targeting the money in your bank account and that they

want your cooperation in helping with their investigations. You may even be told that a dishonest official in the bank is involved in the fraud. Eventually, you will be asked to transfer money from your bank account to another account, in order to supposedly, keep your money safe. You will also be asked not to tell anyone about this, not even the bank.

\*Please refer to Section 9 for information on our full contact details including opening hours

### ACTION REQUIRED

Read the 'Special Terms and Conditions – eBanking' on our website at [danskebank.co.uk/docs](https://danskebank.co.uk/docs) paying particular attention to Clause 17 and the steps that you must take to keep your eBanking passwords safe.

If you use eBanking and at any time think that the security of your eBanking has been compromised, please call our Customer Support team immediately on

0845 603 1534\* (within the UK) or +44 (0) 28 9004 9219\* outside UK and report the matter to your local police station by calling 101. You can also read general information about how to protect yourself from online and other frauds on our website at [danskebank.co.uk/ebankingsecurity](https://danskebank.co.uk/ebankingsecurity)

## 2. TARIFF OF MORTGAGE CHARGES

In line with the Council of Mortgage Lenders and Which? guidance we have introduced a separate tariff of mortgage charges which describes our mortgage fees and charges in a way that is easy for you to understand and to compare with other lenders.

- Our tariff of charges describes each of the fees that may apply to a home loan customer and will help customers compare our charges with those of other lenders
- When looking at the fees that other lenders charge, you may notice some that don't appear in our tariff (below). This means we either don't offer this service or charge you these fees

### Tariff of Mortgage Charges – Danske Bank

#### Before your first monthly payment

These are the fees and charges you may have to pay before we transfer your mortgage funds.

Name of charge	What this charge is for	How much is the charge?
Legal fee	You will normally instruct a solicitor to act on your behalf in connection with your home purchase transaction. You may be required to pay their legal fees and costs as part of their work on your behalf. The solicitor normally charges these fees/costs, directly to you unless we tell you that we will contribute to the legal costs as part of your product deal.	These fees/costs are charged by the solicitor directly to you and vary from application to application.
Product fee	This is charged on some mortgages as part of the deal. It can be paid up-front or added to the total mortgage amount. If you add it to your mortgage, you'll pay interest on it at the same rate as the rest of your borrowing. It might be a flat fee, or a percentage of the loan amount.	This varies by product. Please refer to your Loan Offer for the fee charged or to our specific products on sale for the fee applicable.
Re-inspection fee	If your mortgage is released in stages and you're using it to renovate your home, this covers the new valuation we need to do after the work has been carried out.	These fees/costs are charged by the surveyor directly to you and vary from application to application.
Valuation fee	The lender's valuation report, which is used to calculate how much it will lend you. This is separate from any valuation or survey of the property you might want to commission.  There are other homebuyers or structural survey options available to you at a cost and there may be different approaches in different parts of the UK. Some mortgages offer free valuations – the product details for your mortgage will tell you if this is the case.	These fees/costs are charged by the surveyor directly to you and vary from application to application.

If you ask us for extra documentation and / or services beyond the standard management of your account

Name of charge	What this charge is for	How much is the charge?
Duplicate / interim statement fee	Requesting a copy of a previous mortgage statement or an interim statement of your account as it stands. It might be paid by you or another lender.	Duplicate statement - £6 for each page. One off statement/branch printout - £3 for each statement.
Request for legal documentation fee	Any original documents relating to your mortgage, e.g. title deeds, that you ask for.	Inspection fee - £30
Duplicate request for certificate of interest paid (for each year) fee	Requesting a copy of a previously issued certificate of interest paid.	Free of charge

### IF YOU CHANGE YOUR MORTGAGE

**NB** If you change to a new mortgage product, the 'before your first monthly payment' fees may also apply at this stage.

Name of charge	What this charge is for	How much is the charge?
Early repayment charge (changing your mortgage)	You may have to pay this if: <ul style="list-style-type: none"> <li>• You overpay more than your mortgage terms allow;</li> <li>• You switch mortgage product or lender during a special rate period (e.g. while you're on a fixed or tracker interest rate).</li> </ul>	The fee is a percentage of your remaining balance. Please refer to your Loan Offer for further details.
Change of term fee	Extending or reducing the remaining term of your mortgage.	Normal product fees apply, this varies by product. Please refer to your Loan Offer for the fee charged or to our specific products on sale for the fee applicable.
Change of repayment method fee	Transferring all or part of your mortgage from an interest-only to a repayment basis.	Free of charge.
Change of parties administration fee	Our administrative costs of adding or removing someone (a 'party') from the mortgage.	Normal product fees apply, this varies by product. Please refer to your Loan Offer for the fee charged or to our specific products on sale for the fee applicable.

### 3. VARIABLE RATE MORTGAGE CUSTOMERS AND PERSONAL LOAN CUSTOMERS

#### If you are unable to pay your mortgage

These are the most common charges you may have to pay if you fail to keep up with your mortgage payments. Some charges, for example those covering unpaid / returned direct debits or cheques, occur at the early stages of your inability to pay (arrears). Other charges, for example, relating to our repossession of the property, may apply later in the process and will be dependent on your circumstances.

Name of charge	What this charge is for	How much is the charge?
Unpaid / returned direct debit or cheque	Payable on your mortgage servicing account when your nominated bank rejects a direct debit collection, or your payment by cheque is returned unpaid by your bank.	£28

#### Ending your mortgage term

Name of charge	What this charge is for	How much is the charge?
Early repayment charge (ending your mortgage)	You may be charged this if you repay your mortgage in full before the mortgage term ends.	The fee is a percentage of your remaining balance. Please refer to your Loan Offer for further details.
Mortgage exit fee	<p>You may have to pay this if:</p> <ul style="list-style-type: none"><li>• Your mortgage term comes to an end;</li><li>• You transfer the loan to another lender; or</li><li>• Transfer borrowing from one property to another.</li></ul> <p>This is payable either at the end of the mortgage term, or before the end of your mortgage term if you transfer the loan to another lender or another property (known as 'redemption'). You may be charged a separate fee by your solicitor or licensed or qualified conveyancer for their work relating to redemption of the mortgage and discharge of the security.</p>	<p>Deeds release fee - £75</p> <p>Vacate Mortgage fee - £50</p>

**YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE**

#### ACTION REQUIRED

You do not need to take any action. Any updates to the Tariff of Mortgage Charges will be available on our website at [danskebank.co.uk/tariffmortgagecharges](https://www.danskebank.co.uk/tariffmortgagecharges)

You should read this section if you have a home loan or personal loan with us and the rate of interest that applies is either Danske Bank Standard Variable Rate (UK), Danske Bank Re:Pay Rate (UK) or Danske Bank Base Rate (UK).

- If we have told you that the rate of interest on your Loan is Danske Bank Standard Variable Rate (UK), Danske Bank Re:Pay Rate (UK) or Danske Bank Base Rate (UK) we would remind you that these interest rates are set by the Bank
- If you currently have a fixed rate home loan then at the end of the fixed rate period your loan will automatically revert to the Danske Bank Standard Variable Rate (UK)
- We can change these variable interest rates at any time. The change will be effective from the date that we specify in a written notice to you or notices in our branches or in newspapers circulating in Northern Ireland
- Danske Bank Base Rate (UK) is our own reference rate and is publicly available on our website and in our branches. Changes are also published in newspapers circulating in Northern Ireland
- Customers with a variable rate home loan are reminded that they can ask us about switching to one of our other home loan products

#### Changes to Danske Bank Base Rate (UK)

Where the interest reference rate that applies to your home loan or personal loan is Danske Bank Base Rate (UK) then we can change that rate of interest at any time. This is our own interest reference rate and we make it publicly available. Any change will take effect at the beginning of the day after we announce a change in the Danske Bank Base Rate (UK). If we change this rate we will publish notices on our website, in our branches and in newspapers circulating in Northern Ireland.

#### Changes to Danske Bank Standard Variable Rate (UK) and Danske Bank Re:Pay Rate (UK)

Where we have told you that the interest rate on your home loan or personal loan is:

- Danske Bank Standard Variable Rate (UK); or
- Danske Bank Re:Pay Rate (UK); or
- is a fixed rate loan but at the end of the fixed rate period it will revert to Danske Bank Standard Variable Rate (UK)

then we can change the variable interest rate at any time, provided that we have a valid reason to do so. Any such change will take immediate effect on the date we specify in a written notice to you, or in notices in our branches and advertisements in newspapers circulating in Northern Ireland.



## 4. WAYS TO REDUCE OR AVOID OVERDRAFT CHARGES AND INTEREST

If you have a variable rate home loan – ask us about switching to one of our other home loan products

If you currently have a home loan to which a variable rate of interest applies, you may want to talk to us about switching to one of our other mortgage products.

For more information please visit [danskebank.co.uk/mortgages](https://danskebank.co.uk/mortgages), call us on 0800 389 0833\* or call into any branch to discuss your options.

There are a number of ways you can reduce or even avoid overdraft fees, service charges and interest payments. Keeping track of your money is key to helping you know exactly where you stand. Here are some useful tips to help you do that:

NOTE: Whether we provide credit depends on your circumstances, and you must be 18 or over. Lending terms and conditions apply.

- Use our digital banking to check how much money is in your account
- Set up free text or email alerts
- Use cash machines for balance updates and mini statements
- Try to keep your account in credit
- Avoid using unarranged overdrafts
- Lodge funds to cover a payment due to be taken from your account
- Speak to us if you are in financial difficulties

### Useful Links

If you would like more information about each of the tips above, we have further information on our website at [danskebank.co.uk/reducefees](https://danskebank.co.uk/reducefees)

If you would like to get a better summary of your finances, we have a useful budget calculator on our website at [danskebank.co.uk/budgetcalculator](https://danskebank.co.uk/budgetcalculator)

You can also find free advice and easy-to-use tools to help with managing your money at [moneyadviceservice.org.uk](https://moneyadviceservice.org.uk)

\*Please refer to Section 9 for information on our full contact details including opening hours

### ACTION REQUIRED

This is a reminder to you about how a variable rate on your home loan or personal loan can be changed.

Check the rate that you are paying on your home loan and ask us about the rates that apply on our other home loan products.

You do not need to take any action but if you require more information please visit [danskebank.co.uk/mortgages](https://danskebank.co.uk/mortgages), call us on 0800 389 0833\* or call into any branch to discuss your options.

### ACTION REQUIRED

You do not need to take any action.



## 5. CHANGES TO FEES AND SERVICE CHARGES – OUTGOING FOREIGN PAYMENTS AND STERLING PAYMENTS OUT OF YOUR ACCOUNT USING CHAPS (effective from 1 April 2017)

We are increasing the fees for payments out of your account for foreign payments and sterling payments made using CHAPS.

- We are increasing the fees that apply to Express and Standard Outgoing Foreign Payments. A discount of £10 will apply to the Standard fee if you make the payment using eBanking
- We are also increasing the fee which applies when you ask us to make a sterling payment out of your account using CHAPS

The tables below summarise the changes we are making to our fees and service charges, with effect from 1 April 2017.

Fees for outgoing foreign payments	In branch		eBanking	
	Current fee	New Fee: 1 April 2017	Current fee	New fee: 1 April 2017
Express (see note 1)	£26	£32	£16	£22
Standard (see note 2)	£22	£30	£13	£20

### Notes to this table:

1. For payments sent within the Danske Bank Group both in euro (with and without conversion) and certain EEA currencies (without conversion) the Standard fee will apply. This is because the Express service is not faster than the Standard service in this case.
2. Please see the Payment Table for processing times. The Payment Table is set out at the end of Part 3 of the General Terms and Conditions which are on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs)

Sending an electronic transfer (sterling payments)	Current fee	New fee: 1 April 2017
CHAPS	£24	£30

We are making these changes to ensure that the services we offer enable us to achieve our strategic objectives.

### ACTION REQUIRED

A copy of the revised Fees and Service charges explained – foreign payments and the Fees and Service Charges Explained – on sale accounts (for Personal customers), which will apply from 1 April 2017, will be available on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs) from 1 January 2017.

## 6. KEEPING YOU UP TO DATE ABOUT OUR PRODUCTS AND OFFERS

At any time, you can change your consent about how we contact you to update you about our products and services. This means that you can either opt in or opt out of receiving information about Danske Bank products, offers and services that we believe may interest you.

- If you currently receive information on our products, offers and services and wish to discontinue this service, then you can opt out at any time
- If you do not currently receive this information, but would be interested in finding out about products and offers that we believe may be of interest to you, then you can opt in at any time

When you became a Danske Bank customer we asked you to tell us if you did not want to receive information from us about our products and offers or if you did not want to receive this information in a particular way, for example by letter, phone, email or text. We aim only to contact you with information on products and offers that we believe may be of interest or benefit to you.

You can change your mind about receiving this information, or how we send that information to you, at any time. Every 3 years we formally remind you about your right to change your mind.

### If you want to change your mind because:

- You want us to stop sending you messages about our products and offers; or
- You want us to stop sending you this information in a particular way e.g. you do not want us to send you information on our products and offers by letter; or

- You do not currently receive product and offer messages from the Bank but you want us to start sending these to you, then you should contact us so that we can update our records

### You can do this in one of the following ways:

- Call us on 0345 600 2882\* (within the UK) or +44(0) 28 9004 9221\* from outside the UK
- Complete the 'Keeping you up to date about our products and offers' section in our 'How we use your personal and business information' booklet, available at any branch
- Write to your branch giving your name, address and account number and tell us how you want us to change our records about sending you information on our products and offers.

We will update our records within 28 days of hearing from you.

\*Please refer to Section 9 for information on our full contact details including opening hours

### ACTION REQUIRED

If you wish to change your mind about receiving information from us about our products and offers then contact us in one of the ways set out above.

## 7. FINANCIAL SERVICES COMPENSATION SCHEME

The Prudential Regulation Authority requires us to provide you, at least annually, with the information sheet and exclusions list relating to the Financial Services Compensation Scheme.

INFORMATION SHEET Basic information about the protection of your eligible deposits	
Eligible deposits in Northern Bank Limited trading as Danske Bank are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
Limit of protection:	£75,000 per depositor per bank / building society / credit union <sup>2</sup>
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £75,000. <sup>2</sup>
If you have a joint account with other person(s):	The limit of £75,000 applies to each depositor separately. <sup>3</sup>
Reimbursement period in case of bank, building society or credit union's failure:	20 working days. <sup>4</sup>
Currency of reimbursement	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Northern Bank Limited trading as Danske Bank for enquiries relating to your account:	Danske Bank PO Box 2111 Belfast, BT10 9EG Tel: 0345 6002 882
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

### Additional information (all or some of the below)

#### <sup>1</sup> Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £75,000 by the Deposit Guarantee Scheme.

#### <sup>2</sup> General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £75,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £75,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £75,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

#### <sup>3</sup> Limit of protection for joint accounts

In case of joint accounts, the limit of £75,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £75,000.

#### <sup>4</sup> Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £75,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. Again, there are specific exceptions to this obligation.

## 8. SEPA DIRECT DEBIT CHANGES – EURO CURRENCY ACCOUNT CUSTOMERS ONLY

(effective from 20 November 2016)

In the case of a depositor which is a large company, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 December 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

In the case of a depositor which is a small local authority, where the FSCS cannot make the repayable amount available within 7 working days, it will, from 3 July 2015 until 1 June 2016, ensure that you have access to your covered deposits within fifteen working days of a request containing sufficient information to enable it to make a payment, save where specific exceptions apply.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

### Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - credit institution
  - financial institution
  - investment firm
  - insurance undertaking
  - reinsurance undertaking
  - collective investment undertaking
  - pension or retirement fund <sup>6</sup>
  - public authority, other than a small local authority

SEPA Direct Debit Rulebook update.

- Some changes have been made to the SEPA Direct Debit rules which mean that a creditor (the person who is collecting the Direct Debit) can present the SEPA Direct Debit request to debit your account up to one business day before the due date

If you have a Euro Currency Account and you have made arrangements for payments to be debited to your account by way of SEPA Direct Debit then you should be aware that some changes have been made to the SEPA Direct Debit Rules.

Currently we must receive any request to debit your account with a SEPA Direct Debit:

- in the case of a new SEPA Direct Debit or a one-off SEPA Direct Debit - at least 5 business days before the due date; or
- in the case of a recurring SEPA Direct Debit - at least 2 business days before the due date

Under the new rules, irrespective of the type of SEPA Direct Debit, the request to debit your account can be received by 11:00 am one business day before the Due Date.

It is unlikely that this change in the SEPA Direct Debit rule book will have any impact on you. The creditor is still required to give you a pre-notification at least 14 days before the due date of any proposed SEPA DD collection request.

### ACTION REQUIRED

This is for information only and you do not need to take any action. We have updated the Special Terms and Conditions - Currency Accounts to reflect the change in the SEPA Direct Debit rules. These will be available on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs) from 1 January 2017.

For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)

<sup>6</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

## 9. HOW YOU CAN CONTACT US

You can contact us if you have any questions or wish to arrange an appointment by:

- phoning us
- writing to us through eBanking or by post
- through our website at [danskebank.co.uk](https://danskebank.co.uk)

### HOW TO CONTACT US BY PHONE (See Notes 1, 2 and 3 opposite)

	Days	Time	Contact Number
<b>General Service</b>	Monday to Friday Saturday and Sunday	8am to 8pm 9am to 4.30pm	028 9004 9221/ 0345 600 2882
<b>eBanking customer support</b> (technical enquiries and questions about how the service works) (see the notes opposite)			
<b>Calls within the UK</b>	Monday to Thursday Friday Saturday and Sunday	8am to 10pm 8am to 5pm 9am to 4.30pm	0345 603 1534
<b>Calls from outside the UK</b>	Monday to Thursday Friday Saturday and Sunday	8am to 10pm 8am to 5pm 9am to 4.30pm	int +44 (0) 28 9004 9219
<b>24 hour emergency phone numbers</b> <b>Lost or Stolen cards</b>			
MasterCard Standard, MasterCard Standard Plus & MasterCard 24/7 From outside the UK			0370 850 2481 int +44 (0) 28 9004 9201
MasterCard Gold From outside the UK			0370 850 2482 int +44 (0) 28 9004 9202
MasterCard Platinum & MasterCard Platinum Plus From outside the UK			0370 850 2487 int +44 (0) 28 9004 9203
VISA Standard From outside the UK			0370 850 2481 int +44 (0) 28 9004 9201
Debit MasterCard From outside the UK			0370 850 2481 int +44 (0) 28 9004 9201

### HOW TO CONTACT US IN WRITING

#### Secure communication using eBanking

eBanking's secure email function allows you to read and send messages to and from the bank:

Log-on to eBanking  
Select 'Contact Us'  
Select 'New Message'  
Type your message  
Send your message

#### Secure communication using Danske Mobile Bank / Tablet Bank Apps

Danske Mobile Bank / Tablet Bank Apps allows you to read and send messages to and from the bank:

Log-on to the app  
Select 'Contact' or 'Contact Us and additional info'  
Select 'New Message'  
Type your message  
Send your message

#### Secure communication using our website at [danskebank.co.uk](https://danskebank.co.uk)

To arrange an appointment:

Fill in the 'Arrange an appointment' form

Email us:

Fill in the 'Send Email to Danske Bank' form

For help with installing and using eBanking:

Fill in the 'Online Form'

#### By Post

Write to:

Danske Bank  
PO Box 2111  
Belfast  
BT10 9EG

#### Notes

1. Support from General Service or eBanking customer support will not be available on bank holidays or other holidays in Northern Ireland when the bank is not open for business.
2. We may record or monitor calls to confirm details of our conversations, for your protection, to train our staff and to maintain the quality of our service. Call charges may vary - please refer to your phone company for more details. Customers calling from mobile phones may be charged a different rate.
3. Please note that the cost to call our Customer Services UK area codes on 0345 or 0370 within the UK is always the same as calling a local or national landline number.

eBanking, Danske Mobile Bank and Danske Tablet Bank Apps may be temporarily unavailable when we are carrying out routine maintenance.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

You can also read this publication on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs)

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