

Important information

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.

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 services we provide and useful information you should know. You will find more details about the specific changes within the booklet. For your own benefit and protection, you should read this booklet 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 our Terms and Conditions on our website at danskebank.co.uk/docs or by contacting us in one of the ways set out in Section 8 of this booklet and requesting a paper copy. These are the standard Terms and Conditions we will rely on.

There are 7 matters highlighted in this booklet. These are summarised for you opposite, so please familiarise yourself fully with this information:

- 1. 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.
- 2. UNARRANGED OVERDRAFT ALERT**
By February 2018, we will introduce a new text alert service to help you to avoid fees when you are about to go into an unarranged overdraft.
- 3. 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.
- 4. VERIFYING YOUR IDENTITY**
From 1 January 2018 we will no longer seek your consent before carrying out an electronic verification of your identity (ID).
- 5. VARIABLE RATE HOME LOAN CUSTOMERS AND PERSONAL LOAN CUSTOMERS**
You should read this section if you have a home loan or personal loan with us and the rate of interest that applies is the Danske Bank Standard Variable Rate (UK), Danske Bank Re:pay Rate (UK) or Danske Bank Base Rate (UK).
- 6. NEW DATA PROTECTION LEGISLATION**
Impact of new Data Protection legislation on how we use and share your information.
- 7. TRANSACTION HISTORY**
From February 2018, when you close a personal current account, we can provide you with up to 5 years of your transaction history for that account. This may be helpful for other financial matters.

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.

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 information referred to in this booklet. Copies of this booklet are available on our website at danskebank.co.uk/docs from 1 January 2018.

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 8 of this booklet telling you how you can contact us should you have any questions or queries.

Yours faithfully

A handwritten signature in black ink that reads "Danny Stinton". The signature is written in a cursive, flowing style.

Danny Stinton

Head of Products

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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://www.danskebank.co.uk/docs) from 1 January 2018.

1. 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. Here are some useful tips to help you do that:

- Use our eBanking, Mobile Banking and Tablet Banking Apps 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 in time to cover a payment due to be taken from your account
- Speak to us if you are in financial difficulties

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

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

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

You can also find free advice and easy-to-use tools to help with managing your money at moneyadvice.service.org.uk

Monthly cap on unarranged overdraft fees

We have introduced a monthly cap on the charges you will have to pay for using an unarranged overdraft. If you go into an unarranged overdraft, you will never be charged more than the monthly cap that applies to your account.

Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - going overdrawn when you have not arranged an overdraft; or
 - going over/past your arranged overdraft limit (if you have one)
2. This cap covers any:
 - interest and fees for going over/past your arranged overdraft limit;
 - fees for each payment your bank allows despite lack of funds; and
 - fees for each payment your bank refuses due to lack of funds

For more information on the monthly cap for your account, including the amount of the monthly cap, the fees the monthly cap applies to, and how the monthly cap works, refer to our 'Fees and service charges explained' brochure at danskebank.co.uk/docs or available in any branch.

ACTION REQUIRED

If you would like more information please refer to the useful links above.

2. UNARRANGED OVERDRAFT ALERT

By February 2018, we will introduce a new text alert service to help you to avoid fees when you are about to go into an unarranged overdraft.

- You will receive this text if you have one of our personal current accounts and we have a personal mobile number stored for you
- The text will let you know how much money you need to lodge and by what time, so you can avoid paying unarranged overdraft fees

We will send you text alerts in the following circumstances:

- where we hold a valid mobile phone number for you; and
- your account goes into an unarranged overdraft; and
- you have not told us that you want to opt out of this service

In the case of joint accounts each account holder will be registered to receive these alerts if we hold a mobile number.

Only one alert will be sent each morning even if there are multiple payments. The alert will be sent no earlier than 08.00 however the time you receive the alert depends on your mobile operator.

The text message will tell you how much money you need to lodge or transfer to your account, and the time by which you must do this, in order to cover the debits due on your account. You will need to lodge 'cleared funds' to avoid incurring unarranged overdraft fees. The term 'cleared funds' means that funds must be available immediately, so you can transfer money from another account you have with us through eBanking, Mobile or Tablet banking, or pay in cash at a branch.

We may decide not to pay the item if you do not lodge enough funds to the account before the time set out in the alert. In these circumstances you will be charged the fees and service charges set out in our 'Fees and service charges explained' leaflet for unpaid items.

ACTION REQUIRED

If you do not want to receive these alerts then you will need to speak to a member of staff in a branch or call us on 0345 600 2882* so that we can take the necessary action to cancel your automatic enrolment for this service.

*Please refer to Section 8 for information on our full contact details including opening hours

3. 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 the actions you should take to avoid them:

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. If you are using a Third Party Provider see the information in the next part of this Section 3. You should read the following guidance about how to keep your eBanking log-on details safe and secure:

- If you are called by a person who says that they are a bank official, or a police officer or an employee of a telecommunications or information technology company, you should NEVER give the caller your eBanking passwords, if the caller asks for these details, they are likely to be a fraudster
- A Danske Bank employee will NEVER contact you by any means (phone, text or email) and ask you for all 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 us. Always phone back using a different phone or phone someone you know and speak to them before you phone us 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. We strongly recommend that you download Webroot SecureAnywhere® on to any PC that you use to access eBanking. Webroot SecureAnywhere® is free to eBanking Users and is easy to download
- You should NEVER allow remote access or share your computer screen with someone else when you log-on or are logged-on to eBanking
- The safest way to access your eBanking is to type in the exact bank address in your browser (danskebank.co.uk). Links contained in emails 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

If You are using the services of a Third Party Provider (TPP)

We wrote to you in November to tell you about new providers of online services known as TPPs. There are 2 types of TPP:

Account Information Service Providers (AISPs) – these TPPs can provide consolidated information on one or more payment accounts that you hold with more than one bank or building society. They may offer related services.

Payment Initiation Service Providers (PISPs) – these TPPs allow you to make online credit transfers from your bank account when you are making an online purchase. This is seen as an alternative to using a card to make these payments.

It is entirely your choice as to whether you use a TPP. A TPP cannot access your account or account information unless you give it consent to do so.

If you want to use these new services then you must be registered for eBanking. Depending on the technique which the TPP uses to access your account you may need to give it your eBanking log-on details. **This is the only exception to the general rule that you should never give anyone else these details.**

Before using a TPP you should check that it is authorised and regulated by the FCA or another European Regulator. You can do this by checking the FCA register at fca.org.uk or the European Banking Authority register at eba.europa.eu

You can find more information about TPPs on our website at danskebank.co.uk/psd2ob

Common types of fraud:

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 that 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 webpage. As you enter your log-on or credit or debit card details on the fake webpage they will be visible to the fraudster who will use the details to make fraudulent transactions.

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 say that you have not authorised then you must contact us immediately to tell us. We will investigate the matter and where you are entitled to a refund we will provide you with a full refund (including any interest or charges that you incurred as a result of the unauthorised transaction) usually by the end of the next business day.

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 not 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 to 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 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. 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.

ACTION REQUIRED

Read the 'Special Terms and Conditions – eBanking' on our website at 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 0345 6002 882* (within NI/UK) or +44 (0) 28 9004 9219* outside UK and report the matter to your local police station by calling 101.

If you want to use the services of a TPP, take time to read the booklet that we sent to you in November. You can get a copy of that booklet and read more about TPPs on our website at danskebank.co.uk/psd2ob

You can also read general information on how to protect yourself from online and other frauds on our website at danskebank.co.uk/ebankingsecurity

*Please refer to Section 8 for information on our full contact details including opening hours

4. VERIFYING YOUR IDENTITY

From 1 January 2018 we will no longer seek your consent before carrying out an electronic verification of your identity (ID).

- We are legally obliged to carry out ID checks both when you apply for a banking service and on an ongoing basis
- From 1 January 2018, we will no longer seek your consent to carry out an electronic ID check

Under Anti-Money Laundering legislation we have a legal obligation to seek verification of your identity both when you initially apply for a banking service and on an ongoing basis.

We use the personal information that you provide to us to verify your identity, age and address, in order to prevent and detect criminal activity such as fraud and money laundering.

We use a commercial organisation to check your identity electronically. From 1 January 2018, we will no longer seek your consent before carrying out this check.

ACTION REQUIRED

You do not need to take any action.

5. VARIABLE RATE HOME LOAN CUSTOMERS AND PERSONAL LOAN CUSTOMERS

You should read this section if you have a home loan or personal loan with us and the rate of interest that applies is the 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 a

- 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. 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.

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 home loan products. For more information please visit danskebank.co.uk/mortgages, call us on 0800 389 0833* or call into any branch to discuss your options.

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, call us on 0800 389 0833 or call into any branch to discuss your options.

*Please refer to Section 8 for information on our full contact details, including opening hours.

6. NEW DATA PROTECTION LEGISLATION

Impact of new Data Protection legislation on how we use and share your information.

- You will receive clearer information in relation to how we use and store your sensitive and personal data
- You will no longer be charged for making requests to obtain your personal data

We are required to implement the new General Data Protection Regulation (GDPR) when it comes into force in May 2018. The benefit for you is that you will have greater control over your personal information and data.

The legislation places new data protection obligations on us in relation to accountability and transparency when using your information.

Under the new GDPR:

- We will be reviewing the ways in which we share your information with data processors
- When processing your information we can rely on other lawful bases apart from consent, for example where processing your information is necessary as part of our services, if we have a business need or because of legal obligations
- You will have new rights in terms of accessing your information free of charge
- You will also have the 'right to be forgotten', which means you can request the deletion or removal of personal data where there is no compelling reason for its continued processing

ACTION REQUIRED

You will find more information on the changes to how the bank uses your personal and business information on our website at [danskebank.co.uk/docs](https://www.danskebank.co.uk/docs) from 1 March 2018.

7. TRANSACTION HISTORY

From February 2018, when you close a personal current account, we will provide you with up to 5 years of your transaction history for that account. This may be helpful for other financial matters.

- We will provide you with your transaction history when you close an account, unless you tell us you do not want to receive it
- Transaction history will cover the five year period prior to the date of closure
- The transaction history will be provided to you in an electronic 'Statement Folder' which can be accessed from danskebank.co.uk

Transaction history is the information provided in statements of account and supplementary lists. If you close the account we will provide you with up to 5 years of transaction history, free of charge, unless you opt out of receiving this information.

We will provide transaction history to you in an electronic 'Statement Folder' which is accessible on our website danskebank.co.uk – The 'Statement Folder' link will be found within the log-on button used to access eBanking and other digital services.

We will send you a customer number and a 4 digit PIN to log-on to your 'Statement Folder'.

If you close your account and subsequently request your payment transaction history (within the 5 year period) we will provide the payment transaction history in paper format only.

ACTION REQUIRED

You do not need to take any action.

8. HOW YOU CAN CONTACT US

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

- phoning us
- email us through eBanking or write to us by post
- through our website at danskebank.co.uk

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

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

Secure communication using our website at danskebank.co.uk

To arrange an appointment:

Fill in the 'Request a callback' form

Email us:

Select 'Email us'
Fill in the 'Send an Email to Danske Bank' 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 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

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register, reference number 122261.

Registered in Northern Ireland R568.

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Northern Bank Limited is a member of the Danske Bank Group.

www.danskebank.co.uk