

Priority Pass Terms and Conditions

Priority Pass

Please keep these "Rules for Use", and the "Conditions of Use" for future reference.

Membership of the Priority Pass lounge programme offered by Priority Pass Limited, a company owned by the Collinson Group, is available to the Cardholders set out below:

- the principal Cardholder of a Mastercard Platinum
- the principal Cardholder of a Mastercard Platinum Plus
- the Cardholder of a Mastercard Corporate Platinum

Rules for Use

Mastercard Platinum

Priority Pass membership is included in the annual Mastercard Platinum fee. The Priority Pass Member is entitled to 10 complimentary lounge visits per year of membership which may be used by the Priority Pass Member and any guests they may wish to bring with them. There is a charge for any additional visits (currently £24 per visit) payable directly to Priority Pass Limited, who will charge the payment card the Priority Pass Member provides when they become a member.

Mastercard Platinum Plus

Priority Pass membership is included in the annual Mastercard Platinum Plus fee. The Priority Pass Member is entitled to 10 complimentary lounge visits per year of membership which may be used by the Priority Pass Member and any guests they may wish to bring with them. There is a charge for any additional visits (currently £24 per visit) payable directly to Priority Pass Limited, who will charge the payment card the Priority Pass Member provides when they become a member.

Mastercard Corporate Platinum

Priority Pass membership is included in the annual Mastercard Corporate Platinum fee. Visits by the Priority Pass Member and one guest are complimentary. However, there is a charge for each additional guest (currently £24 per visit) payable directly to Priority Pass Limited, who will charge the payment card the Priority Pass Member provides when they become a member.

Membership runs on a yearly basis from the date of registration and renews on the same date the following year.

The number of lounge visits you have used will be reset to zero when you register and on each membership renewal date.

Charges are set by Priority Pass Limited and not by Danske Bank. You will find current charges on <http://www.prioritypass.com> and on the Priority Pass App. Changes to charges for additional visits will be notified to you by the Bank in accordance with the Priority Pass Conditions of Use.

You can find the terms and conditions for the Priority Pass membership at the Conditions of Use section. These may change from time to time and the most up to date version can be found on the Priority Pass' website at www.prioritypass.com/conditions-of-use

How to get Your Priority Pass Card

To gain access to the Priority Pass lounge programme, you must register directly with Priority Pass by using a specific website address and a unique invitation ID. We will send you the address and a unique invitation ID when you get a Mastercard card that includes Priority Pass membership.

How to Use Your Priority Pass Card

To gain access to a participating lounge, you must present your Digital Membership Card in the Priority Pass App or your QR code and your boarding pass for a flight scheduled for the same day and, if requested, sign in at the entrance into the lounge. You and your guests may also be required to provide additional identification which may include your passport or driving license.

Membership is personal to the Member and that means that the Priority Pass Digital Membership Card or QR Code can only be used by the named Member.

Rules for Visits and Stay

Priority Pass lounges are owned and run by external lounge operators. The individual lounges set the rules and conditions for your stay in the lounge, and you must comply with these when you visit the individual lounges. You can find the rules at www.prioritypass.com under 'Our Lounges'.

Lounge Visits

You can see the number of lounge visits that are complimentary under your agreement and keep track of your visit history under 'My Account' at prioritypass.com or on the Priority Pass App.

Processing of Personal Data

When you register for a membership via the Priority Pass link provided by the Bank, Priority Pass Limited will receive information that you are a Danske Bank customer. Priority Pass Limited will be the data controller for the processing of your personal data in relation to your Priority Pass membership. You can read about your rights and how they process your personal data at www.prioritypass.com/privacy-notice

Termination of Your Priority Pass Membership

If your Mastercard agreement is terminated, your Priority Pass membership and access to lounges will automatically terminate. We will notify Priority Pass Limited of the termination of your Priority Pass membership when your Mastercard agreement ends.

Priority Pass Limited may terminate your membership in the event of abuse of the Conditions of Use you accepted when you signed up for your Priority Pass membership.

We reserve the right to change or amend this benefit by giving the Account holder for the relevant Mastercard account at least 30 days' notice. We will only do this for one of the reasons set out in the Terms and Conditions for the Card.

The contract for Priority Pass membership is between you and Priority Pass Limited (company registration number 02728518), having its registered office address at 3 More London Riverside, 5th Floor, London, England, SE1 2AQ. The address for corresponding with Priority Pass Limited is Priority Pass, PO Box 815, Haywards Heath, RH16 9LR, United Kingdom. Website: www.prioritypass.com.

The Conditions of Use set out below and provided by Priority Pass Limited govern that relationship.

Conditions of Use

Priority Pass conditions of use can be found at www.prioritypass.com/conditions-of-use

1. In these Conditions of Use, the following words and expressions will have the meanings set out against them below:

Customer

means any person who participates in the Programme.

Digital Membership Card

means the digital version of the Priority Pass Card which upon activation provides card-free access to the majority of Lounges and Merchants in the Programme.

Lounge/s

means a third party provider of airport or travel lounges which are available to Customers participating in the Programme.

Means of Access

means Priority Pass Card, Digital Membership Card, eligible payment card, QR code, barcode or any such other form of access as detailed by Priority Pass in writing from time to time at its sole discretion.

Merchant

means a third party provider of services, including but not limited to dining, spa, retail, or Third Party Platform, which are available to Customers participating in the Programme.

Merchant of Record

means the organisation responsible for processing Customers payments for Lounge and Merchant access through Programme, including but not limited to, the following Priority Pass affiliates:

- (i) Priority Pass Limited;
- (ii) Priority Pass, Inc.;
- (iii) Priority Pass (A.P.) Limited;
- (iv) Collinson (Shanghai) Co. Ltd;
- (v) Collinson Services India LLP;
- (vi) Collinson Peru S.A.C.; and
- (vii) Priority Pass (Asia) Pte. Ltd.

Priority Pass

means Priority Pass Limited of 3 More London Riverside, London, SE1 2AQ, Company No. 02728518.

Priority Pass Card

means the embossed membership card or Digital Membership Card or any such other form of access as detailed by Priority Pass in writing from time to time at its sole discretion.

Programme

means the Priority Pass™ membership programme provided by Priority Pass Limited designed to enable Customer access to Lounge and Merchant locations using a Means of Access.

2. **Conditions of Use:** By participating in the Programme, Customer agrees to and accepts these Conditions of Use. These Conditions of Use will prevail over any other terms and conditions provided to Customer in relation to purchase, or use of, Programme. Priority Pass reserves the right at all times to make any changes to these Conditions of Use. Customer agrees that Priority Pass may provide notification by posting the Conditions of Use

on the Programme website and app, and that Customer use of Programme constitutes agreement to the current Conditions of Use. Customers are advised to review these Conditions of Use prior to use of Programme. Conditions of Use are effective as of the 16th October 2023 and will apply to use of Programme from that point forward.

3. **Terms:** These Conditions of Use set out the terms relating to Programme and use of Lounge or Merchant. Each Lounge and Merchant will have its own specific terms which will be outlined in the Lounge or Merchant description on Programme website or app. By using the Lounge or Merchant Customer is accepting the Lounge or Merchant terms. Customer should read the Lounge or Merchant terms carefully before using the Lounge or Merchant.
4. **Merchant of Record:** The principal entity supplying Lounge and Merchant access for Programme is as follows:

- (i) Priority Pass Limited for services within Europe, Middle East and Africa;
- (ii) Priority Pass, Inc. for services within North America, South America (excluding Peru) and Latin America;
- (iii) Priority Pass (A.P.) Limited for services within Asia Pacific (excluding People's Republic of China, India and Taiwan);
- (iv) Collinson (Shanghai) Co. Ltd for services within People's Republic of China;
- (v) Collinson Services India LLP for services within India;
- (vi) Collinson Peru S.A.C. for services within Peru; and
- (vii) Priority Pass (Asia) Pte. Ltd. for services within Taiwan.

Lounge and Merchant visits are subject to a per person, per visit, charge. Where applicable (dependent upon Programme membership plan), all such visits, including those by accompanying guests, will be debited to Customer's payment card by (i) Priority Pass or (ii) the payment card provider or other organisation as per the rates and terms notified by (a) Priority Pass or (b) Customer's payment card provider or other organisation in respect of their Programme membership. If Customer has multiple Programme memberships, Customer is responsible for presenting the correct Means of Access to the Lounge or Merchant staff for admittance and may only use one such Programme membership per visit. Any payment queries should be addressed with Priority Pass, payment card provider or other organisation and not the individual Lounge or Merchant.

5. **Documentation:** Admittance to a Lounge or Merchant is strictly conditional upon Customers possessing (i) a valid Means of Access, (ii) a valid boarding pass and (iii) any additional identification that the Lounge or Merchant may require from Customer and their guests, which may include passport, national identity card or driving license. Ineligible Means of Access, photograph of Means of Access or provision of card number of Priority Pass Card/Digital Membership Card/payment card will not be accepted as substitutes for the Means of Access. Some Lounges and Merchants in Europe are located within designated Schengen areas of the airport which means that access is only provided to these locations if Customer is travelling between Schengen countries (https://ec.europa.eu/home-affairs/policies/schengen-borders-and-visa/schengen-area_en).

6. Use of Lounge or Merchant: When presenting the Means of Access on entering a Lounge or Merchant, staff will either electronically scan or take an imprint of the Means of Access and may issue a 'Record of Visit' voucher to the Customer, where applicable, or make a log entry. If requested, Customer must sign the Record of Visit voucher or confirm by signing the electronic reader, as applicable, that the Lounge or Merchant has reflected the exact number of guests, if any, when confirming access but does not show any per person per visit charge. The charge per visit for Customer, where relevant, and that for any guests will be based on the 'Record of Visit' voucher/ log submitted by the Lounge or Merchant. The electronic record of Customer's visit will be considered valid evidence of Customer accessing the Lounge or Merchant. Guests must register and enter the Lounge or Merchant location at the same time as Customer.
7. Record of Visit: Lounge or Merchant staff will, where appropriate, make a voucher imprint/log entry of the Means of Access and Customer is responsible for ensuring Record of Visit voucher/receipt/the log correctly reflects their own usage and that of any guests at the time of using the Lounge or Merchant. Where applicable, Customer is responsible for retaining Customer's copy of the "Record of Visit" voucher or receipt presented to them. If a Customer requires a copy of the voucher/receipt Customer must make the request at the time of entering the Lounge or Merchant location. When entering with multiple Customers, it is each Customer's responsibility to ensure they are not charged for guests who may hold their own Programme membership. It is advised that each Customer show the staff their Means of Access and sign their Record of Visit separately. Priority Pass will not be liable whatsoever for refusal of access by Lounge or Merchant due to technical issues with visit registration equipment.
8. Means of Access: Where a payment card is used as the Means of Access for Programme, no point of sale transaction takes place. A charge may be made later to Customer's Means of Access, if applicable and according to the terms of the benefit offered by a payment card provider or other organisation.
9. Access via Electronic Device: Means of Access on Customer's smartphone, tablet or other device may require inspection by Lounge or Merchant's staff, including the need for the member of staff to handle the device. Priority Pass accepts no liability for any damage caused to the device by Lounge or Merchant's staff.
10. Payment Card: Not all Lounges and Merchants in Programme are able to accept a payment card and for these locations Customer must present the Priority Pass Card or Digital Membership Card to gain access. Prior to travelling Customers are advised to check Programme website or app to confirm whether a given location accepts the payment card and should always have a Priority Pass Card or Digital Membership Card available when visiting.
11. Use and expiry: Means of Access is non-transferable and Customers may only use the Means of Access upon signature by Customer on Priority Pass Card or agreement with Digital Membership Card terms and conditions and up to and including the expiry date. Means of Access may not be used by any person other than the named Customer and only one Means of Access may be used for each visit to a Lounge or Merchant location. Priority Pass, payment card provider or other organisation may limit the number of times Customer can use their Means of Access to enter a Lounge or Merchant location within a time period and within the same arrival or departure location. Where payment card provider or other organisation has set this limitation, Customer will be notified by payment card provider or other organisation. Priority Pass will not be liable for any costs incurred by Customer as a result of payment card provider or other organisations failure to notify Customer of such restriction.
12. Merchant Charges: Priority Pass is not responsible for any charges made by the Merchant in relation to any Merchant visit, whether authorised, unauthorised or incorrect.
13. Children: Applicability of Lounge and Merchant access for children varies according to each specific Lounge or Merchant's policies. Customer is advised to check the Lounge and Merchant description provided within the Lounge Finder link in the Programme website and app for specific child-related provisions prior to using the Lounge or Merchant. Inclusion of children with regard to eligibility for the Lounge or Merchant is at the discretion of the Lounge or Merchant.
14. Behavioural Standards: Use of Lounge and Merchant location is subject to Customer, guest and children behaving and dressing in accordance with the Lounge or Merchant's terms and conditions, and any person not complying with such terms and conditions may be asked to vacate the Lounge or Merchant location. Priority Pass is not liable for any loss suffered by Customer or guest where a Lounge or Merchant has refused admission or use because Customer or guest have not complied with the terms of this Programme or the Lounge or Merchant's terms and conditions.
15. Consumption Charges: The provision of alcoholic drinks, where local law permits, is at the discretion of each Lounge or Merchant and in some cases may be limited or unavailable. In such cases Customer is responsible for paying any charges for additional consumption or for premium alcoholic drinks directly to Lounge or Merchant. See individual Lounge or Merchant descriptions for details.
16. Telephone and Wi-Fi: Telephone and Wi-Fi availability vary in each Lounge and Merchant location and are provided at the Lounge and Merchant's discretion. Complimentary usage of telephone facilities may be limited to local calls only. Charges for any other services are at the discretion of each Lounge or Merchant and Customer is responsible for paying these directly to the Lounge or Merchant.
17. Flight Announcements: Lounge and Merchants have no obligation to announce flight information and Customer accepts that Priority Pass will not be held liable for any direct or indirect loss resulting out of any Customer and/or guests failing to board their flight. Customer is responsible for checking the relevant entry requirements for any country being visited and correct travel documentation for the journey.
18. Changes to Programme: Priority Pass may amend the Lounge or Merchant charges or Programme at any time on providing 30 days' notice in advance of such change.

Where Customer receives Programme through a payment card provider or other organisation any changes will be notified to the payment card provider or other organisation, who is responsible for advising Customer. In the event that a Customer does not accept a change, Customer will have the right to terminate their Programme membership by providing '30 days' notice in writing directly to Priority Pass, or to the payment card provider or other organisation who will be responsible for informing Priority Pass and liable for any costs Customer incurs as a result of its failure to inform Priority Pass of such termination.

19. Third Party Organisations: Lounge and Merchants are owned and operated by third party organisations. Customer and guests must abide by the rules and policies of each participating Lounge or Merchant, and Customer accepts that provision of a Means of Access for a Lounge or Merchant does not guarantee access or continued access and is subject to capacity restrictions. Customer accepts that Priority Pass has no control over the Lounge or Merchant's decision of whether to admit any Customer, the number of people allowed in at any time, facilities offered, the opening/closing times, the length of time which Customers may spend in the Lounge or Merchant, any charges payable above and beyond those included, or the personnel employed. Priority Pass will use reasonable endeavours to ensure the benefits and facilities are available as advertised, but Customer accepts that Priority Pass does not warrant nor guarantee in any way, that any or all of the benefits and facilities will be available at the time of Customer's visit.
20. Payments Between Customer and Lounge: Where applicable, access to specific Lounges may require payment in addition to Customer's entitlement. This additional payment is managed by the Lounge and Priority Pass accepts no liability for this transaction between Customer and Lounge.
21. Pre-Booking: Where applicable, Lounges may offer a pre-booking service at an additional charge, which is managed by Priority Pass or Lounge. The provider of the pre-booking service will be indicated on the pre-booking page and the service description on Programme website and app. Where Lounge is Merchant of Record and processes the additional charge, Lounge is responsible for this service and transaction between Customer and Lounge. Any related pre-booking transaction or payment queries made via Lounge should be addressed to Lounge.

Where Priority Pass is Merchant of Record and processes the additional charge, Priority Pass is responsible for this service and transaction between Customer and Priority Pass. Any related pre-booking transaction or payment queries made via Priority Pass should be addressed to Priority Pass. Pre-booking service is subject to Customer's compliance with all applicable terms of these Conditions of Use and Lounge's terms.

22. Third Party Links and Websites: Programme website may contain links to websites, offers or programmes that are operated or owned by third parties that are not part of, or controlled by, Priority Pass. Priority Pass accepts no responsibility for the content of any such third party websites, or in relation to use of any Lounge and Merchant or the redemption of any offers by third

parties. Priority Pass will not be liable for any loss or damage that may arise from Customer's use of any third party websites, offers or programmes.

23. Loss: Customer accepts that Priority Pass is not liable for any direct or indirect loss to Customer, or any guest, arising from the provision or non-provision, whether in whole or in part, of any of the advertised benefits and facilities. Customer accepts that Priority Pass is not liable for any loss or personal injury suffered inside a Lounge or Merchant location by any person who has entered with a Means of Access under the Programme.
24. Personal Belongings: To the fullest extent allowed by law, Priority Pass accepts no responsibility for the actions of Customer or any guest when using any Lounge or Merchant or participating in Programme and will not be responsible for any personal belongings brought into a Lounge or Merchant by Customer or their guest.
25. Lost or Stolen Means of Access: Lost, stolen or damaged Means of Access must be notified immediately to (i) the Priority Pass office from which the Means of Access was issued, or (ii) the payment card provider or other organisation, who will be responsible for providing a replacement Means of Access. A charge may be levied for any replacement Means of Access.
26. Invalid Means of Access: Any Lounge or Merchant accessed by a Customer using an invalid Means of Access, including any guests, will be charged to Customer.
27. Cancellation by Customer: In the event of Customer cancelling either their access to Programme, or the relationship with the payment card provider or other organisation through which their access is granted, the Means of Access will be cancelled with effect from the effective date of that cancellation. Any Lounge or Merchant accessed by a Customer using an invalid Means of Access, including any guests, will be charged to that Customer. Customers who have access to Programme directly through Priority Pass should contact Priority Pass for all cancellation matters. Customers who have access to programme via a payment card provider or other organisation should contact the payment card provider or other organisation for all cancellation matters.
28. Cancellation and outstanding charges: In the event that Programme membership has been revoked due to Customer's payment card being cancelled or an account being transitioned to a payment card that no longer participates in the Programme, Priority Pass reserves the right to pursue legal action to recover any outstanding charges.
29. Cancellation by Priority Pass: Priority Pass reserves the right at any time in its sole discretion and without notice to revoke Programme membership or to terminate the Programme. Where applicable, a proportional refund of the Programme annual fee/enrollment fee will be made provided revocation has not been made because of fraud or misuse by Customer. Priority Pass reserves the right to immediately cancel, without refund, any Programme membership which is found to be in breach of these Conditions of Use.

30. Cooling Off Period for first Programme memberships First time Customers of Programme purchased directly through Priority Pass will be entitled to a full refund of Programme membership fees if cancelled within 14 days of the initial purchase and service has not been used in full by Customer. Any services used during this 14 day cancellation period will be deducted from any refund due following cancellation of Programme membership before the 14 day cancellation period has expired. Cancellation of membership must be requested in writing to the Priority Pass office where the Means of Access was issued, or via phone at +44 20 8680 1338.

31. Renewal of Programme: Renewal terms and conditions are at the sole discretion of Priority Pass.

32. Automatic Billing: If Programme membership has been purchased directly from Priority Pass, and at the point of enrollment Customer agreed to automatic billing, Programme membership will be automatically renewed. If Customer does not wish to renew their Programme membership, Customer must cancel their Programme membership within 30 days of the renewal date by writing to the Priority Pass office where the Means of Access was issued. If Customer wishes to cancel automatic billing for their Programme membership they should confirm in writing at least 6 weeks prior to the expiry date of their active Programme membership.

33. Standard Billing: If Programme membership has been purchased directly from Priority Pass and Customer has agreed to standard billing, Programme membership will expire if Customer does not inform Priority Pass that they wish to renew their Programme membership in writing prior to the end of the Programme membership.

34. Fees: Priority Pass reserves the right to increase any fees applicable under Programme upon 30 days' notice to Customer. These may include but are not limited to, Programme membership, Lounge or Merchant fees.

35. Payment Card On File: A valid and unexpired payment card is required to be stored on each Customer's membership account and failure to do so may result in suspension or termination of Customer's membership. By providing or updating payment card details at account registration and throughout term of membership, or use of payment card as Means of Access at Lounge or Merchant (where applicable), Customer agrees payment card details will be stored and used for payment for any programme membership, Lounge or Merchant fees, or for processing any account verification checks, where applicable. Priority Pass may, from time to time, process additional verification transactions or payment card authentication on the stored payment card to maintain appropriate authority for charging payments or processing account verification checks in accordance with prevailing regulations. Any amount debited as part of verification will be cancelled/reversed by Priority Pass upon verification from Customer's payment card provider.

36. Upgrades and Downgrades: If Programme membership has been purchased directly from Priority Pass, first time Customers of the Programme may upgrade or downgrade their Programme membership by contacting Priority Pass within 14 days of the commencement of their Programme membership as long as no Lounge or

Merchant location visits have been made by Customer. Renewing Customers may only upgrade or downgrade their Programme membership at the commencement of a new Programme membership period.

37. Additional Charges: If Programme membership has been purchased directly from Priority Pass and depending on Customers country of residence, a postage and handling charge of GBP £10 / EUR €10 / USD \$10 may be levied. Priority Pass is not responsible for any additional charges or international fees that Customer may suffer in relation to transactions and payments.

38. Indemnity: Customer agrees to defend and indemnify Priority Pass and its directors, officers, employees, agents and affiliates (collectively 'the indemnified parties') against and hold each indemnified party harmless from all liabilities, damages, losses, claims, suits, judgments, costs and expenses (including reasonable legal fees) for injury to or death of any person or damage to or destruction of any property arising out of the use of Programme by Customer or any guest, except that such indemnification will not extend to acts of gross negligence or wilful misconduct by the indemnified parties.

39. Tax Liability: Priority Pass makes no representations as to any income, use, excise or other tax liability of Customer as a result of their Programme membership. Customer is advised to consult with their accountant or tax adviser for further information. Customer is solely responsible for any tax liability as a result of Programme membership.

40. Personal Data: By participating in Programme, Customer consents to their personal data being used in accordance with the Programme privacy policy available on Programme website or available on request to Priority Pass Limited at 3 More London Riverside, London, SE1 2AQ, United Kingdom.

41. Disputes: Customer agrees Priority Pass is not responsible for any disputes or claims that may occur between Customer, Lounges, payment card providers or other organisations, nor for any losses, costs, damages, or expenses incurred or debited.

42. Programme Complaints: Priority Pass is not responsible for any disputes or claims that may occur between Customer and Lounges or Merchants, nor for any losses, costs, damages, or expenses incurred. If Customer has any concerns or complaints about the Programme they should contact Priority Pass. Any claims, issues or complaints arising out of or in connection with the Programme regarding Lounge or Merchant location access should be dealt with by Priority Pass. Customers with complaints relating to any Lounge or Merchant access should, within six months of the relevant Lounge or Merchant access make a complaint via one of the channels listed.

Telephone the following Priority Pass offices:

United Kingdom: +44 (0) 208 680 1338

Hong Kong: +852 2866 1964

USA / Dallas: +1 972 735 0536

Write to:

Priority Pass

PO Box 815

Haywards Heath
RH16 9LR
United Kingdom

[Submit a complaint online](#)

43. Monitoring: Priority Pass is constantly trying to improve the services it provides to Customers therefore may monitor telephone calls from Customers to maintain and enhance our services. Where calls are recorded, Customer may access their own telephone recordings and call charges by submitting their request in writing to the Priority Pass.
44. Sanctions: Customer represents and warrants that (i) Customer is not located in a country that is subject to a U.S. government embargo, or that has been designated by the U.S. government as a "terrorist supporting" country; and (ii) Customer is not listed on any U.S. government "watch list" of prohibited or restricted parties, including the Specially Designated Nationals list published by the Office of Foreign Assets Control of the U.S. Treasury or the Denied Persons List published by the U.S. Department of Commerce.
45. Jurisdiction: To the extent permissible by local law or regulation, these Conditions of Use will be governed by and construed in accordance with English law and Priority Pass and Customer will submit to the non-

exclusive jurisdiction of English courts to resolve any disputes that arise out of them.

46. Enforceability: Any provision of these Conditions of Use declared void or unenforceable by any competent authority or court will, to the extent of such invalidity or unenforceability, be deemed severable and will not affect the other provisions of these Conditions of Use.
47. Conflict: If there is any conflict in meaning between the English language version of these Conditions of Use and any version or translation of these Conditions of Use, the English language version will prevail.

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

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.

Registered Office:

Donegall Square West

Belfast BT1 6JS

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

danskebank.co.uk