

Small Business Digital Account

Fee-free Offer 2026 Terms and Conditions

1 Definitions

1.1 In these Terms and Conditions the following definitions are used:

- 1.1.1 "**Business Account Fee Brochure**" means our 'Fees and Service Charges explained' brochure available here: danskebank.co.uk/busdocs
- 1.1.2 "**District**" means our internet-based office-banking system for business customers.
- 1.1.3 "**Fee-free**" means the disapplication of our Transaction and Maintenance Fees and Service Charges, as more particularly outlined at clause 3.
- 1.1.4 "**Offer**" means the Fee-free Small Business Digital Account offer.
- 1.1.5 "**Offer Period**" means the period which is 24 months from the date of account opening.
- 1.1.6 "**Business Account Terms and Conditions**" means our general terms and conditions for business accounts available here: danskebank.co.uk/busdocs

2 Eligibility

2.1 To qualify for the Offer, you must:

- 2.1.1 be a new Danske Bank Business Current Account customer;
- 2.1.2 be a sole trader, partnership, limited company, limited partnership, or a limited liability partnership;
- 2.1.3 be a business registered in Northern Ireland and with a trading address in Northern Ireland;
- 2.1.4 register for District on account opening;
- 2.1.5 select a Mastercard Business Debit Card on account opening;
- 2.1.6 have a maximum Business Turnover of £1 million per annum;
- 2.1.7 not make any single cash lodgements at counter/cash drop with a value of £5,000 or more; and
- 2.1.8 not make any cash lodgements at counter/cash drop where the total amount lodged is £150,000 or more in any rolling 6-month period.

3 Fees

3.1 Details of our fees and service charges payable from time to time can be found in our Business Account Fee Brochure.

3.2 Subject to the Business Account Terms and Conditions we'll always give you at least 60 days' notice of any changes to our fees and service charges that will apply to your account before you start to incur charges.

3.3 Subject to the provisions of clause 2 (Eligibility), for the duration of the Offer Period no fee will be applied in respect of our Transaction and Maintenance Fees and Service Charges, as outlined in the table below:

| Danske Small Business Digital | During Offer period | After Offer period* |
|---|---------------------|---|
| Account Maintenance Fee | Free | £9.00 per month |
| Lodgement Fee at Counter / Cash Drop | Free | £1.10 per lodgement |
| Cheques and other items lodged at Counter | Free | £1.60 per item |
| Cheques and other items lodged at Cash Drop | Free | 50p per item |
| Cash lodged at Counter | Free | £1.60 per £100 lodged |
| Cash lodged at Cash Drop | Free | 50p per £100 lodged |
| Cheques issued & manual debits | Free | £1.60 per item |
| Cash withdrawal at Counter | Free | £1.10 per withdrawal |
| Cash paid out at Counter | Free | £1.60 (per £100 paid out) |
| Cash Exchanged | Free | £1.60 (per £100 exchanged) |
| Domestic District: Collection Service | Free | £50 one off establishment fee £10 per month subscription fee |
| BACS (via District) with BACS user ID | Free | 10p per item |

*Fees are subject to change in accordance with our Business Account Terms and Conditions.

3.4 During the Offer Period, a fee will be charged (if applicable) in respect of other services not outlined in the table above. Further information can be found in our Business Account Fee Brochure.

3.5 At the end of the Offer Period, you will be charged our standard Transaction and Maintenance Fees and Service Charges payable from time to time in accordance with our Business Account Fee Brochure.

3.6 We'll contact you 60 days before the end of the Offer Period to notify you that the Offer is coming to an end.

4 ***Withdrawal of the Offer:***

- 4.1 The Offer may be withdrawn at any time, and should we choose to do so, we'll update our website at danskebank.co.uk/FeeFree with the final application date for new eligible accounts.
- 4.2 Applications received after any final application date will not be eligible for the Offer.

Other Important Information

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- 5.1 All qualifying Small Business Digital Accounts are offered subject to status and eligibility.
- 5.2 By taking part in the Offer you agree to be bound by these Terms and Conditions.
- 5.3 Following account opening, if you fail to comply with any of the provisions of clause 2 (Eligibility), then you will no longer qualify for the Offer and we reserve the right to charge our Transaction and Maintenance Fees and Service Charges payable from time to time in accordance with our Business Account Fee Brochure.
- 5.4 These Terms and Conditions are subject to Northern Irish law and the exclusive jurisdiction of the Northern Irish courts.
- 5.5 The Offer is made by Danske Bank, Donegall Square West, Belfast BT1 6JS. Danske Bank is a trading name of Northern Bank Limited. Northern Bank Limited is part of the Danske Bank Group.

Correct as at 01/2026