

## Special Terms and Conditions - Personal Savings Accounts (on sale)

Effective Date 2 July 2018

### Danske Midas Account (previously known as Midas Gold)

These Special Terms and Conditions are in addition to the General Terms and Conditions - Personal Accounts. Unless otherwise stated where any Special Terms and Conditions are not consistent with the General Terms and Conditions then the Special Terms and Conditions will apply to the extent of that inconsistency in relation to the relevant Account.

#### 1. Applications

Applications to open an Account can be made by completion of the necessary application form(s).

#### 2. Opening an Account

2.1 A minimum balance of £1 (one pound sterling) is required to open and maintain an Account.

2.2 The Account is only available to personal customers where You (or in the case of a joint Account, at least one of You) are aged 50 years or over.

#### 3. Interest

Credit Interest is payable as set out in Our 'Interest rates' leaflet. You can compare Our savings accounts on Our Website or by requesting information from Your Branch.

#### 4. 24 Hour Telephone Banking and eBanking

You may operate the Account using the Bank's 24 Hour Telephone Banking and/or eBanking services, subject to the Special Terms and Conditions of those services. Details are available on request. Not all of the facilities offered through Our 24 Hour Telephone Banking and eBanking services are applicable to savings accounts. Both services are also subject to periods of routine maintenance.

#### 5. Using the Services of a Third Party Provider to access the Account

The account is accessible online. You can access the Account using the services of a TPP as follows  
(i) You can use a TPP which provides Account Information Services; and/or  
(ii) You can use a TPP which provides Payment Initiation Services.

These Terms and conditions supersede any previously issued Terms and Conditions for these products.

Copies of the General Terms and Conditions - Personal Accounts and any Special Terms and Conditions which apply to an Account or Service may be accessed and viewed via our Website and can be printed out by clicking on the PRINT button on the appropriate page on Our Website; or obtained by asking for a copy at Your Branch or by phoning Your Branch.

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