

# *Your step-by-step guide to convenient banking*



# *We want to help make sure you can do your essential banking safely at your convenience.*

This guide tells you about how to do your key daily banking without going to the cashier at your branch, and gives useful tips on making electronic payments (for example if you want to set up online supermarket deliveries.)

Of course, after you've read this, you may still have some questions. If that's the case, or you'd just like to chat through the options that are best for you, please:

- send us a secure message through eBanking or our Danske Mobile Bank app; or
- phone us

and we will do our best to answer your queries.

## **It's your money**

You should be the only person who knows your account PIN and passwords. Don't give your cards to or share your details with anyone, even to take out cash or buy something on your behalf.

If you're not able to get into a branch, you find it difficult to use some online services, or you don't feel confident to do it on your own, we have options to help you. Section 9 of this booklet gives more information.

This guide shows you all the standard ways that you can access services, but if there is something specific you need, phone us on 0345 600 2882 and we will do our best to help.

Our lines are open: Monday to Friday: 8am-6pm  
Saturday and Sunday: 9am-5pm

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## *Some of the banking terms we use are explained here.*

- **Withdraw** – take money out of your account
- **Deposit / lodge** – put money into your account
- **Transfer** – transfer between own accounts, to another person or company
- **Transactions** – activities on your account
- **eBanking** – banking with Danske Bank using the internet
- **app** – software that is installed on your smartphone or other smart device
- **Mobile Bank** – banking with Danske Bank using our Mobile Bank app on your smartphone or other smart device.
- **Trusted device** – using security information to let us know that a certain computer or phone is safe to use for eBanking. You will still have to use additional security – passcode, fingerprint or facial recognition – when you want to log on.
- **PIN** – your four-number code that you use for security with your debit or credit card
- **User ID** – This is an 8 digit number we'll give you that allows you to log on to eBanking
- **Passcode** – This is a 4 digit number, chosen by you, that you'll use, along with your User ID, to log on to eBanking.
- **Strong Customer Authentication** – a way to give you greater protection when you're shopping online with your Danske Mastercard.



## 1. How to withdraw cash

### Cash machines

- You can withdraw up to the daily limit on your debit card at any Danske Bank cash machine, or anywhere you see this Link symbol: 
- If there is a charge to withdraw the cash, you will be told at the start of the transaction, so you can cancel if you want to.

### Post Office

- You can withdraw cash at a branch of the Post Office with your Danske Bank debit card. Tell the cashier how much you want, and check this is the amount shown on the terminal screen before you enter your PIN. Our Post Office page at [danskebank.co.uk/waystobank](https://danskebank.co.uk/waystobank) tells how much you can withdraw.

### Some shops

- You can withdraw cash in some shops when using your debit card to pay for goods. This is called 'cashback'.

#### ● TIP

Always stand close to the cash machine and hide the keypad with your hand so that people can't see you entering your PIN.

#### ● TIP

Please think about your personal security if you are carrying large amounts of cash. Ask a member of staff if you need help with using the deposit systems.



## 2. How to lodge Sterling cash or cheques

All of these services have maximum limits, which may change.

### Cash machines and deposit machines

- We have cash deposit machines at many of our branches. Ask at your branch for more information about your nearest one.
- Deposits will show on your account balance the same day.

### Express deposit box in branches

- You can lodge cheques and cash using the Express Deposit boxes in Danske Bank branches. This will show on your account balance the same day.
- Follow the instructions displayed at the Express Deposit box in the branch. Ask our team if you need help.

### Post Office

- You can lodge cash at any Post Office branch. (Some branches have lower limits, so check with your local Post Office branch before visiting.) You will need your debit card to make the lodgement and it will show on your account balance immediately. Our Post Office page at [danskebank.co.uk/waystobank](https://danskebank.co.uk/waystobank) tells how much you can lodge.
- You can lodge cheques at all Post Office branches in Northern Ireland by using pre-printed Danske Bank lodgement slips (from your cheque or credit book) and Danske Bank lodgement envelopes (from Danske Bank branches or the Post Office).

If you need more lodgement slips, please contact us.

The amount of the cheque should show on your account the next business day (depending on Post Office delivery to the Bank.)



## 3. How to make payments or transfer money

You can set up and make electronic payments or transfers from home – see our sections on eBanking, Mobile Bank, and card payments.

### Other options:

- Follow the instructions displayed at the **teller and deposit machines** or **Express Deposit box** at our branches to make a payment to a Danske Bank account.
  - If you want to make a payment to a non-Danske Bank account using a non-Danske Bank Giro Credit, you must use cash or a cheque from a Danske Bank account, and you must include the correct fee. Look at the Conditions of Use in the branch for details.
- **Direct Debits and standing orders**

You can make sure that your bills are paid on time directly from your bank account using Direct Debit and standing orders. Just check that there is enough money in your account to pay the individual bill when it is due.

- **Standing orders** are regular payments you can set up to pay the same amount on the same day every month. These payments can be made Monday to Friday.

To set up a standing order, you can:

- set it up yourself using eBanking (see page 14);
  - phone your branch to give us instructions; or
  - visit one of our branches to fill in a form.
- **Direct Debit** makes it easy for you to pay regular expenses like telephone and electricity bills, which don't always have a fixed amount. The person or company you are paying will give you a Direct Debit form to complete and once you have done this they will send it to us to set it up.

If you make a payment by Direct Debit, then you will be protected by the Direct Debit Guarantee Scheme. If any money is incorrectly taken from your account under a Direct Debit then we will refund your account as soon as we are told about it.

### ● TIP

Be fraud aware. We'll never ask you to reveal PINs, credit or debit card numbers over the phone, through email or by text. And we will never ask you to move your money to a 'safe' account.

- **Making payments by debit or credit card**

You can make payments to most shops and businesses using your debit or credit card.

- **In person**

If you are making a payment in person at the shop or business, you can tap your card on the reader to make the payment. This is called 'contactless'.

Please note that you can only make contactless payments if you have this symbol on your card. 

There may be times when you will have to insert your card into the reader and enter your PIN to authorise the payment.

**NOTE:** You can set your own contactless limit on the Mobile Banking app, currently up to £100.

- **TIP**

If you can't remember your PIN, you can check it on your Mobile Bank app, or phone us and we will post you a reminder.

- **Online**

If you are shopping online, you will have to enter the long number, expiry date and the last three numbers printed on the back of your card (CVV numbers).

When you're buying things online you may be asked to authorise your purchase, a process called 'Strong Customer Authentication'. You can approve online purchases via our security app Danske ID if you have a smartphone and eBanking, or by using a password registered by you to use with a six number code which we'll text you. So please make sure we have your mobile phone number - you can tell us this in branch, by eBanking or by phoning us.

- **TIPS**

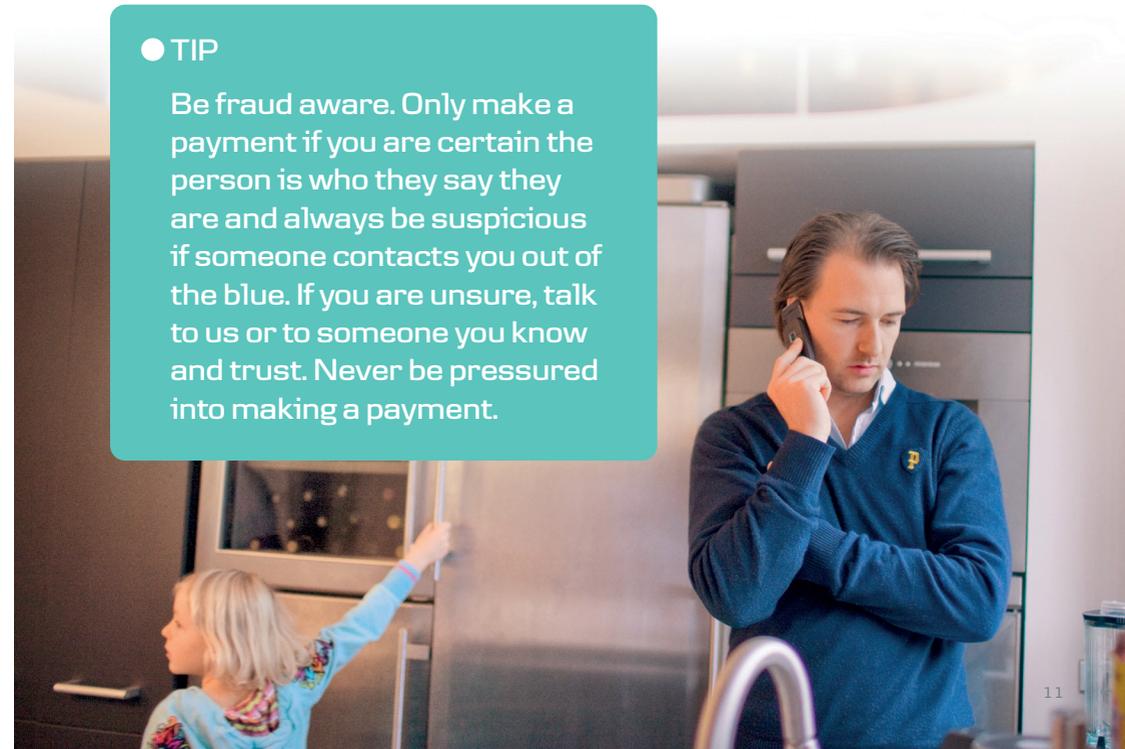
- It's important to remember we will never ask you for your PIN, password or codes we send to you in order to approve an online purchase or payment request. Never share any of your information with someone who says they need it to give you a refund - they are trying to scam you.
- Always make sure that the website address starts with 'HTTPS' as this shows it is secure.

- **By phone**

If you are making a card payment by phone, the business will ask you for the long number, expiry date and the last three numbers printed on the back of your card (CVV numbers).

- **TIP**

Be fraud aware. Only make a payment if you are certain the person is who they say they are and always be suspicious if someone contacts you out of the blue. If you are unsure, talk to us or to someone you know and trust. Never be pressured into making a payment.





## 4. How to check your account balances or transactions

You can easily check your account balances or transactions using eBanking and Mobile Bank. These other options are also available.

- **Text and email alerts**

We offer two types of alert service. We do not charge for this service, but you may have to pay your mobile phone company for text messages.

- Account balance service. Get automatic alert texts or emails. There are a range of options you can choose from, for example when your balance goes above or below a certain amount or when your salary goes into your account. You can set this up through eBanking or by phoning 0345 601 0089.
- Overdraft text alerts. Overdraft alerts can help you manage your account and may also help you avoid charges. If you have given us your mobile number we'll have automatically registered you to get text alerts when you go into arranged or unarranged overdraft. You can change this by phoning 0345 601 0089.

- **Cash machines**

- You can get a balance of your account by using your debit card at Danske Bank cash machines (most are available 24 hours a day, every day) or at other cash machines where the LINK symbol is displayed.
- You can also get a mini statement up to the last 10 transactions on your account at Danske Bank cash machines.
- Follow the on-screen instructions, and remember to shield your PIN when you type it in.

- **Post Office**

- You can ask for a balance of your account at any Post Office branch.
- The cashier will ask you to insert your card into the countertop card reader and to enter your PIN.
- This will generate a printed receipt with your account balance, which the cashier will give you.

- **TIP**

Be fraud aware. Keep an eye on your account for transactions you do not recognise and let us know if you think they are fraudulent by phoning 0800 917 7657 (24 hours).



## 5. Using eBanking (banking on your computer)

Danske eBanking is a secure online banking service, which allows you to do your banking from a computer or laptop.

You can:

- Manage your accounts, check balances and pay bills
- Transfer money and make payments
- Block, re-order and activate your cards in seconds. You can also manage the use of your cards in foreign countries.
- Apply for overdrafts, new accounts and personal loans
- Order foreign currency
- Once you're set up for eBanking, you can download the Danske Mobile Bank app to manage your money 24 hours a day, no matter where you are.
- View and amend Direct Debits / standing orders.
- Store your statements, other transactional information and other documents from us in your electronic mail box

### Three easy steps to getting started with eBanking

#### 1. Register

Before you can use eBanking, you need to register to use it:

- call into your nearest branch, where staff can also show you how to use the service
- phone us on 0345 601 0089
- visit [danskebank.co.uk](https://danskebank.co.uk) and register online.

If you register online, we will email or post you out the registration documents to sign and return. We will then post you a User ID and a temporary passcode - these will arrive in separate envelopes. You will need both of these to log on to eBanking.

#### 2. Log on

Use the guide at [danskebank.co.uk/ebankingsetup](https://danskebank.co.uk/ebankingsetup) to help you log on for the first time.

- If you have forgotten your user ID, phone us on 0345 603 1534 and we can tell you it over the phone
- If you have forgotten your passcode, phone us on 0345 603 1534 and we can text or post you a new temporary passcode

#### 3. Get familiar with how to use it

Look at the Ways to Bank section of our website if you need help - it should answer most of your questions, or guide you to who to talk to for more support.

#### ● TIP

We recommend you download and install Webroot Secure Anywhere® free if you use eBanking. This software protects your PC or laptop from programs (malware and viruses) that criminals might use to try to access your information. You can find the download to this from eBanking. Click on 'About eBanking' on the top right of your screen, and select 'Free fraud prevention software'. It will take you to a new page, where you can safely download the software.

These services may be temporarily unavailable when we are carrying out routine maintenance.



## 6. Using Mobile Bank (banking using the Danske mobile phone app)

Danske Mobile Bank gives you a simple way to control your money, 24 hours a day from your Android smartphone or iPhone. And with facial\* or fingerprint recognition, it's even more secure and easy to use.

Your branch at your fingertips:

- Check your account balance and transactions
- Pay bills and transfer money to friends and family
- Spending overview - this categorises payments and income to give you a real-time overview of what you are spending and where.
- Amend your card contactless payment limits, effective immediately
- Block, unblock, re-order and activate your cards in seconds. You can also manage their use abroad and online
- View your card PIN
- View foreign currency rates
- You can set your own card contactless transaction limit (up to the current maximum of £100) using your Mobile Bank app. Navigate to the cards tab, choose your card and select 'Spending Limit' from the menu. Or call us or visit any branch.
- Get in touch using secure messages

- Look up your user ID if you've forgotten it. Just go into your Profile on the app, then scroll down the page.

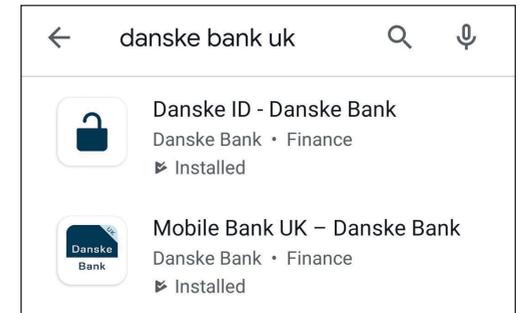
*\* Facial recognition is available only on iPhone X and newer iPhone models.*

### Getting started with Danske Mobile Bank in four easy steps

1. Register for eBanking  
(see page 14)

2. Download these two apps to your smartphone from Google Play Store (Android phones) or App Store (Apple iPhone):

- Mobile Bank UK - Danske Bank
- Danske ID - Danske Bank



You'll need to use Danske ID the first time you log on to Mobile Bank, to register the device you are using as 'trusted'. The next time you log on to the Mobile Bank app, you'll only need your passcode, face recognition\* or fingerprint.



### 3. Open the Mobile Bank app and follow the steps to log on.

- Once the Mobile Bank app has downloaded, tap on the icon to open your app
- Enter your eight number user ID and four number passcode
- If you're logging on for the first time, you'll need to 'bind' your device using Danske ID. Your phone will prompt you to download Danske ID and set it up, if you haven't already done so. Danske ID can only be available on one device at a time.

Swipe to approve your log on on Danske ID and you're logged on!

If you have forgotten your user ID, phone us on 0345 603 1534 and we can tell you this over the phone.

If you have forgotten your passcode, phone us on 0345 603 1534 and we can text or post you a new temporary passcode.

### 4. Get familiar with how to use it

Look at the Ways to Bank section of our website if you need help. This section should answer your questions, or guide you to who to talk to for more support.

#### ● TIP

Danske ID should only be used to approve transfers or payments you are making yourself. If someone contacts you to ask you to approve Danske ID, end the call and contact us.



## 7. Be fraud aware - Keep it Safe

Unfortunately, criminals see the uncertainty and worry around coronavirus as an opportunity to scam people out of their money or information.

They may try to trick you into revealing personal or financial information via phone calls, emails, text messages or social media posts.

This could be something as simple as your email account logon details which, in the hands of a criminal, can be a very powerful piece of information.

**Always be suspicious of people who contact you when you aren't expecting it.** Criminals may claim to be from genuine organisations such as the bank, the NHS, the World Health Organisation (WHO), the local health agency, HMRC as well as other well-known organisations.

Always remember that we will **NEVER** ask you:

- for online banking logon details, codes received by text, PINs / passwords, numbers from your eSafeID device or to approve requests on your Danske ID app.
- to download software or apps (such as TeamViewer, QuickSupport, AnyDesk or GoToMyPC to name a few) which could give a criminal remote access to your PC, laptop or mobile device.
- to transfer or move money from your account in an effort to keep it safe - but a criminal trying to steal money from you definitely would.

You can read more about fraud and scams online at [danskebank.co.uk/keepitsafe](https://danskebank.co.uk/keepitsafe).



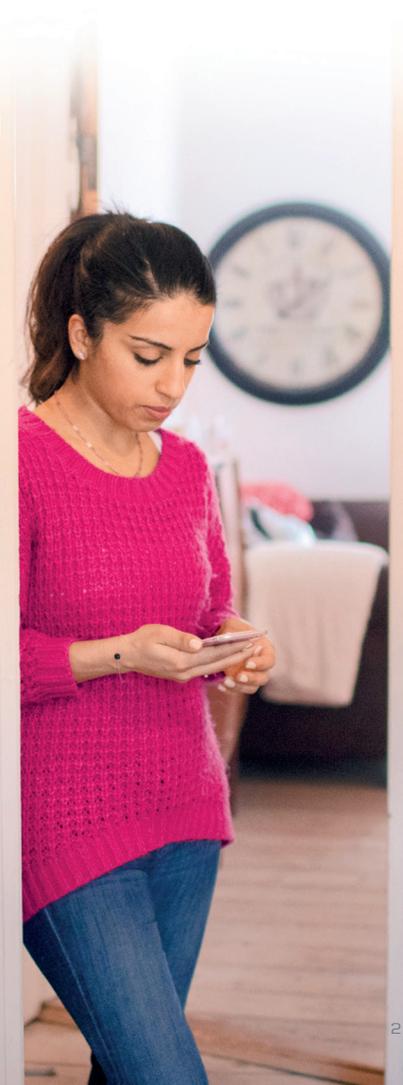
## 8. Block or reorder your card

If your card is lost, stolen or you suspect someone is using your card details fraudulently, you should block your card immediately, by either:

- **eBanking:** Log on to eBanking.
  - Select 'Cards and currency'
  - Click on 'Card overview'
  - Select the card you want to cancel and select 'block card'. Click OK.
- **Mobile Bank app -** tap on 'Cards' then tap on the card you want to block. Select 'Block card temporarily'. The block can be removed using the app if you find your card later.

Or you can phone 0800 032 4368 (24 hours).

You can order a new card through eBanking, the Mobile Bank app or by phoning us.





## 9. How to have someone you trust help with your banking

There may be circumstances – either now or in the future – where you’ll need a bit of support or assistance in carrying out your banking needs. Planning for the future can be difficult, especially when we don’t know what’s around the corner.

However putting the right support in place now can really help both you and your loved ones further down the line - preventing lengthy – and often difficult – situations.

We have a ‘Planning Ahead’ guide which provides information on some potential options. You can find this on our website or ask for a printed copy in branch.

1. You can formally appoint someone you trust to help you manage your finances. This could be a close family member, a friend or another trusted person.

There are many reasons why you may want to consider this:

- you would feel more comfortable having someone close be able to help you manage your finances and access funds;
- to ensure that someone you trust can manage your finances in the future if you become incapable of doing so yourself;
- you need to make plans if, for example, you have been diagnosed with a serious illness; or
- you are living abroad but hold an account with us in Northern Ireland.

The person you choose can manage your account in a number of ways. Choosing the right option will depend on your own needs and circumstances. We can help make sure that you have support in place when you need it.

2. If you don’t need help with managing your account, but you want to be able to give people money to help you with everyday needs like shopping, you can ask for a carer’s account to be set up.

Using their own card and PIN, the carer won’t have access to your main account, or any of your security details, and you decide how much money you want to transfer for their use and how often.

We have set up a dedicated phone number to help our most vulnerable customers with general banking enquiries or additional support needs – this is 0345 601 0089. When you ring us, we will ask you security questions to confirm your identity before discussing your account.



# Need more support?



**0345 603 1534** to get help with eBanking or Mobile Bank

**0800 032 4368** if you notice unauthorised transactions on your account, or want to block your debit or credit card from being used

This is open 24 hours a day.

**0800 917 7657** if you need to report fraud on your account

This is open 24 hours a day.

**0345 601 0089** if you have a general enquiry.

This is our dedicated line for older customers.

We may record or monitor calls to confirm details of our conversations and for verification and quality purposes.



**[danskebank.co.uk](https://www.danskebank.co.uk)** has more information on all our products and services

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

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