

Danske Bank Switch & Spend Offers (the “Offers”) - Terms and Conditions

These Terms and Conditions (the “Terms”) are made up of three clauses. Please read all clauses of the Terms as they include important information.

Clause 1: Switch Offer of £100 (the “Switch Offer”)

Clause 2: Spend Offer of 3 separate £25 payments (the “Spend Offer”)

Clause 3: Important Information

1. Switch Offer of £100

1.1 To qualify for the Switch Offer you must:

- 1.1.1 be aged 18 or over;
- 1.1.2 be a new Danske Bank Personal Current Account customer. You will not qualify for the Offers if you are an existing customer that closes any Danske Bank Personal Current Account after 07 April 2025 and subsequently applies for a Qualifying Current Account for the purpose of benefiting from the Offers;
- 1.1.3 open a new Danske Reward, Danske Choice or Danske Freedom Current Account (a “Qualifying Current Account”);
- 1.1.4 within **60 days** of your Qualifying Current Account opening complete a full switch using the Current Account Switch Service (CASS). This means transferring all your direct debits and other regular payments, along with all your automated credits from your existing bank to your new Qualifying Current Account;
- 1.1.5 within **60 days** of your Qualifying Current Account opening pay at least £1,000 into your Qualifying Current Account. This can be made up of multiple payments into your Qualifying Current Account; and

- 1.1.6 within **60 days** of your Qualifying Current Account opening register and logon to Danske eBanking/Mobile Banking App. If your Qualifying Current Account is a joint account, only one party needs to register and logon to Danske eBanking/Mobile Banking App to qualify.
- 1.2 If you meet the terms and conditions and qualify for the Switch Offer, we will pay £100 directly into your Qualifying Current Account within 10 business days of the criteria in Clause 1 being met. You will not be entitled to the Switch Offer if you close your Qualifying Account prior to payment of the Switch Offer.

2. Spend Offer of 3 separate payments of £25

2.1 To qualify for the Spend Offer, you must:

- 2.1.1 successfully qualify for the Switch Offer as set out in Clause 1, and receive payment of the £100 Switch Offer, and;
- 2.1.2 complete at least 11 legal purchases (“Point of Sale Transactions”) in person or online using your Danske Bank Debit Mastercard associated with your Qualifying Account (this includes any digital wallet transactions but excludes cash machine transactions or credits to the account) in each consecutive calendar month following the month you receive payment of the £100 Switch Offer.

Please note that a Point of Sale Transaction will only be complete when it appears as an entry on your list of transactions and debits your account (i.e. pending transactions will not be counted). A Point of Sale Transaction does not include any bank to bank transactions, cash machine transactions or any credits to your account.

- 2.2 The qualifying period for Month 1 of the Spend Offer will commence on the first day of the calendar month following the payment of the £100 Switch Offer and run to the last day of that calendar month. Debit card transactions completed in the month that the £100 payment is made will not count towards the 11 needed to earn the first £25.

The qualifying periods for Months 2 & 3 of the Spend Offer will be the next 2 consecutive calendar months.

For example, if you satisfy the requirements of the Switch Offer and receive your Switch Offer payment of £100 on 4 May 2025, the following timeline will apply:

- **Qualifying period for Month 1 of Spend Offer - 1 June 2025 - 30 June 2025**
- **Qualifying period for Month 2 of Spend Offer - 1 July 2025 - 31 July 2025**
- **Qualifying period for Month 3 of Spend Offer - 1 August 2025 - 31 August 2025**

2.3 If you meet the terms and conditions and qualify for the Spend Offer, we will pay £25 directly into your Qualifying Account per calendar month for up to 3 consecutive months. Payments will be made to your Qualifying Account within 10 business days of the end of each calendar month. You will not be entitled to the Spend Offer if you close your Qualifying Account prior to payment of the Spend Offer. The maximum amount payable under the Spend Offer is £75.

2.4 If you fail to qualify for the Spend Offer in any one of the three qualifying months because you have not completed the requisite number of transactions, you can still qualify in one or both of the other two qualifying months. For example, if you do not qualify in Month 1, you can still qualify for the Spend Offer in Months 2 and 3. If you fail to qualify for the Spend Offer in Month 2, you can still qualify for the Spend Offer in Month 3.

2.5 The Spend Offer takes place over the three consecutive months after the month you receive the Switch Offer. The Spend Offer will not be extended beyond this time.

3. Important Information

3.1 The Offers start on 07 April 2025 and may be changed, replaced, or withdrawn at any time. If we withdraw the Offers, all applications received by Danske Bank up to the date of withdrawal will qualify for the Offers subject to these Terms.

- 3.2 The maximum amount payable under the Offers is £175 (made of 1x £100 for the Switch Offer and 3 x £25 for the Spend Offer). Joint accounts opened under the Offers will be eligible for a maximum payment of £175. If you open a joint account, both account holders' Point of Sale Transactions will count toward the total required to qualify for the Spend Offer.
- 3.3 If the only accounts you have with Danske Bank on 07 April 2025 are savings, mortgage or credit card accounts, you can qualify. If you hold a Personal Current Account in sole or joint names on 07 April 2025, you cannot qualify.
- 3.4 If you have an application for a Personal Current Account in progress prior to 07 April 2025, you will not be eligible.
- 3.5 You'll not be eligible for either of the Offers if you've previously benefitted from the Offers, or any other personal current account switch offer from Danske Bank since 01 January 2023.
- 3.6 The Offers are not available to employees of Danske Bank, nor are the Offers available if the employee is named on any Danske Bank Current Account held in joint names.
- 3.7 Qualifying Current Accounts are offered subject to status, eligibility criteria and our lending policy.
- 3.8 The following Danske Bank Current Accounts are excluded from the Offers: Danske Discovery and Danske Standard.
- 3.9 By taking part in the Offers you agree to be bound by these Terms and Conditions. These Terms and Conditions are subject to Northern Irish law and the exclusive jurisdiction of the Northern Ireland courts.
- 3.10 The Offers are made by Danske Bank, Donegal 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.

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. Registered in Northern Ireland (registered number R568). Registered Office: Donegal Square West, Belfast, BT1 6JS. Northern Bank Limited is a member of the Danske Bank Group.