

Special Terms and Conditions Danske Bank Private Banking Service

Effective from 1 June 2021

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. These Special Terms and Conditions form part of Your Agreement for using the Danske Bank Private Banking Service (the "Service").

Eligibility

To use the Service You must be a Personal Customer of the Bank, aged 18 or over and hold a Danske Bank personal current account or a Danske Repay account.

Definitions

The Definitions set out in the General Terms and Conditions - Personal Accounts apply.

In addition, the following definitions apply to these Terms:

"**Business Day**" means a Monday, Tuesday Wednesday, Thursday or Friday (excluding Bank and other holidays in Northern Ireland) on which the Bank is usually open for business.

"**Nominated Account**" means a Danske Bank Personal current account which is Your main current account for Your day-to-day transactions;

"**Payment Date**" means the date on which payment of the monthly Private Banking Service Charge is due to be paid by You to Us;

"**Private Banking Manager**" means Your dedicated relationship manager who will assist with Your everyday banking and borrowing needs.

"**Danske Bank Private Banking Service Agreement**" and "**Agreement**" means the Agreement between You and Us under which We provide You with the Private Banking Service;

1. The Danske Bank Private Banking Service

- 1.1 Signing up to the Service entitles You to have a Private Banking Manager as a direct point of contact.
 - 1.2 If You have not already been assigned a Private Banking Manager We will notify you of the Private Banking Manager assigned to You, along with ways to make contact with them.
 - 1.3 We reserve the right to assign You an alternative Private Banking Manager if our business needs require it.
 - 1.4 If Your spouse or civil partner has a Danske Bank personal current account they will be able to avail of the Service via You.
 - 1.5 Our Private Banking Managers are contactable during normal business hours (9:00am - 5:00pm) on each Business Day.
 - 1.6 If You are unable to contact Your Private Banking Manager on any given Business Day, Your Private Banking Manager, or in the event of leave, their locum cover, will endeavour to contact You on the next Business Day. Alternatively you can contact our Private Banking Support team on 03452668844 or if urgent and out of normal business hours our Customer Direct contact centre on 0345 600 2882.
 - 1.7 If you are unable to contact Your Private Banking Manager and you have an urgent query in relation to fraud on your account, lost or stolen cards, please contact us on 0800 917 7657.
- ### 2. Private Banking Service Charge
- 2.1 A monthly service charge applies to the Service. Details of the Private Banking Service Charge are set out in the 'Fees and services charges leaflet' - Personal Accounts which is available on Our Website.
 - 2.2 The service charge will be automatically debited from Your Nominated Account on the last Business Day of each calendar month.
 - 2.3 You agree that We will debit Your Nominated Account the service charge for using the Service.
 - 2.4 You may change Your Nominated Account by contacting Your Private Banking Manager.
 - 2.5 If Your Nominated Account is a joint account, both account holders will be able to use the Service but only one charge will apply.
 - 2.6 We will always give You at least two months' notice before We change the service charge and if You do not agree to the change You will have the right to withdraw from the Service before the end of that notice period without having to pay any extra charges.
 - 2.7 If we do not receive payment of the service charge from You on the Payment Date We will contact You to request payment. If We do not receive payment from You within one month of the Payment Date We may provide you with notice to end this Agreement in accordance with Clause 4 of these Special Terms and Conditions.
- ### 3. Investment Advice
- 3.1 We will not provide You with any investment advice on the products, services and transactions provided by Us unless We specifically agree in writing to provide such advice.
 - 3.2 Any investment advice given to You shall only be provided in writing and You should not rely on any information that You receive orally or that is not expressly stated to be investment advice.
 - 3.3 We are not liable for the advice provided to You by any third party We have assisted You in making contact with through the Service.

4. Termination

- 4.1 We may end this Agreement by providing You with at least two months' notice if:
- 4.1.1 We decide to discontinue the Service offered under this Agreement;
 - 4.1.2 You have closed Your Nominated Account.
 - 4.1.3 You have failed to pay the Private Banking Service Charge in accordance with Clause 2 of these Special Terms and Conditions.
 - 4.1.4 Any other reason set out in these Special Terms and Conditions or in the General Terms and Conditions for Personal Accounts.
- 4.2 You may end this Agreement at any time by providing Us with notice in writing or by contacting Your Private Banking Manager.
- 4.3 You will not be charged for the Service once You have notified us of Your intention to terminate the Agreement. However, We reserve the right to deduct any outstanding charges incurred during Your use of the Service from Your Nominated Account.

5. Variation

- 5.1 Where we intend to vary these Special Terms and Conditions, We will give You a minimum of 2 months' written notice and if You are not happy with the change then You can end this Agreement with Us without having to pay any extra charges.
- 5.2 We may vary these Special Terms and Conditions for any one of the reasons set out in Clause 27.7 of the General Terms and Conditions - Personal.
- 5.3 Notwithstanding the above, in the event of any change in applicable law or regulation, We reserve the right to vary these Special Terms and Conditions on such shorter notice period as is reasonable in the circumstances.