

We'd like to tell you about a few changes we're making to our terms and conditions relating to:

- shopping online with your credit or debit card, and
- the reduction in the maximum cash deposit limit when using our in branch lodgement machines.
- regulatory requirements on how we engage with you in the event that you're in what's known as 'persistent debt'

The updated terms and conditions, which you can view at danskebank.co.uk/docs, replace the existing ones from 14 September 2021.

You don't have to do anything but if you're not happy with these changes you can end your agreement with us at any time.

Changes to our terms and conditions

Do you use your card online?

Throughout the summer, we're starting to use different checks, not just a text when you're shopping online with your credit or debit card.

This is because of Strong Customer Authentication, a new industry standard way to reduce fraud and to give you greater protection when you make internet payments.

Because you need to do something, we've already written to you.

If you haven't heard from us, please go to danskebank.co.uk/sca to see what you'll need to do.

We have updated the Special Terms and Conditions – Debit Mastercard Personal Card (the 'Debit Card terms'), the Personal Danske Mastercard Credit Card and Danske Mastercard Platinum Plus Credit Card Terms and Conditions (the 'Credit Card terms') to take account of these changes.

The main changes are:

Summary of the changes	Clause number(s) if applicable
A new definition of Personalised Security Credentials (such as your PIN, Danske ID, password or other secure code) has been added to the Debit Card and Credit Card terms.	Throughout the Debit and Credit Card terms
Personalised Security Credentials will be required to make online card payments. These may require activation before being used and third parties (for example, Mastercard) may provide us with additional services to identify cardholders. If we are unable to confirm a cardholder's identity, we may not be able to authorise payments made using the card. As we may use the cardholder's mobile phone number or email address to authorise payments, it's important to keep information registered with us up to date.	<ul style="list-style-type: none">• Clause 5.4 of the Debit Card terms• Clause 2.3 (d) of the Credit Card terms
The cardholder is now required to notify us if security credentials are lost, stolen or have become known to someone else.	<ul style="list-style-type: none">• Clause 10 of the Debit Card terms• Clause 7 of the Credit Card terms
There are now some additional steps that cardholders must take to keep their cards, security credentials and devices, such as mobile phones, safe and protected from unauthorised use. For example, any information about a card stored on a mobile phone should be deleted if the phone is no longer used by the cardholder.	<ul style="list-style-type: none">• Clause 11 of the Debit Card terms• Clause 6 of the Credit Card terms

Please note that we have deleted the Danske 3D Secure Special Terms and Conditions. If Cardholders are required to accept additional terms and conditions, they will be advised at the time of purchase.

Changes to our terms and conditions

<p>Do you lodge cash at the Post Office® or use our lodgement machines?</p>	<p>From October, we're reducing the amount you can lodge in cash at Post Office® counters. We'll also be lowering the limit for our in-branch lodgement machines at a later date. Please see danskebank.co.uk/postoffice and danskebank.co.uk/lodgementmachines for the full details, including the new limits and the date from which they take effect.</p> <ul style="list-style-type: none">• We have updated Clause 3.3.1 (iii) 'Cash Payments into Your Account' of Section 1, Part 3: General Terms and Conditions Personal Accounts; and• Clause 4 of Section 6 Special Terms and Conditions - Automated Deposit Service to reflect these changes.
<p>Persistent Debt</p>	<p>With effect from 14 September 2021, we're making changes to both our:</p> <ul style="list-style-type: none">• Personal Danske Mastercard Credit Cards Terms and Conditions; and• Danske Mastercard Platinum Plus Credit Card Terms and Conditions. <p>These changes are due to regulatory requirements, and outline how we engage with you in the event that you're in what's known as 'persistent debt'.</p>
<p>What is persistent debt?</p>	<p>Persistent debt is when, over an 18 month period, you've paid more in interest, fees and charges on your credit card than you have towards your outstanding balance.</p> <p>If you're in persistent debt, we'll get in touch to let you know. We'll explain how we can help and encourage you to get in touch to discuss your financial circumstances with us.</p> <p>Following this, we'll contact you again to support you, if we see your situation hasn't changed.</p> <p>Lastly, if we see you've been in persistent debt over a three year period, we'll let you know your options for repaying the outstanding balance over a reasonable period of time. If you don't engage with us at this point, we may need to block your card.</p> <p>What's changing?</p> <ul style="list-style-type: none">• What we're required to do when we see you're in persistent debt; and• The circumstances in which we may block your card due to persistent debt <p>You can find the updated terms and conditions in full at danskebank.co.uk/docs under 'Credit Cards'. You don't have to do anything but if you're not happy with these changes you can end your agreement with us at any time.</p> <ul style="list-style-type: none">• We have updated clause 19.1 (d) and (e) Credit Card Terms and Conditions - Refusal of Transactions and Blocking the Card; and• Included a new clause 25.7 Persistent Debt to reflect these changes

Other important information

We can help with gambling spend

If you're concerned about how much you're spending on gambling, or it's having an impact on you or your loved ones, then we can help. We can instantly block transactions to licenced gambling merchants from your card. Once activated, the block stays in place until you ask us to lift it, and that takes at least 72 hours. Get in touch using the details below to request this support.

Keep yourself safe from fraud, scams and cybercrime

- Speak to us about any suspicious account activity using the details below.
- If someone asks you for your banking information, say no.
- Don't ever tell anyone your passcode for eBanking or Mobile Bank.
- Don't give anyone the one-time passcodes that we text you or the code from your eSafe device.
- Don't allow anyone to install programs on your computer or allow them remote access to it, especially if you get a call 'out of the blue'.
- Don't allow yourself to be talked into moving money to a 'safe account'.
- Before sending money to someone, confirm their bank details are correct using a trusted contact number, especially if you've received them by email or text message.
- Don't send money in order to get more back in return and always seek professional advice before undertaking any investments.
- Be cynical when shopping online. Is something too good to be true?
- Complete online purchases through the website or using the likes of PayPal.
- Only approve Danske ID requests for transactions you recognise.

Visit danskebank.co.uk/keepitsafe for more on the latest scams.

Contact us:

Phone 0345 600 2882 | Send us a message on Mobile Bank or eBanking, or through our website at danskebank.co.uk/enquiry | Write to us at Danske Bank, PO Box 2111, Belfast, BT10 9EG.

Call charges may vary. Lines open 8am to 8pm Monday to Friday and 9am to 5pm on Saturdays and Sundays, except for bank holidays.

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Please call us for details.