

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

### Danske Reward

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. The Danske Reward Account ("the account") is only available to personal customers aged 18 years of age or older and is subject to status.
2. You may only hold a maximum of two Danske Reward Current Accounts, one in Your name and one in joint names. If You open or hold any additional Danske Reward Current Accounts, We will change them to a Danske Choice Current Account. We will write to You and tell You before We change the account.
3. **Fees**  
**Monthly account fee for maintaining the account**
  - 3.1 A monthly account fee applies to this account. Details of the monthly account fee are set out in the 'Fees and service charges explained' leaflet, which is available on Our Website. The monthly account fee is variable. We may change the monthly account fee for one of the reasons set out in Clause 27.7 of the General Terms and Conditions - Personal. We will always give You at least 2 months' notice before We change the fee and if You do not agree to the change You will have the right to close the Account before the end of that notice period without having to pay any extra charges.
  - 3.2 The monthly account fee will be taken from Your Account (including any months You do not

qualify for the Reward) on the last Business Day of each month.

- 3.3 In the month the Account is opened, the monthly account fee will be proportionate to the number of days the Account has been open. No fee will be charged in the month the Account is closed or amended to another product.

#### Other fees and service charges

- 3.4 The fees and service charges which apply to the Account are set out in the 'Fees and service charges explained' leaflet which is available on Our Website and at any of Our branches.

#### 4. Reward

- 4.1 Where, on or before 6pm on the last Business Day of the calendar month, You meet all of the requirements set out in Clause 4.3, We will credit Your Account with the Reward on the first Business Day of the following calendar month. If You close the Account or change it to another product before the Reward is credited to Your Account then You will not receive the Reward.
- 4.2 The Reward is currently £5 and is subject to change. We can change the amount of the Reward or the requirements set out in Clause 4.3 for any of the reasons set out in Clause 27.7 of the General Terms and Conditions - Personal. We will always give You at least 2 months' notice before We make such a change and if You do not agree to the change You can close the Account before the end of the notice period without having to pay any extra charges.
- 4.3 In order to qualify for the Reward in a calendar month, each of the following criteria must be met during the previous calendar month: You must:
  - pay in at least £1,000 (not including the Reward, interest, fee refunds or amounts transferred from another Danske Bank account You have);
  - complete at least 8 Debit Mastercard transactions (not including ATM transactions or credits to the Account); and
  - be in receipt of electronic statements for the Account (for joint accounts, it is the primary account holder that must receive electronic statements).

4.4 The Reward will be credited to Your Account without any deduction of tax. Whether You have to pay tax on the Reward will depend on Your personal circumstances.

4.5 It is Your responsibility to monitor Your Account to ensure that it continues to meet Your requirements. You will receive regular statements which will provide You with information about the fees which have been debited to Your Account - including the monthly account fee for maintaining the account. You will also be able to monitor whether You have qualified for the Reward.

#### 5. Debit Mastercard

- 5.1 You will need to apply for a Debit Mastercard Card to be issued to You. Availability of the Card is subject to status.
- 5.2 Use of the Card is subject to the Special Terms and Conditions applicable to the Card and to the fees and service charges set out in the 'Fees and service charges explained' leaflet.