

Notice of changes to our terms and conditions and other important information

Hello, and welcome to our first update of 2024 where you'll find updated terms and conditions and other important information about your banking.

It's hard to believe that 2023 has been and gone, a year of ever-changing interest rates as the Bank of England took action to control inflation.

That's good news if you have surplus money, the higher interest rates can work in your favour, helping you earn more on your savings. It might be worth exploring our range of savings accounts, ISAs, and fixed term deposit accounts to make sure you have the best accounts for your needs.

We also understand that the increasing cost of living can impact some customers. If you're finding it a challenge to make your money stretch, we have some tools on our website to help you at danskebank.co.uk/moneyworries. It's also a good time of year to review your budget, spending and banking needs. If you need help with that, we're here to support you.

We've been excited to bring you new products and services in the Mobile Banking app. You can now apply for savings accounts and personal loans on Mobile Banking and we've improved functionality to make your everyday banking easy and hassle free. You can now create and manage standing orders in the app, and we have plans to bring you much more in 2024. We'll keep you posted in our Thrive newsletter, sent in the app or via email if we have an email address for you.

We know that you want to hear more about our interest rates. If you have a savings account with us, we'll now send you an email or a message in your Mobile Banking app when the rates change. If you read on, you'll see how to make sure we have up-to-date contact details for you.

We've also made it easier for you to tell us when you need additional support, whether it's with a disability or health condition, a life event or something else. Visit danskebank.co.uk/extrasupport.

Giving your marketing consent allows us to tell you about the wide range of products, offers and services we have available, including their interest rates. If you'd like to receive this information from us occasionally, see below on how to check your marketing preferences.

We're looking forward to supporting you in 2024. Thanks for banking with us.

Aisling Press, Managing Director, Personal Banking

Section 1 - Changes to our terms and conditions

In this section we tell you what's changing and then list the terms and conditions affected afterwards.

The updated terms and conditions, which you can view at danskebank.co.uk/docs, replace the existing ones from 1 January 2024 unless otherwise stated.

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.

We've made some changes to our terms and conditions for personal banking

Following the introduction of the FCA's Consumer Duty, we've updated our terms and conditions in a number of areas to make them clearer and fairer for you. Some examples of the type of changes we've made are outlined below:

Where we used to talk about 'lodging' money to your account we now say 'deposit' to your account.

Where we used to talk about contacting your branch, in some instances we now say contact us. You can find all the ways to contact us in the 'How you can contact us' section of the terms and conditions.

Where we used to talk about 'ATMs', we now say 'cash machine'.

We've updated our Customer Support Team opening hours. Lines are open 8am to 6pm Monday to Friday (except for bank holidays) and 9am to 1pm on Saturdays and closed Sundays.

We used to ask for notices and communications to be sent to our registered address, but you can also give notice or communicate with us using secure mail. If you do use secure mail, please remember that we may not pick these up for two working days.

We've updated our Good Banking message:

'We comply with the FCA's requirements to pay due regard to customers' interests and to treat customers fairly and to act to deliver good outcomes to Our retail customers. If We seek to exercise Our rights under these General Terms and Conditions or any Special Terms and Conditions, we will consider Your individual circumstances where possible.'

We're continuing to simplify our savings accounts	<p>Danske Fixed Term Deposit</p> <p>We've reduced the number of terms available for our Fixed Term Deposit. If this impacts you, we will have contacted you directly.</p>
	<p>Savings Account Plus</p> <p>With our recent changes to our eSaver account there are no longer any differences between our eSaver account and our Savings Account Plus. If you hold a Savings Account Plus, we'll amend your account to an eSaver – only the name will change and nothing else. Your account number, sort code and interest rate will stay the same. From March, you'll just see a new account name on your statements and in your eBanking and Mobile Banking app.</p> <p>You can find details of our eSaver account including the terms and conditions and summary box on our website at danskebank.co.uk/esaver.</p>
	<p>Danske Cash ISA</p> <p>From 24 October 2023, new accounts can only be opened where the applicant does not already hold another Danske Cash ISA.</p>
	<p>Online savings – eSaver, Choice Plus Savings and Prestige Savings</p> <p>You are reminded that at least one account holder must remain registered for eBanking to operate the account.</p>
	<ul style="list-style-type: none"> • Special Terms and Conditions for personal savings accounts – Danske Fixed Term Deposit Account, Clause 3 updated from 1 September 2023. • Special Terms and Conditions for personal savings accounts – eSaver; Choice Plus Savings Account and Prestige Savings Account, clause 6 updated from 24 October 2023 • Special Terms and Conditions for personal savings accounts – Danske Cash ISA, clause 3 updated from 24 October 2023
We've reduced our Card Replacement fee	<p>We've reduced our fee for replacement cards from £7 overall to £6 if requested in a branch and through our Customer Support Team or to £4 if you complete the request yourself through your eBanking or Mobile Banking app.</p> <p>Depending on why you request a replacement card, we may not charge you the fee. For further details please see danskebank.co.uk/docs and our 'Fees and service charges explained' leaflet or ask for a copy in branch.</p>
	<ul style="list-style-type: none"> • Special Terms and Conditions Debit Mastercard Personal Card – clauses 7.4 updated • Personal Danske Mastercard Credit Card Terms and Conditions – condition 5.4 updated • Personal Danske Mastercard Platinum Plus Credit Card Terms and Conditions – condition 5.4 updated

Section 2 - Other important information for you

We're changing some of our fees and service charges	<p>On 1 April 2024, we're making changes to the following fees and service charges:</p> <ul style="list-style-type: none"> • A £3 commission charge will apply if you order foreign currency through our eBanking service, this service is currently free of charge. If you are a customer with a Danske Choice Plus or Danske Prestige account, you are not charged commission. There is no charge for withdrawing Euro at Euro dispensing cash machines in our branches. • The fee for asking us to make a Faster Payment on your behalf, either in one of our branches or by contacting us by telephone, will increase from £5 to £10. There is no charge where you make the payment on your eBanking or Mobile Banking. Standard daily payment limits apply. <p>We are giving you at least two months' notice of these changes. 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> <p>For further details please see danskebank.co.uk/docs and our 'Fees and service charges explained' leaflet or ask for a copy in branch.</p>
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Consider how you save your surplus money	<p>Interest rates continued to rise in 2023 and it's now even more important to consider how you save. If you keep surplus money in your current account, it may be more beneficial to keep it in a savings account where you could earn interest. Always keep some of your savings in an instant access savings account in case you need to use that money. After you have emergency funds saved in an instant access savings account, you could think about a Notice Account or Fixed Term Deposit. These often pay a higher rate of interest but don't offer instant access to your funds. Minimum deposits apply to these accounts.</p> <p>An ISA account (subject to eligibility criteria) lets you deposit up to £20,000 each tax year and interest earned is tax-free. For more information on taxation of interest, visit the HM Revenue & Customs website, and/or speak to your accountant or tax adviser.</p> <p>You can find more information at danskebank.co.uk/savings or in your Mobile Banking app. If you're already saving with us, you may want to check that you have the best option for your needs. You can also rename your savings accounts. This helps with your savings goals by keeping control of your different savings 'pots'.</p>
A reminder about the Cash Machine limit on your debit card	<p>If you have a Danske Reward, Freedom, Choice, Choice Plus or Prestige account the maximum daily cash machine withdrawal limit is set at £500 per day. If your account is a Danske Standard, Discovery or Saver Plus then the maximum daily cash machine withdrawal limit is set at £350 per day. The daily cash machine withdrawal limit may be increased or reduced on request.</p>
Review your overdraft needs regularly	<p>You should check that your arranged overdraft limit is still suitable for you, especially if it's higher than you need. It's easy to reduce an arranged overdraft limit if you're not using it. You can do this at danskebank.co.uk/overdrafts or by calling us on 0345 600 2882.</p>
Do you have a variable rate mortgage or personal loan with us?	<p>If the interest you pay is calculated using Danske Bank Reference Rate (UK), Danske Bank Standard Variable Rate (UK) or Danske Bank Re:pay Rate (UK), we'd like to remind you that we set these interest rates ourselves and they may change at any time. In particular, it's important to note that Danske Bank Reference Rate (UK) may vary from the Bank of England's Bank Rate and may not fall below zero, even if the Bank of England Bank Rate does. We will tell you about changes to our rates by advertising on our website, in our branches and in newspapers published in Northern Ireland. We'll also keep you informed in your account statements. Changes to Danske Bank Reference Rate (UK) take effect the day after we announce the change whilst changes to the Standard Variable and Re:pay rates take effect on the date set out in our notice to you.</p>
Please check if your mortgage has an introductory interest rate	<p>In the current climate, with interest rates higher than they've been for years, it's important that you get the most suitable mortgage for your circumstances. If your introductory period has ended and your mortgage has changed over to either Standard Variable Rate or Danske Follow-on Rate, we may be able to offer you another mortgage that's more suitable. Have a look at danskebank.co.uk/mortgages.</p>
Updates to Home Loan General Offer Conditions	<p>If you have a mortgage with us, your existing General Offer Conditions have not changed. However, we have updated our General Offer Conditions for new customers or those making changes to their existing mortgage to make them clearer and easier to understand.</p> <p>You can view our new Home Loan General Offer Conditions online at danskebank.co.uk/generaloffer.</p>
Keeping you up to date about our products, offers and services	<p>Giving your marketing consent allows us to tell you about the wide range of products, offers and services we have available, including their interest rates.</p> <p>If you'd like to hear more about these occasionally, or if you'd rather stop receiving this information, you can send us a secure mail in eBanking or the Mobile Banking app, or phone us on 0345 600 2882. You can also fill in a 'Marketing and Customer Experience Consent' form in any branch.</p>
Do we have your most up-to-date email address and phone number?	<p>It's important that we have your most up-to-date contact details. (This won't change your marketing preferences.)</p> <p>We use text messages for things like telling you if you go into an unarranged overdraft or to approve online purchases with your debit or credit card if you aren't using Danske ID.</p> <p>We'll email you, where we can, if you give us your personal email address. If you get an important document in your electronic mailbox, we can email you. You will still get letters sometimes.</p> <p>You can update these details in eBanking (under 'Contact' > 'Personal data') or on the Mobile Banking app (under 'Profile').</p>

Ways to bank with us	<p>You can access many of our banking services 24/7 via our eBanking and Mobile Banking channels. You can set up handy text or email alerts, or visit one of our 28 branch locations, call our award-winning contact centre (open 8am to 6pm Monday to Friday (except for bank holidays) and 9am to 1pm on Saturdays), or deposit, withdraw or check your balance at one of the many Post Offices across Northern Ireland. Find out more at danskebank.co.uk/ways-to-bank.</p>
Keep yourself safe from fraud, scams and cybercrime	<p>It's important to know how to keep yourself safe from fraud. Speak to us about any suspicious account activity using the details at the bottom of the page.</p> <p>Never share your banking information, passcodes for eBanking, Mobile Banking, or online shopping, or codes that have been sent to you in a text message. To comply with legislation, we may from time to time contact you to check some of the information we hold on your account is accurate and up to date. This is a routine process, and we'll always explain what we need and why. We'll never ask you for personal information such as your password or PIN.</p> <p>Be careful when shopping online. Is something too good to be true? Only make purchases through trusted websites with the padlock symbol. And only approve Danske ID requests for transactions you recognise.</p> <p>Here are some tips to keep yourself safe from fraud:</p> <ul style="list-style-type: none"> • 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'. • We'll never ask you to move money to a 'safe account'. • Before sending money to someone, confirm their bank details are correct. • Don't send money to get more back in return and always seek professional advice before undertaking any investments. <p>Visit danskebank.co.uk/keepitsafe for more on the latest scams.</p>

Contact us:

Phone 0345 600 2882 | Send us a message on Mobile Banking or eBanking | Write to us at Danske Bank, PO Box 2111, Belfast, BT10 9EG.

Call charges may vary. Lines open 8am to 6pm Monday to Friday (except for bank holidays) and 9am to 1pm on Saturdays.

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