

We're making changes to our terms and conditions for personal customers

And updating you on other important
information you should know about



We're making changes to our terms and conditions

This booklet explains what changes we are making, how they might affect you and when they apply from. We'll also tell you some other important information you need to know.

If you're under 16 years old please read this booklet with a parent or guardian. If any of your accounts are joint accounts, please tell other account holders about the changes in this booklet.

We've changed the circumstances which allow us to vary our terms and conditions with you. This is to ensure that our terms and conditions are fair and to make it clear how we can change them.

You'll be able to download a copy of this booklet at danskebank.co.uk/docs from 2 January 2020 or you can ask for a copy in our branches.

Brexit

For some time, the Bank has been undertaking preparatory work related to Brexit. For the majority of our customers, we do not believe that Brexit will result in any immediate impacts to the banking arrangements they have with Danske Bank. However, if at any time we do believe that Brexit is going to result in changes to the banking services you receive from us, we will contact you to let you know. We also have a Brexit FAQs section on our website which we update regularly and where you can find further information.

The cost of banking with us is changing

We're making some changes to our prices and charges.

We've enclosed a separate flyer with details of what these are.

Please read it carefully.

What you need to do

We hope you're happy with these changes but if you are not, then you have the option to close any account covered by these terms with no charge. If you want to do this, please contact your branch before 1 April 2020. If we haven't heard from you by this date we'll assume you've accepted the changes and they will apply automatically.

The right to end your agreement and to close your account without charge does not apply to the Danske Fixed Term Deposit or Treasury Fixed Term Deposit Account as these accounts have fixed maturity dates.



Tim Turner
Head of Products



NI Responsible
Company of the Year
Winner 2019

What this booklet contains

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- Personal Danske Mastercard Credit Card Terms and Conditions

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CHANGES TO

- SPECIAL TERMS AND CONDITIONS DEBIT MASTERCARD PERSONAL CARD
- PERSONAL DANSKE MASTERCARD CREDIT CARD TERMS AND CONDITIONS

What's changing

Going abroad?
You no longer need to tell us you're going away.

What does this mean?

You no longer need to tell us in advance if you want to use your cards outside the UK. Your Danske debit or credit cards will work when you arrive at your destination, after you use your PIN at a cash machine or to buy something. This will activate your card in that country and lets us know it's you using the card.

What you need to do

Just use your PIN when you arrive anywhere outside the UK.

If you haven't had a chance to use your PIN, you can activate your card using eBanking or Mobile Bank.

When you come back home just use your card at a cash machine or buy something using your PIN, to reactivate your card in the UK.

See danskebank.co.uk/goingabroad for more.

CHANGES TO GENERAL TERMS AND CONDITIONS

What's changing

We're making it clearer that you must never share any part of your electronic signature with anyone else.

What does this mean?

Your electronic signature is a set of security details used to log on to eBanking and make online payments.

Some companies providing account information and payment initiation services may ask you to share these details with them, so they can access your account online using a process called 'screen scraping'. If you give any of these details to someone else, you'll be responsible for any payments made from, or information shared about, your account.

When

These changes will take place from 1 April 2020.

What you need to do

You should only use companies that can access your account online without asking you to share your electronic signature or account details - see www.openbanking.org.uk.



CHANGES TO GENERAL TERMS AND CONDITIONS

What's changing

Additional circumstances under which we can refuse a payment or close your account.

What does this mean?

We can refuse a payment or close your account immediately if we believe the transaction might cause us to break the law, expose us to legal claims from third parties or suffer reputational damage. If we do this, we won't be responsible for any loss to you.

We can also close your account immediately if you use it (or allow someone else to use it) illegally or for criminal activity, including receiving proceeds of crime.

When

1 December 2019.

What you need to do

Please read 'Refusing Payments or Stopping the Use of Your Card or Services' and 'Closing the Account' in Part 3 of our General Terms and Conditions.

OTHER IMPORTANT INFORMATION

Cash withdrawal limits for personal customers



We're reducing the amount of cash you can withdraw from your bank account(s).

What you need to know

You will only be able to withdraw up to a maximum of £2,500 cash from your account(s) in our branches. We're introducing this lower limit to improve your security and to help reduce financial crime.

If you have any queries, please contact your branch in advance.

How we use your information



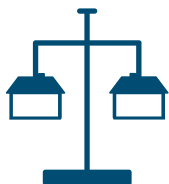
We've made some minor amendments to our privacy notice to reflect changes to the ways we process your data. These include updates on how we:

- obtain your information;
- may process your data when we're testing our systems;
- process voice recording data;
- process your information if you've raised a dispute in relation to payments; and
- fulfil our legal and regulatory obligation to protect vulnerable customers and prevent crime.

For full details see danskebank.co.uk/gdpr

OTHER IMPORTANT INFORMATION

Do you have a variable rate mortgage or personal loan with us?



If the interest you pay is calculated using one of the interest rates below, we'd like to remind you that we:

- set these interest rates ourselves,
- make them publicly available on our website and in our branches, and
- may change them at any time, but we'll always let you know.

Interest rate	Danske Bank Base Rate (UK)	Danske Bank Standard Variable Rate (UK) Danske Bank Repay Rate (UK)
How we'll tell you about any change	We'll advertise any changes; <ul style="list-style-type: none">• on our website• in our branches• in newspapers published in Northern Ireland We'll also keep you informed in your account statements.	
When the change will take effect	The beginning of the day after we announce the change.	On the date we specify in the adverts.

What you need to know

Did you take out a Danske mortgage with an introductory interest rate? If it's changed over to either Standard Variable Rate or Danske Follow-on Rate since then, we may be able to offer you another mortgage that's more suitable - have a look at danskebank.co.uk/mortgages.

OTHER IMPORTANT INFORMATION

Why it's important for us to have your mobile number



We use text messaging more than ever to help you manage your accounts, so it's important that we know your most up-to-date personal mobile phone number.

We'll text you if, for example, you dip into an unarranged overdraft on your current account (to help you avoid charges), or if we send you a code to authorise online shopping with your Danske card.

What you need to do

Please make sure we have your up to date mobile number. Here's how (you can also pop into a branch or call us).

Mobile Bank App

- After you've logged on, tap 'Profile' at the bottom right of the screen
- Under 'Contact Information' you'll see any mobile numbers we have for you
- Simply tap a number to edit it, then save, or 'Add phone' if you have an additional number to add to your profile.

eBanking

- After you've logged on, select 'Contact' at the top right of the screen
- Select 'Personal Data' and 'edit' - you can enter or update your mobile number and email address
- Enter your eBanking passcode and select 'OK' to save your details.

KEEP YOURSELF SAFE FROM FRAUD, SCAMS AND CYBERCRIME

You can protect yourself by



- Being vigilant at all times. If someone asks you for banking information, say no.
- Being cynical. If something seems too good to be true, then it probably is.
- Speaking to us if you're unsure about any activity on your account – but make sure it's actually us! Call into a branch or phone us using the numbers on our website, or the back of your card to make sure.
- Never sending money in order to get more back in return.

Remember



- Don't allow anyone to install apps or programs on your computer or allow them access to it.
- We won't ask you to transfer money to a different account to 'make sure it's safe'. Neither will the police.
- If you're buying something online, complete your purchase through the website (e.g. Amazon or eBay). Don't allow yourself to be talked out of this by the seller.
- Don't tell anyone your PIN or your passcode for eBanking or Mobile Bank.
- Don't give anyone the one-time passcodes that we text you or that you get from your eSafe ID fob. These are secret - for you and nobody else. Your internet provider, your energy provider, the police will never ask for these things. And neither will we!

If you're concerned about fraud, visit danskebank.co.uk/keepitsafe for more detailed information on the latest scams.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Depositor Information Sheet

Basic information about the protection of your eligible deposits

Eligible deposits in Northern Bank Limited trading as Danske Bank are protected by:	the Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank / building society / credit union ²
If you have more eligible deposits at the same bank / building society / credit union:	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank, building society or credit union's failure:	20 working days ⁴
Currency of reimbursement	Pound sterling (GBP, £) or, for branches of UK banks operating in other EEA Member States, the currency of that State.
To contact Northern Bank Limited trading as Danske Bank for enquiries relating to your account:	Danske Bank PO Box 2111, Belfast, BT10 9EG Tel: 0345 6002 882
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information
(all or some of the below)

1 Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2 General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- (b) a death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

3 Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4 Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

Exclusions List

A deposit is excluded from protection if:

- [1] The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- [2] The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- [3] It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

HOW TO CONTACT US

	Days	Time	Contact Number
Customer support	Monday to Friday Saturday and Sunday	8am to 8pm 9am to 5pm	028 9004 9221/ 0345 600 2882

HOW TO CONTACT US IN WRITING

Secure communication using eBanking or our Mobile Bank App	
eBanking's secure email function allows you to read messages from, and send messages to, us.	<ul style="list-style-type: none"> Log on to eBanking Select 'Contact us' Select 'New Message' Type your message Send your message
Mobile Bank	<ul style="list-style-type: none"> Log on to the App Select 'Messages' Tap on the pencil icon and write your message
Chat via eBanking	<ul style="list-style-type: none"> Log on to eBanking Select Chat

Communication using our website at danskebank.co.uk	
Chat:	Go to danskebank.co.uk/enquiry
For help with installing and using eBanking:	Go to danskebank.co.uk/ebankingsetup

By post	
Write to:	Danske Bank PO Box 2111 Belfast BT10 9EG

Notes

- Customer support will not be available on bank holidays or other holidays in Northern Ireland when the bank is not open for business.
- We may record or monitor calls to confirm details of our conversations, and for training and quality purposes. Call charges may vary. Please contact your phone company for details. Customers calling from mobile phones may be charged a different rate.
- Please note that the cost to call our Customer Services UK area codes on 0345 or 0370 within the UK is always the same as calling a local or national landline number.
- We aim to respond to communications sent to us securely using eBanking, the Danske Mobile Bank App or our website within two days. These services may be temporarily unavailable, or it may take us longer to receive your message, when we are carrying out routine maintenance.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

You can also read this publication on our website at danskebank.co.uk/docs

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. Financial Services Register reference number 122261.

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Northern Bank Limited is a member of the Danske Bank Group.

danskebank.co.uk