

Special Terms and Conditions- eBanking and Electronic Signature

These terms and conditions apply from 30 June 2019

About these special terms and conditions

These are the special terms and conditions that will apply when You use Our online Electronic Banking service (eBanking), and the Electronic Signature (that We provide to You) to access and use Our eBanking service, sign documents that We send to You or access Your Account(s) using the services of Third Party Providers (TPPs). The 'General terms and conditions - Personal Accounts' and any special terms and conditions that apply to Your Account or service will also continue to apply. If there is any inconsistency between the various terms and conditions that apply then these 'Special terms and conditions - eBanking and Electronic Signature' will take priority to the extent of that inconsistency.

Where We use a word which has a special meaning We have used capital letters. For example where We refer to "We" or "Us" We mean Northern Bank Limited trading as Danske Bank. You can find the meaning of these words at the end of these terms and conditions.

These terms and conditions are important - they set out what You can expect from Us in terms of Our obligations to You. They also set out the things that We expect You to do when You are using Our service. The terms and conditions are binding on You. If there is a dispute between You and Us then We will take into account what these terms and conditions say.

We have written these terms and conditions as a series of questions and answers. We hope this makes them easier to read. If there is anything that You do not understand then please contact Us.

By agreeing to these terms and conditions, You explicitly consent to Us accessing, processing and retaining personal data necessary for the provision of payment services to You. If You do not consent to this then You should not accept these Special terms and conditions and We will not be able to provide You with this service.

1. What is eBanking?

eBanking offers You the opportunity to access Your Accounts electronically at any time. Not all of the services are available if You are using an App. You can get more details of what services are available depending on how You access eBanking by visiting Our Website at danskebank.co.uk/eBanking.

What can I do in eBanking?

- view Your Accounts – all of Your Accounts including any joint Accounts and Accounts where You are an Authorised User will be visible on Your eBanking screen;
- use the Spending Overview tool which allows You to categorise Your payments. The tool is for Your information only – it is not a money advice tool;
- send and receive secure messages from the Bank – You should be aware that We do not respond to messages as soon as We receive them and You should not use this service if You require an immediate response to messages that You send Us;
- make sterling payments to other bank accounts in the UK;
- make foreign payments – in a wide range of currencies;
- set up bill payments and regular standing orders;
- make payments from Your Danske Bank credit card account – where You use this service any payment will be treated as a cash advance and the fees and charges set out in Your credit card agreement will apply; and
- access other optional services such as Danske Mobile Payment Service (Paym™) or Danske Account Information Service which allows You to view Your accounts in other banks.

To use the services simply follow the instructions on the screen. You will find more details about these services within the eBanking web pages. You will also be able to access the Payment Table which provides details of how long it will take for a payment to be processed.

How do I apply for it?

You can apply for eBanking at any time. You will need to have an Account with Us. You can apply online at danskebank.co.uk/eBanking, by phone or in one of Our branches.

If You are aged under 18 then We may require consent from Your parent or guardian before You can register for eBanking.

How can I access eBanking?

Once You are registered for eBanking We will issue You with an Electronic Signature. You must complete Your first log on to eBanking using a device that is connected to the internet.

You will then be able to access eBanking through Your mobile device or tablet provided You download the relevant App from the App stores. You can find more details about how to access eBanking services using mobile devices on Our Website at danskebank.co.uk/ebanking.

You will not be able to download the Apps if You are under 13. If You are aged between 13 and 18 the App stores will ask You to obtain parental consent before You can download the Apps.

How much does it cost?

The eBanking service is free of charge however payments made using Your Electronic Signature may be subject to charges – see Our 'Fees and service charges explained' and Our 'Fees and service charges explained – foreign payments' leaflets for more information.




Are there any technical requirements?

Most computers and mobile devices can be used to access eBanking. You can find more information on Our Website at danskebank.co.uk/personal/help/eBanking-and-apps/technical-requirements

2. How can I use the Electronic Signature?

What is an Electronic Signature?




An Electronic Signature allows You to digitally sign documents and instructions to Us. It is made up of 3 parts:

1. User ID	2. Personal Passcode	3. One Time Password
		
This is an 8 digit number that We provide to You	We will give You a temporary Personal Passcode which You will use when You first log on. You will be asked to select a Personal Passcode of Your own choice which You can then change at any time. If You are using a suitable mobile device You may be able to set up fingerprint or facial recognition which You can use instead of a Personal Passcode	We will provide You with a way to generate a One Time Password

You may not be required to input all 3 parts of Your Electronic Signature every time that You log on or give Us an instruction. We give You more information about this in the section "Using Your Electronic Signature in eBanking"

Can you give me more information about One time Passwords?

There are different ways that One Time Passwords can be generated:

 An Access ID Card	This is a plastic card which has 90 One Time Passwords. We provide You with a code which You then use to select the correct One Time Password. You will need to enter the One Time Password from the Access ID card when You are prompted to do so. We will automatically send You a replacement card when there are 30 codes remaining.
 Danske ID	This is an App which You can download from the App stores. Once You download the App You will need to activate it by following the instructions on the screen. You will be asked to create a Personal Identification Number (PIN) or use a biometric such as Your fingerprint so that You can securely access Danske ID in the future. When a One Time Password is required You will be prompted to access Danske ID. The One Time Password will be generated automatically and will not be visible to You. You will not need to separately enter the One Time Password in Your eBanking session.
 An eSafe ID device	This is a device which automatically generates a One Time Password every 30 seconds. You will need to enter the One Time Password from the device when You are prompted to do so.

What can the Electronic Signature be used for?

The Electronic Signature can be used to:

- Access Our eBanking service - see the section "What is eBanking?".
- Access Danske's Account Information Service where You are using the 'View my accounts in other banks' option in Our New Danske Mobile Bank App.
- Access Your Accounts using TPPs - where You have registered with a TPP for their services (this includes account information service providers and payment initiation service providers). See the section "Open Banking".
- Access 'optional' services such as those set out below. See the section "What optional eBanking services are available?" -
 - ✓ Use Your Electronic Mailbox to view and download Your Account statements and other important correspondence from the Bank;
 - ✓ Sign agreements with Us;
 - ✓ Apply for new accounts or services from Us - such as a credit card, an overdraft, a loan and certain savings accounts;
 - ✓ Subscribe for one of Our "alert" services so that We can send You an email or text message about things like the balance in Your Account;
 - ✓ Access Paym™ where You can make payments using a mobile phone number instead of the bank sort code and account number;
 - ✓ Manage Geoblocking on Your cards;
 - ✓ View 'spending overview' on Your Accounts;
 - ✓ Order foreign currency.

What is the effect of using the Electronic Signature?

Any instruction or agreement that is signed by You or an Authorised User, using the Electronic Signature that We have issued, will be treated by Us as valid and will be binding on You. That is why it is important that You take reasonable steps to keep Your Electronic Signature safe - see the next section 'How can I keep my Account safe from fraud'.

How do You use the Electronic Signature in eBanking?

How do I log on

Each time that You use eBanking You will be required to log-on in one of the ways set out in the table below:

If	Then
You are using a personal computer	Each time that You log-on You will need to enter Your User ID and Your Personal Passcode and use one of the methods referred to above to generate Your One Time Password.
You are using Mobile Bank UK App	You will be asked to enter Your User ID (unless You have clicked 'Remember User ID') and Your Personal Passcode.
You are using the New Danske Mobile Bank App	You will be able to 'bind' Your device when You first log-on. You can do this by entering Your User ID and Personal Passcode when prompted to do so and confirming that You would like Us to remember Your User ID. You can also choose to use Your fingerprint or other biometric as Your Personal Passcode (depending on Your device). To complete the binding process, You will then be asked for a One Time Password. Once Your device has been bound, each time You log-on to Mobile Banking You will only have to enter Your Personal Passcode, or use your saved biometric.

How do I make payments and give instructions?

If	Then
You ask Us to make a payment or You confirm an instruction to Us	We will ask You to input Your Personal Passcode. For Your added protection We may also sometimes ask for a One Time Password.
You are using the Mobile Bank UK App	You will not be asked for Your Personal Passcode to make a payment to one of Your other Danske Bank Accounts but You will be asked for a One Time Password to make other payments.
You are using the New Danske Mobile Bank App and You have bound Your device	You will be able to authorise all payments (including external payments) from Your Accounts simply by entering Your Personal Passcode (limits apply).

Who can have an Electronic Signature to access my Account?

We will only issue an Electronic Signature if You register for Our eBanking service. Once You have registered, any of the Account owners can ask Us for an Electronic Signature to access the Accounts.

You can also ask Us to give someone else an Electronic Signature to access Your Account(s). This person will be called an Authorised User. They will be able to use their Electronic Signature to do everything that You can do. This includes using the services of TPPs, viewing Your Account information and making payments.

We will treat any instruction received from an Authorised User using their Electronic Signature in the same way as We would treat such an instruction

if We received it from You. This means that You will be liable for any instruction which has been signed using an Authorised User's Electronic Signature.

You can ask Us to end the Authorised User's Electronic Signature at any time. You can do this by contacting Us in one of the ways set out in the "Where can I get help?" section of these terms and conditions.

3. How can I keep my Account safe from fraud?

What **MUST** I do to keep my Electronic Signature safe?

It is very important that You take all reasonable steps to keep Your Electronic Signature safe. If You do not do this then someone else may be able to access Your Account.

You **MUST** immediately contact Us by phone (Our 24 hour Freephone number is **0800 917 7657**) if:

- any part of Your Electronic Signature is lost or stolen,
- You think that someone else may know what Your Electronic Signature is,
- You think that someone else has accessed Your Account information, or
- a payment has been taken out of Your Account which You did not authorise.

[Note - You can give a TPP which is authorised and regulated by the Financial Conduct Authority (FCA) or another European Regulator Your Electronic Signature information - please see section - 'What is Open Banking?'].

You, and any Authorised User, **MUST**:

Always	Never
<ul style="list-style-type: none"> • Destroy the notification that We sent You with Your temporary Personal Passcode as soon as You have used it to first log on; 	<ul style="list-style-type: none"> • Respond to an email or text message request which asks You to click on a link to log-in using Your Electronic Signature - even if it looks like a genuine request. We will never ask You to do this - so if You receive such a request it is likely to be fraudulent; • Give any part of Your Electronic Signature - whether You are asked to do this by phone, email, text, letter or any other means - even if the person asking for the information tells You that they work for the Bank or the police or any other company or organisation;
<ul style="list-style-type: none"> • Make sure that where We have given You a way to generate Your One Time Passwords it cannot easily be accessed by a third party; 	<ul style="list-style-type: none"> • Record any part of Your Electronic Signature or copy it (including to Your mobile device or computer) without firstly taking reasonable steps to disguise it; • Tell anyone else what Your Electronic Signature is or allow them to use it. For example You should never tell anyone what Your Personal Passcode is or allow them to access Your One Time Passwords or the means that We have provided for You to generate a One Time Password. The only exception to this is where You are using a TPP and You have checked that it is authorised and regulated by the FCA or another European Regulator. You can check at fca.org.uk/register (See the section - 'Open Banking').

Do you provide free fraud detection software?

Yes, We provide free software for Your personal computer (PC). You can download Webroot Secure Anywhere® to Your PC, free of charge, within eBanking. Click on "About eBanking", select 'free fraud protection software' and then follow the instructions on the screen.

Webroot Secure Anywhere® uses Webroot® Intelligence to identify new files, classify threats in real time, prevent browser attacks, remove viruses from Your PC and defend against financial and data-theft malware.

You should download Webroot Secure Anywhere® to each PC that You use to access eBanking.

We do not provide free fraud detection software for mobile phones or tablets.

How can I contact you if I suspect fraud on my Account?



If You are contacted by someone who says they are a bank official, a member of the police or some other law enforcement agency or from a telecommunications or information security company and that person asks for any part of Your Electronic Signature or other personalised security credentials then it is likely that they are a fraudster. You should not provide them with any information. Instead You should contact Us.

Call Us - within UK	Call Us - outside UK
0800 917 7657	+44 800 917 7657
<i>This is a Freephone number that You can contact Us on 24 hours a day, 7 days a week</i>	

How will you contact me if you suspect fraud on my Account?

We may contact You:

	By phoning You using the phone contact details that We hold for You. We will ask You certain security questions but We will NEVER ask You for any part of Your Electronic Signature or any other personalised security credentials such as the PIN for Your card
	By texting You to the mobile number that We hold on Our records. We will ask You to phone Us using a number that is on the back of Your card or on Our Website. We will NEVER quote a phone number in the text message and We will NEVER ask You to tell Us, or to input into a link in a text message, any part of Your Electronic Signature or any other personalised security credentials
	By sending a secure mail to Your eBanking
	By sending You a letter. The letter will always quote at least the last 4 digits of Your account number

What will you do if there is a payment out of my Account and I did not authorise it?

Scenario	What to do	What We will do
A payment is taken out of Your Account which You did not authorise.	You should contact Us immediately. You are required to assist Us with any investigation that We need to carry out. We may also report the matter to the police or other law enforcement agencies.	Provided You are not acting fraudulently and You have taken the reasonable steps that We have told You that You must take to keep Your Electronic Signature safe, We will immediately refund the payment to You.

Further details about Your right to a refund in these circumstances can be found in Clauses 6 and 7 of the 'General terms and conditions - Personal Accounts'.

4. What is Open Banking?

Open Banking allows You to use TPPs to provide You with account information services, payment initiation services and card based payment services including confirmation of funds requests. You should always check that the TPP is authorised and regulated by the FCA or another European regulator before using their services. You can read more about Open Banking in the 'General terms and conditions - Personal Accounts' and on Our Website at danskebank.co.uk/open-banking.

How will TPPs access my Accounts?

To use the services of a TPP You will need to register with them. They will ask for Your explicit consent to access Your Account and they should not request more information than is necessary for them to provide the specific service that You have consented to. TPPs are legally obliged to use safe and efficient channels to provide their services to You and to make sure that Your Electronic Signature is not available to any unauthorised persons.

Where a TPP uses Open Banking to access Your Account You will be redirected by Your TPP to a dedicated secure Danske Bank webpage where You will be asked to identify Yourself by entering Your Electronic Signature.

Some TPPs access Your Account using a method known as "screen-scraping". In this case You will be directed by Your TPP to the eBanking log on screens. Once You have logged on in the usual way the TPP will be able to access the same information as You can and We will not be able to restrict what the TPP can do.

Can I tell you that I do not want to access my Accounts using a TPP?

No. If You do not want to use a TPP then You should not register for their services.

If You have already registered to use the services of a TPP, which uses Open Banking, and You want to withdraw Your consent then, in addition to contacting the TPP directly, You can use the Consent Dashboard within eBanking to manage Your consents. If You have registered with a TPP which uses screen-scraping then You will always need to contact the TPP to withdraw Your consent.

What will you do if there is a payment out of my Account made using the services of a TPP and I did not authorise it?

Scenario	What to do	What We will do
A payment is taken out of Your Account, using the services of a TPP, which You did not authorise.	You should contact Us immediately. You are required to assist Us with any investigation that We need to carry out. You will need to tell Us the name of the TPP that You were registered with since We may be able to ask them to reimburse Us for any refund that We make to You. We may also report the matter to the police or other law enforcement agencies.	Provided You are not acting fraudulently and You have taken the reasonable steps that We have told You that You must take to keep Your Electronic Signature safe, We will immediately refund the payment to You.

Further details about Your right to a refund in these circumstances can be found in Clauses 6 and 7 of the 'General terms and conditions - Personal Accounts'.

What will you do if I have used a TPP for account information services and I am concerned that my personal data may have been compromised?

Scenario	What to do	What We will do
I have used a TPP for account information services and I am concerned that my personal data may have been compromised.	<p>You should contact the TPP in the first instance.</p> <p>If You were using Danske's Account Information Service then You should contact Us.</p>	<p>If You believe that We have breached any of Our obligations or if You think that there has been, or may be, an unauthorised payment out of Your Account then You should contact Us. We will only be responsible to You for any loss that You have suffered as a result of Us having broken any of Our obligations.</p>

Further details are set out in Clause 8 of the 'General terms and conditions - Personal Accounts'.

5. What optional eBanking Services are available?

Within eBanking there are a range of optional services. We explain what these are in this section.

What is the Electronic Mailbox?

Electronic Mailbox provides You with a secure method of storing Your statements and other important information from Us. You can view, print or save the documents as You require. Documents

will be accessible for a period of at least 5 years within Electronic Mailbox. If You end Your eBanking agreement then the Electronic Mailbox service will also be terminated at the same time.

Full details of the statements and documents that are made available in Electronic Mailbox are listed in the eBanking web pages.

When You register for eBanking We will ask You if You want to register for Electronic Mailbox. With Electronic Mailbox We can make all of Your Danske Bank Account statements (including credit card statements) and various other important correspondence available to You. This means that You no longer get these statements and documents in the post.

Can I subscribe and unsubscribe from Electronic Mailbox online?

No. If You want to subscribe or unsubscribe from Electronic Mailbox You need to contact Us by phone, by letter or by calling into a Branch.

Can I choose to have some statements delivered to my Electronic Mailbox and others delivered by post?

You can choose to have all of Your Account statements including Your credit card statements delivered to You electronically. We will require You to provide Us with Your email address. We will send a notification to Your email address each time a statement is made available in Your Electronic Mailbox. You will not be able to switch the notification off for Your credit card statements but You can switch the notification off for Your other Account statements.

Can I ask for my credit card statements to be delivered by post but my other Account statements to be delivered electronically?

Yes. You can choose to have Your credit card statements delivered by post but still have all of Your other Account statements made available in Your Electronic Mailbox. The delivery method that You choose for Your other Account statements will apply to all of Your other Account statements. This means that You **cannot** choose to have some Account statements delivered by post and some sent electronically.

Scenario	What We will do
Can I receive my credit card statement by post and my current account statement electronically?	Yes, We treat credit card statements separately to Your other Account statements.
Can I receive my credit card statements electronically but my other statements on paper?	No, if You choose to have Your credit card statements electronically then all of Your Account statements will be delivered to Your Electronic Mailbox.
Can I receive my savings account statement by post and my current account statement electronically?	No, if You choose to receive electronic or paper statements this will apply to all Your accounts, excluding credit card statements.
Can I receive all of my statements (including those for my credit card account) electronically and on paper?	No, if You receive statements electronically and You tell Us that You want to start to receive these on paper, We will close Your Electronic Mailbox.

Can I ask you to stop sending me notifications when statements or documents are available in Electronic Mailbox?

You can unsubscribe from the notification service at any time – simply follow the instructions on the eBanking web pages under “Electronic mailbox and agreements”. You cannot unsubscribe from the notifications for credit card statements. You will be notified each time a credit card statement is made available in Your Electronic Mailbox.

If You have unsubscribed from the Electronic Mailbox service, You can ask Us to reactivate it. You will need to contact Us to do this - You cannot do it online. It can take 7 days to reactivate the Electronic Mailbox and You should be aware that any documents sent to You during the period since You unsubscribed will not be available to view.

What is Danske Mobile Payment Service – sometimes known as Paym™?

Danske Mobile Payment Service allows You to send and receive payments using Your mobile phone. The service is made available through Paym™ which is a look up service enabling You to direct payments into another bank account using the mobile phone number for the payee as a proxy for their bank sort code and account number.

Paym™ is a registered trademark and is used under licence from the Mobile Payments Service Company Ltd.

You can register for this service on eBanking or if You are using Mobile Bank UK App. When You register for the service You will be provided with the terms and conditions that apply.

How can I apply for new Accounts or services?

Within eBanking You can make secure applications for bank products and services:

- overdrafts and loans - click on Lending;
- a new credit card - click on New Credit Card;
- a new Account – click on Accounts and select either “Current Account” or “Savings and deposit accounts”.

Simply follow the instructions on the screens.

You must be 18 or over to apply for credit. Terms and conditions will apply.

How can I order foreign currency?

Within eBanking You can make a secure order for foreign cash which You can then collect at Your local branch. Click on “Cards & currency,” then select “Order foreign currency” and follow the instructions on the screen.

You should read the terms and conditions that apply (available on the eBanking web pages) before placing an order using this service.

Can I set up alerts with you?

Yes. You will need to register for Subscription services. You can do this by clicking the ‘Electronic mailbox and agreements’ tab within eBanking. You will be asked to accept the terms and conditions before proceeding. Alerts will be sent to Your email address and/or Your mobile phone by text message (depending on the service). All alerts are sent in an unencrypted form and it is important that You take steps to protect Your information from being available for other unauthorised persons to access.

There are different types of alerts. Click ‘About eBanking’ and select Subscription service. Select the ‘Personal information’ tab and check that We hold Your up to date contact details. Then click the ‘Subscriptions’ tab and choose from the following services:

1. Message from bank - Notification about a secure message
2. Account Balance Service
You can ask Us to send You the following alerts:
 - when the account balance reaches certain limits;
 - regular account balance information; or
 - where a debit or credit of an amount that You specify have been processed through Your Account
3. Insufficient funds - Notification if there are insufficient funds in Your Account to make a payment You have set up in eBanking (excluding Standing Orders)
4. SEPA Direct Debit - Notification when You receive a SEPA Direct Debit collection.

You can unsubscribe from Subscription services at any time by following the instructions on the screens within eBanking.

How can I sign agreements with you using my Electronic Signature within eBanking?

When we ask You to electronically sign any document, You may not be required to input all the parts of Your Electronic Signature. Before You electronically sign any document, We will make it clear to You what parts of Your Electronic Signature are needed. Any document signed by You or an Authorised User using Your Electronic Signature will be treated by Us as valid and will be binding on You.

What is Geoblocking?

Geoblocking is an additional card security feature that can be managed in eBanking.

What is 'Spending overview'?

Spending overview is a tool which allows You to categorise most of the payment transactions on Your Accounts. Using information that is available to Us with the payment information We will assign each payment to a specific category (for example - clothing, household goods, transport). You can change the categorisations and the new categorisations will immediately be applied.

You will be automatically registered for spending overview provided that You are over 18 years old.

We cannot guarantee that this tool will be accurate or suitable for Your purposes.

6. What if I make a mistake when keying a payment and the payment goes to the wrong account or is for the wrong amount?

Scenario	What to do	What We will do
I make a mistake when keying a payment and the payment goes to the wrong account or is for the wrong amount	You should contact Us as soon as You discover the mistake and provide Us with as much information about the payment as possible.	<p>We will trace the payment for You and then take steps to ask the payee's bank to freeze the funds and return them to Us.</p> <p>If there are no funds remaining in the payee's account or the payee refuses to return the funds We will inform You.</p> <p>If the payee's bank is a UK bank, You can ask Us to request the name and address of the payee so that You can take further legal action to try to recover the funds.</p>

We cannot guarantee that You will be able to get the funds paid back to You. It is important that You take care when inputting the details for a payment - always check the amount and the sort code and the account number for the payee.

7. Can the agreement be ended?

Who can end the agreement?	Minimum number of days' notice	Method of notice	What does ending the agreement mean?
You can end the agreement at any time Your agreement will also end immediately if You close all of Your Accounts	None	In writing	You, and any Authorised Users, will not be able to access eBanking, any optional services or use the services of TPPs
We can end Your agreement for one of the reasons set out in Clause 20 of the 'General terms and conditions - Personal Accounts'	In some cases We can end the agreement immediately. In other cases 2 months' notice will be given	In writing	

We can also stop or suspend Your Electronic Signature, and/or an Authorised User's Electronic Signature, immediately - which means that You will not be able to access eBanking, use any optional services or any TPP services. We can do this for any of the following reasons:

- We reasonably believe that an Electronic Signature is at risk of being compromised;
- We have reasonable grounds to suspect unauthorised or fraudulent use of the Electronic Signature or the associated services;

- Your Account is overdrawn and We believe that there is a significantly increased risk that You may be unable to repay the overdrawn amount;
- We have a legal obligation to suspend or end the services - for example a court or regulator tells Us to.

If it is reasonably possible to do so, and it is not a breach of security or against the law, We will contact You and tell You what We intend to do and why. If We are not able to contact You in advance and a payment is prevented We will try to make this information available to You online.

Where appropriate, We will provide You with a replacement Electronic Signature as soon as reasonably possible after the reasons for stopping it cease to exist.

8. Can the agreement be changed?

Yes. We can make changes to these terms and conditions as set out in Clause 27 of the 'General terms and conditions - Personal Accounts'.

We can also update the App from time to time. You may not be able to use the App unless You download the latest version and accept any revised terms and conditions.

9. What if I am unhappy with the service you are providing?

If You are not happy with any part of Our service, please ask Us for a copy of Our leaflet 'Putting things right for you' or visit Our Website. We aim to deal with complaints in a way Our customers are satisfied with. Further details are set out in the 'General terms and conditions - Personal Accounts'.

10. Is there any other important information?

Yes, there are some additional important things You need to know:

We are not liable:

1. for any breakdown or interruption to the eBanking or any optional services that is caused by periods of planned downtime including for routine maintenance to computing or electronic or other communications equipment;
2. for any delays or errors caused by other parties such as where another bank or financial institution fails to credit or debit an account in a timely manner;
3. for any breakdown in, interruption or errors caused to Your or any Authorised User's computing equipment or mobile devices as a result of using the eBanking service or any optional services;

4. for the destruction, delay or loss or damage to data which occurs prior to the data being received by Us - even if this results in non-payment, multiple payment of or delay in complying with any instruction from You;
5. to a payee, where You or an Authorised User provides incorrect information such as an incorrect sort code or account number for the payee;
6. for any loss which is not a foreseeable consequence of Us breaking this agreement;
7. for losses or damage which arises due to any modification by You of Your Electronic Signature.


We cannot exclude Our liability for:

1. fraudulent misrepresentation by Us or Our employees;
2. death or personal injury caused by Our negligence or the negligence of Our employees;
3. breaching Your statutory rights as a consumer.

11. What is the meaning of key words?

Access ID card	a plastic card which We issue to You which has 90 One Time Passwords
Account	the bank account or accounts that You hold with Us and which You can view and/or access using Your Electronic Signature
App	a software application which You can download to Your mobile or tablet
App Store	an online digital store which allows You to download Our Apps
Danske ID	an App which will generate a One Time Password
Electronic Mailbox	a service in eBanking allowing You to receive statements and other important information from Us electronically
Electronic Signature	a combination of Your User ID, Personal Passcode and One Time Password
eSafeID device	a device which automatically generates a One Time Password every 30 seconds
Mobile Banking	the eBanking Service that is available through a mobile
Mobile Bank UK App	a version of the Mobile Banking App. Where You are using this version You will see a "wheel" which has a log on button at its centre
New Mobile Bank App	the newest version of Mobile Banking. Where You are using this version You will be asked to bind the device when You first log on
Authorised User	a person who You have authorised to access Your Account and to whom We have issued an Electronic Signature
One Time Password	This is one of the parts of Your Electronic Signature. We provide You with a way to generate Your One Time Passwords.
Payment Table	The Payment Table set out in the 'General terms and conditions - Personal Accounts'
User ID	An 8 digit number that forms part of Your Electronic Signature
We, Us, Our or the Bank	Northern Bank Limited having its registered office at Donegall Square West, Belfast (registered number R568). Danske Bank is a trading name for Northern Bank Limited.
Website	The web pages available at danskebank.co.uk
You or Your	the Account Holder and, where applicable, also includes an Authorised User

12. Where can I get help?

For queries concerning the eBanking Service contact Our eBanking Customer Service on  0345 603 1534.

Calls to the eBanking Customer Service are charged at local rate. Customers calling from mobile telephones may be charged a different rate. Please contact Your phone company for details.

The eBanking Service (including Mobile Banking) may be temporarily unavailable for periods of 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.

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