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

## 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.

The updated terms and conditions, replace the existing ones from 1 April 2025 unless otherwise stated. You can view these at [danskebank.co.uk/busdocs](https://danskebank.co.uk/busdocs).

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.

### New Authorised Push Payment (APP) reimbursement rules

APP scams happen when someone is tricked into sending money to a fraudster posing as a genuine payee. These scams can affect anyone, and it is important to be able to spot them to keep your money safe. The Payment Systems Regulator (PSR) has introduced new rules to ensure that firms who provide payment services must reimburse customers who have fallen victim to an APP scam when using Faster Payments or CHAPS.

#### What Do the New Rules Mean for You?

The new rules, introduced on 7 October 2024, bring several important protections that could help you if you ever find yourself targeted by an APP scam:

- **Eligibility for Reimbursement:** If you make a Faster Payment or CHAPS transfer to a UK-based account that is later confirmed as a scam, you may be eligible for a refund.
- **Reporting Window:** To qualify for a refund, you must report the fraud within 13 months from the date of the final fraudulent transaction.
- **Claim Limit:** The maximum refund limit is currently £85,000. The limit is set by PSR and can vary. You'll find details of updated limits on the PSR website at [psr.org.uk](https://psr.org.uk)
- **Excess:** If you make a claim, we may deduct an excess of £100. For example, if you claim £500, you may receive only £400.

See more information on the new regulations at [danskebank.co.uk/scams](https://danskebank.co.uk/scams). Please read the fraud article below to help keep yourself safe.

**Please note, if you are a Corporate Opt-out customer, you will not benefit from the protections provided by these new rules.**

#### Changes to Our Terms and Conditions

As a result of the new regulations, we're updating our Terms and Conditions to explain the requirements around reporting APP fraud to us and what steps we will take in response. These changes are important because they aim to offer you better protection, from APP scams. The new Terms and Conditions will be effective from 1 April 2025.

- General Terms and Conditions – Business Accounts - clauses 6 and 7 updated

### We're ending our relationship with Webroot Secure Anywhere®

From April 2025 you will no longer be able to download Webroot Secure Anywhere® to your PC. Webroot Secure Anywhere® is fraud detection software that 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.

If you wish to download or renew Webroot Secure Anywhere® before April 2025, it will remain valid for 12 months from the date of download.

You should always remain vigilant in the face of fraud, and whilst we will no longer be facilitating access to this software after April 2025, we strongly recommend using other anti-virus products on the market which offer good protection that you may wish to consider using instead.

- Special Terms and Conditions – District and Electronic Signature – clause 12.9 updated

## Section 1 - Changes to our terms and conditions (continued)

### Enhancing Your Business Efficiency: Access to the Digital Signing Portal via District Now Available.

How you can manage your business documents with us is changing. From 1 April 2025, all eligible business customers will have ability to digitally sign documents in the Digital Signing Portal within District. This will give customers the capability to access, review, and digitally sign certain documents. This feature will streamline signing requirements, saving you time, and enhancing your document handling processes.

The following criteria must be met to utilise this service:

- **Sole Traders:** must be registered District users.
- **Partnerships:** must consist of at least 2 partners and be registered District users.
- **Sole director Incorporated Companies:** the sole director must be the only registered District user.
- **All other Incorporated Companies and Limited Liability Partnerships:** must have a Digital Signing Mandate in place.

This new functionality comes with the following advantages:

- **Time Savings:** Eliminate the delays of traditional document handling with instant access to digital signing capabilities.
- **Cost Efficiency:** Reduce paper usage and avoid postage costs.
- **Convenience:** Manage your documents remotely.

**You don't need to do anything.** All eligible customers will automatically have access to these features. To review and sign a document, simply log on to **District** and navigate to the Digital Signing Portal.

If you have any questions, please call our support team Business Direct at **0345 850 9515**.

- Special Terms and Conditions - District and Electronic Signature - conditions 7.5,10.2 and 12.9 updated

### Closing accounts in District

We're updating your District Agreement to enhance your self-service capability. From 1 April 2025, District users will be able to close certain accounts within District. This feature will be available for accounts that don't have other services attached like Direct Debits, cards and chequebook, or if the account is still being used to service a loan or collect fees.

A User's ability to close an account will depend on the level of authorisation you have given them on that account. For instance, if a User has authority to make payments jointly, the closure of any account will need to be authorised jointly. If a User has sole authority to make payments, they will be able to close an account on their own. On closure, any credit funds from the account may only be transferred to another account linked to that District Agreement.

We recommend that you regularly review the User Authorisation granted under your District Agreement.

We'll update your District Access Agreement document, and this will be available to view in eArchive. You can contact our District Customer Support helpdesk on **028 9031 1377** if you need any help with the use of District.

You can find our contact numbers and up-to-date opening hours information at **[danskebank.co.uk/bussupport](https://danskebank.co.uk/bussupport)**.

- Special Terms and Conditions - District and Electronic Signature - condition 7 updated

### Amendment to 24 Hour Telephone Banking Service

From 1 April 2025, we're updating the adviser support hours for our automated telephone banking service. Local advisers will be available to support from 8 AM to 6 PM Monday - Friday and from 9 AM to 1 PM on Saturdays. 24-hour adviser support will no longer be provided. This change affects only those who have previously registered for and had access to the 24-hour automated telephone banking service.

- Special Terms and Conditions for 24 Hour Telephone Banking updated

## Section 2 - Other important information

<b>Consider where you keep your surplus money</b>	<p>It's always important to make sure you are managing your money in the most efficient way possible. If you keep extra money in your business current account, you may want to think about transferring it into a savings account where you could earn interest. You have the option of our Business Investment Account, which provides you with instant access to your funds, or subject to minimum deposit amounts, a Fixed Term or Treasury Fixed Term Deposit account. Our Fixed Term Deposit accounts have a higher rate of interest, but you can't withdraw funds until your agreed term has ended.</p> <p>If you're saving with us already, you may also want to consider if we could offer you a different savings account that may be more suitable for your needs. For more information on our Business Investment Account, Fixed Term Deposit Account or Treasury Fixed Term Deposit Account, visit <a href="https://danskebank.co.uk/business">danskebank.co.uk/business</a> for more details.</p>
<b>Privacy Notice Update</b>	<p>Danske Bank is dedicated to the highest standards of transparency regarding the collection, processing, storage, sharing, and deletion of your personal data. We have updated our current Privacy Notice to enhance clarity about how we manage your information. You can view the revised notice at <a href="https://danskebank.co.uk/PrivacyNotice">danskebank.co.uk/PrivacyNotice</a>.</p>
<b>Danske Bank Reference Rate (UK)</b>	<p>If the interest you pay is calculated using Danske Bank Reference Rate (UK), we'd like to remind you this is our own interest reference rate that we set ourselves. It will typically align with the Bank of England Bank Rate but may vary from that rate. <b>You should not expect it to fall below zero even if Bank of England Bank Rate does.</b> Any changes will be advertised on our website, in our branches and in newspapers published in Northern Ireland.</p>
<b>Could you spot a scam? Keep yourself and your business safe from fraud and financial crime</b>	<p>Fraud can involve large sums of money but is just as common with smaller amounts. Businesses are an attractive target. Fraudsters go where the money is and with, on average, larger transaction values, it can be an easy win.</p> <p>It's important to know how to keep yourself safe. Be careful if someone contacts you claiming to be from Danske Bank. We might call you, but we'll never ask you to:</p> <ul style="list-style-type: none"><li>• Install software on your computer or request remote access to it, even using legitimate software like AnyDesk or Teamviewer.</li><li>• Give us your password, PIN, or unique one-time passcode from your eSafeID device or text messages we send.</li><li>• Approve requests sent to your Danske ID app – these are only to approve payments or log on requests.</li><li>• Move money to a 'safe account'.</li></ul> <p>Businesses are especially vulnerable to Invoice Redirection fraud. It's important that before sending money to someone or if payment details change, you confirm their bank details are correct. Do this in person or by calling them on a phone number you know.</p> <p>It's good practice to keep up to date with who your current District Users are and their authorisations to make sure they're still suitable. See our guide, 'Viewing User Authorisations' at <a href="https://danskebank.co.uk/busdocs">danskebank.co.uk/busdocs</a> for help.</p> <p>Visit <a href="https://danskebank.co.uk/keepitsafebiz">danskebank.co.uk/keepitsafebiz</a> for more on the latest scams.</p> <p>It's important for us to prevent financial crime so we can protect our customers, and the Bank. We must comply with financial crime regulations (both in the UK and Denmark) to fight money laundering and fraud.</p> <p>This means that we need to know how you use your account, and we'll monitor your transactions. To help with this, sometimes we'll ask you for more information about your account.</p>

### Contact us:

Phone 0345 850 9515 | Send us a message on District | Write to us at Danske Bank, PO Box 2111, Belfast, BT10 9EG.

You can find all our contact numbers and up-to-date opening hours information at [danskebank.co.uk/contactbusiness](https://danskebank.co.uk/contactbusiness). Call charges may vary. Please contact your phone company for details. We may record or monitor calls to confirm details of our conversations, and for verification and quality purposes.

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