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

Hello,

We're enclosing your end of year update of terms and conditions and some other important information. I'd encourage you to have a look at the latest changes.

It's been a busy year as we celebrated 200 years of supporting customers across Northern Ireland and we're so happy you've been part of that journey. We've continued to work hard to make improvements to how we do things, to make your banking easier than ever.

We've made changes to our savings web pages to help you easily compare our accounts and interest rates. Whether you have a savings account with us, or you haven't opened one yet, you can easily view the options and decide what's best for you. See more at danskebank.co.uk/savings.

We've also made improvements to Mobile Banking, made it quicker and easier to open accounts, and reduced rates on our overdrafts. We'll communicate with you digitally where possible, so please check we have your up-to-date contact details - if you're an app user you can easily log on and look in your profile. If you need us our local branches and local contact centre staff are here to help.

We're here to support you on your financial journey, wherever that takes you.

Thanks for banking with us.

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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.

The updated terms and conditions, replace the existing ones from 1 April 2025 unless otherwise stated. You can view these at danskebank.co.uk/docs.

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 are when someone is tricked into sending money to a fraudster posing as a genuine payee. These scams can affect anyone, and it's 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 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. Please read the fraud article below to help keep yourself safe.

Changes to Our Terms and Conditions

We're updating our Terms and Conditions to explain the requirements around reporting APP fraud to us and what steps we'll take in response. These changes 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 - Personal Banking - clauses 6 and 7 updated

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

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 - eBanking and Electronic Signature - 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

Consider saving your surplus money

With changing interest rates, it's important to consider how you save. It may be beneficial to keep surplus funds 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 the money. Once you have emergency funds in an instant access savings account, you could think about a Notice Account or Fixed Term Deposit. These often pay higher interest but don't offer instant access to your funds. Minimum deposits apply. An ISA (subject to eligibility criteria) lets you deposit up to £20,000 each tax year. Interest earned is tax-free. If you're already saving with us, you may want to check that your account meets your needs. See more at danskebank.co.uk/savings or in the Mobile Banking app.

Privacy Notice Update

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 danskebank.co.uk/PrivacyNotice.

We'd like to ask you to review your overdraft needs regularly

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**.

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

If the interest you pay is calculated using Danske Bank Reference Rate (UK), Danske Bank Standard Variable Rate (UK) or Danske Bank Repay 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 Repay rates take effect on the date set out in our notice to you.

Does your mortgage have an introductory interest rate?

Please check if your mortgage has an introductory interest rate. 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.

Section 2 - Other important information (continued)

Could you spot a scam? Keep yourself safe from fraud and financial crime

Fraud can involve large sums of money but is just as common with smaller amounts. Anyone can be a target, but awareness and action can stop you from becoming a victim.

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:

- Share your personal banking information such as passcodes for eBanking or Mobile Banking, or approve payment or log on requests on Danske ID.
- Share info such as your password, PIN, or codes sent by text message, even if we call you.
- Install programs on your computer or ask for remote access to it.
- Move money to a 'safe account'.

Some other things to keep in mind

Before sending money to someone, confirm their bank details are correct by contacting them on a trusted phone number or in person. Get professional advice before investing and use the FCA register to ensure the firm you are dealing with is legitimate.

Visit danskebank.co.uk/keepitsafe for more on the latest scams.

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.

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.

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.

You can find all our contact numbers and up-to-date opening hours information at danskebank.co.uk/contact.

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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