

## SPECIAL TERMS AND CONDITIONS FOR DANSKE TEXT SERVICE

### Special Terms and Conditions for Agreement for Receipt of Unencrypted SMS Messages ("the Agreement") between You and the Bank through our Danske Text Service.

These Terms and Conditions are in addition to the General Terms and Conditions – Personal Accounts and to any other Special Terms and Conditions that apply to Your Account. Unless otherwise stated, where these Special Terms and Conditions for Danske Text Service are not consistent with any of the other aforementioned Terms and Conditions then the Special Terms and Conditions for Danske Text Service will apply to the extent of that inconsistency in relation to the operation of the Danske Text Service.

DanskeText Service enables You to receive information on Your account balance(s) and mini statements by SMS Message from the Bank. The transmitted information is unencrypted and You are advised to pay special attention to Clause 4 of this agreement.

If you want to subscribe for ongoing text alerts You should ask Us about Our eBanking service.

### 1. Definitions

The definitions in the Bank's General Terms and Conditions – Personal Accounts apply. In addition the following definitions apply to these Special Terms and Conditions

"Mobile Phone Number" means the mobile phone number which We record when You register for Danske Text Service as set out in these Special Terms and Conditions

"Mobile Phone" means the mobile telephone device which You use to send and receive SMS Messages for the DanskeText Service.

"SMS Message" means SMS text messages sent to Your mobile Phone Number.

"You", "Your" and "Yours" mean the accountholder who has registered for Danske Text Service under this agreement with Us.

### 2. Using Danske Text Service

a. When You register for Danske Text Service, You agree that these conditions will apply in relation to Your use of Your Mobile Phone Number to send or receive SMS Messages to or from Us.

b. When You register for Danske Text Service You agree that the information You provide will be used by Us to validate Your identity. You agree that You will provide Us with correct information.

c. When You register for Danske Text Service We will record Your Mobile Phone Number. Once you have registered We will treat any SMS Message from Your Mobile Phone Number as a valid request to Us. We will not carry out any further authentication or verification before providing the Danske Text Service.

d. If You change Your Mobile Phone Number You must notify Us immediately to ensure that Our records are up to date. Notices under this Condition should be sent to Us as set out in Condition 26 of the General Terms and Conditions – Personal Accounts

e. Once You have registered Your Mobile Phone Number for Danske Text Service You can terminate Your registration by texting the word 'block' to 50350 or by contacting your local branch\*

### 3. Security

You must take all reasonable steps to maintain the confidentiality of the information shown or stored on Your Mobile Phone.

Since your Agreement with Us authorises Us to send You unencrypted SMS Messages about Your Accounts to Your Mobile Phone Number, You should take the following steps to protect Your Account information :

- (1) Delete any texts sent or received as soon as possible
- (2) Do not save the number for the Danske Text Service on Your Mobile Phone

(3) Set a PIN on Your Mobile Phone, change it regularly and keep Your Mobile Phone keypad locked.

(4) Do not store the Danske Text Service information card with Your Mobile Phone

### 4. Acceptance of unencrypted transmission of confidential information

All information is sent via open networks. There is therefore a risk that third parties may come into possession of or modify the information transmitted. You should also note that persons with access to Your Mobile Phone may gain access to the information transmitted.

If You want to ensure that confidential information is not accessible to unauthorised persons, You should take the steps set out under Condition 3 above.

When entering into this agreement, by sending an SMS Message to the appropriate number You authorise the Bank to transmit the requested information in electronic, unencrypted form through the telecommunications providers chosen by the Bank.

We will only send You each SMS Message once and you cannot reply to it.

### 5. Cancellation rights

You have a right to cancel the Danske Text Service at any time.

### 6. Ending Your Danske Text Service

6.1 We may stop or suspend Your use of the Danske Text Service where We have reasonable grounds for doing so.

6.2 Where We have exercised Our rights under Clause 6.1 We will where reasonably possible, (and where it would not be a breach of security or be against the law) give You appropriate notice of Our intention to do so and explain Our reasons. We will reinstate the Danske Text Service as soon as reasonably practicable after the reasons for stopping its use cease to exist.

6.3 We can terminate these Special Terms and Conditions by giving You at least two months' notice.

6.4 You may terminate these Special Terms and Conditions at any time by following the instructions in Clause 2(e) of these Special Terms and Conditions and We will terminate the service on receipt of your request to cancel.

6.5 If Your Account is terminated in accordance with the provisions of the General Terms and Conditions – Personal Accounts, then Your Danske Text Service will be automatically terminated.

6.6 Any termination of these Special Terms and Conditions is without prejudice to any accrued rights and/or remedies.

### 7. Your Liability

7.1 You must personally register Your Mobile Phone Number with the Bank before registering for this service. You are responsible for the accuracy of the data given by You and the Bank is not liable if the information transmitted by the Bank is inaccurate or received by the wrong person. If Your Mobile Phone Number changes, You are responsible for notifying the Bank of the change.

7.2 If Your Mobile Phone is lost or stolen You must notify Us without undue delay so that We can terminate the Danske Text Service. You can do this by way of any of the methods set out in Part 1 of the General Terms and Conditions under the heading "How You can contact Us". Further details are available in any Branch and on Our Website. Alternatively, you can call us on 0370 850 2481 (local) or 0044 2980 049 201 (if you are abroad).\*

### 8. Our responsibility

The Bank is not liable for the loss or modification of data during transmission from the Bank to You.

### 9. General

The Danske Text Service is currently free of charges by the Bank, however you should refer to Your Mobile Phone service provider for any additional charges that could be made by them.

\* You can call between 8am and 8pm Monday to Friday and between 9am and 4.30pm Saturdays (not including 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, for your protection, to train our staff and to maintain the quality of our service. Call charges may vary. Please refer to Your phone company for more details.



## Danske Text Service

### Free Balance Updates

Register online at [www.danskebank.co.uk/text](http://www.danskebank.co.uk/text) or via eBanking

Danske Bank

Text us to get the balance on your account FREE in an instant.

Just Text your selected menu option (see overleaf) to:

**50350**

For this service to work the mobile number from which you text must be the same number which you have registered with us. If you change your mobile number you must contact us to ensure your access to the Danske Text service continues to operate successfully.

Danske Bank

Danske Bank is a trading name of Northern Bank Limited.

Registered in Northern Ireland R568  
Registered Office: Donegal Square West, Belfast BT1 6JS.

Northern Bank Limited is a member of Danske Bank Group.

[www.danskebank.co.uk](http://www.danskebank.co.uk)

# Using the Danske Text Service is straightforward.

## Just text one of the following options:

### TO RECEIVE

Available balance on your main account plus last 5 transactions processed on your account.

JUST TEXT:

Balance

### TO RECEIVE

Available balance on the account you have requested plus last 5 transactions processed on your account.

JUST TEXT:

Balance

(leave space)  
then enter  
sortcode+  
account  
number  
(no space)

### TO RECEIVE

An overview of your accounts. Showing available balances of all of your accounts.

JUST TEXT:

Account

### TO RECEIVE

List of menu options for the text service.

JUST TEXT:

Menu

### TO SELECT

Your chosen account for receiving text information.

JUST TEXT:

Account 1

(leave space)  
then enter  
sortcode+  
account  
number  
(no space)

### TO BLOCK

Danske Text Service and receive confirmation that the text service has been blocked.

JUST TEXT:

Block

## 50350

Danske Text Service is also available to use when you are abroad.

We do not charge for this service but charges from your phone company may apply. We do not recommend that this service is used on landlines.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details. This service may be temporarily unavailable when we are carrying out routine maintenance.

### Lost or Stolen mobile phone report line

Call us if your mobile phone is lost or stolen and we will block your Danske Text Service from being accessed:  
0370 850 2481 (local) or 0044 2890 049 201 (if you are abroad)