

## Payments and Transfers - Mobilbank

### 1. General terms and conditions

These Rules for Use apply to your access to Mobilbank - Transfer and Pay. The functions are regularly extended and allow you to e.g.:

- see account entries on your accounts
- transfer money to accounts in Denmark
- pay bills using inpayment forms

Rules applying to Mobilbank -Transfer and pay supplement "General Terms and Conditions - private clients" og Mobilbank - Rules for Use.

You can contact Ringkøbing Landbobank at any time to obtain a copy of these rules, and the rules are also available in your Mobilbank Inbox and at [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser).

### 2. Technical requirements

If you log on via [www.landbobanken.dk](http://www.landbobanken.dk), we generally support the latest and previous standard version of any internet browsers used by the majority of our clients.

If you log on via the app, we generally require that you use the most recent or the previous version of the operating systems iOS and Android. In connection with updates, our app will however, for a limited period, be able to run on older versions of an operating system.

Please note that for security reasons we may choose not to support certain operating systems or discontinued browsers.

### 3. Electronic mail

You will generally receive mail from the Bank - including account statements, agreements and terms of conditions and amendments pertaining to these, electronically via your Mobilbank Inbox.

The Bank will send account statements related to your payment accounts to your Inbox on a monthly basis.

Ringkøbing Landbobank may also send you agreements that require your electronic signature and mail via a provider of electronic mail and signature solutions. Mail is regarded as having been received at the time it is accessible to you via your Inbox. You may, subject to a fee, opt to receive certain types of mail that you receive electronically, such as account statements and annual statements, in paper form or by means of another electronic mail solution. If Ringkøbing Landbobank is obliged to notify you specifically when you receive electronic mail, you will receive the message through one of the media options that you have registered with the Bank. This may be SMS/text or email. If you have provided the Bank with your contact details, e.g. your mobile number and/or your email address, it is your responsibility to make sure these details stay updated with the Bank. Specific messages sent from the Bank to one of the media options that you have registered with the Bank are regarded as having been received, even if you have not updated your details. Although the Bank is not obliged to do so, the Bank may still opt to notify you specifically when you receive electronic mail. In addition, you can always opt to receive an email or an SMS when you have new electronic mail.

### 4. Managing your accounts

You can view and manage your accounts in Mobilbank just like you would otherwise do by consulting the Bank.

Some of your accounts may be subject to limited rights of disposal. You can find out which by contacting the Bank.

You can make transfers and payments to a third party for a total amount of DKK 50,000 per banking day, unless otherwise agreed, whether these are made from your own accounts or from accounts that you are authorised to operate. You can contact the Bank at any time to find out your custom spending limit, if you have one.

If you are under the age of 18, you can only view accounts registered in your name and manage accounts that hold money earned by you, unless your guardian(s) has/have provided a written consent that allows you to manage other accounts. If authorised to operate, you can make payments from your own accounts at a total amount of DKK 10,000 for every 24 hours, unless otherwise agreed with the Bank.

If you have registered your mobile number with the Bank, the Bank may use this in connection with the execution of certain transfers and payments. If you change your mobile number, you are responsible for updating your number in Mobilbank and at MitID.dk.

The Bank may, for instance, use your mobile number to send you an SMS, if a transfer or payment instruction cannot be executed.

You may also experience being required to authenticate certain transfers or payments more than once. This may be prompted by enquiry from the Bank or by receipt of an SMS code. If you receive an SMS code, this must be entered to execute the transaction.

### 5. Authorisation and execution of transfers and payments

In order to authenticate money transfers and payments in Mobilbank, you must use either your chosen six-digit passcode or your passcode in combination with your MitID app/code display/chip. It is a general rule that your user ID and your passcode are personal and may not be disclosed or used by anyone else but you. Consequently, your user ID and access code must be stored in such a way that others cannot obtain the details of your MitID.

The same applies to your chosen six-digit passcode. If you use a device that support use of a biometric solution, such as touch ID, you must also ensure that no one else can access this.

When entering a payment instruction, it will be stated on the screen which details must be entered, in order for the instruction to be executed correctly - for instance, registration and account number.

When using the app, upon login using your chosen six-digit passcode, touch ID or Face ID, depending on the size of the amount, you must authenticate any transfers and payments made to a third party, either by entering your chosen six-digit passcode or your passcode in combination with your MitID app/code display/chip.

When logging on via [www.landbobanken.dk](http://www.landbobanken.dk), upon login with MitID, you must authorise any transfers and payments made to a third party by using MitID.

Depending on the size of the amount, you may be required to authorise the payment by using MitID.

Generally, transfers between your own accounts do not require any further authentication.

A payment order is regarded as having been received, when you see the screen display conveying that the payment has been registered, following your authorisation.

Information about the maximum processing time of transfers and payments made is available in continuation of these rules as well as on the tab "Deadlines" at [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser) - here you can also see when your transfers and payments must have been authorised, in order for these to be executed within the same day.

### 6. Consent to processing of personal data according to the Danish Payment Services Act

When you accept Mobilbank - Transfer and Pay, you also accept that the Bank may process your personal data, such as CPR No. and account details, in connection with the use of the specific self-service functions.

The processing of your personal data is solely done for purposes that are necessary for you to use the self-service functions to which you have subscribed, e.g. execution of transfers and payments and preparation of payment overviews.

Ringkjøbing Landbobank collects any relevant personal data on you, shops, financial institutions and others.

You can revoke your consent to the processing of your personal data at any time, by contacting the Bank.

However, please be aware that, if you revoke your consent, you will no longer be able to use Mobilbank - Transfer and Pay.

If you would like to learn more about how we process your personal data, our full personal data policy is available at [www.landbobanken.dk](http://www.landbobanken.dk).

## 7. Power of Attorney

You can give someone else the authority to access your accounts with the Bank by providing a written power of attorney. This person must be banking with Ringkjøbing Landbobank and use Mobilbank - Transfer and Pay.

Subject to the above conditions, you may also be granted a power of attorney to access another clients' accounts. A power of attorney is effective, until you revoke it in writing with Ringkjøbing Landbobank.

If you are under the age of 18, you cannot be granted a power to another clients accounts.

We will automatically block the access of an attorney (authorised user) under a power of attorney when the account holder reaches the age of 18.

Generally, an authorised user under a power of attorney will have access to and can sign up for functions to the same extent as the account holder under a power of attorney.

Any transactions performed by an authorised user are binding, as if the transaction had been performed by the account holder. The scope of authority between the account holder (the donor) and the attorney (the authorised person) is not pertinent to the Bank.

If you have given another person power of attorney, this person also has access to your Inbox, containing both historical and future documents.

## 8. Stop transfers and payments

You can stop a transfer or a payment, as long as the delete function on the transfer or payment is still active.

You can also stop recurring payments and payments from Betalingservice (payment service). On the page 'Tidsfrister' (Deadlines) at [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser), you can see up until what time it is possible to stop various types of transfers and payments. You will stop a transfer or a payment by activating the delete function on the detailed screen display of the specific transfer or payment.

You can find information regarding terms and conditions for cancelling payments, refunds of payment transactions and payment agreements with Betalingservice at [www.betalingservice.dk](http://www.betalingservice.dk). The terms and conditions are also available at [www.landbobanken.dk](http://www.landbobanken.dk) and in your Inbox.

## 9. Funds requirements

The Bank is not obliged to execute your transfers or payments made from accounts in which there are insufficient funds to cover the payment amount.

This means the Bank may refuse to execute your payment instructions, if there are insufficient funds in the account from which payment is made.

The Bank's Hotline is manned by consultants who can guide you and answer any questions related to the use of Mobilbank. You can contact our Hotline by phone at 70 23 11 66 or by email at [hotline@landbobanken.dk](mailto:hotline@landbobanken.dk), if you have any questions or need assistance.

## 10. Blocking

You have a duty to immediately block Mobilbank, if you suspect or become aware of any unauthorised use, or potential attempts at unauthorised use, of Mobilbank, or if you lose your mobile device. Blocking involves Mobilbank and all available functions.

You can perform the blocking in Mobilbank by contacting one of our branches or calling our Hotline service at 70 23 11 66. Outside the Banks business hours, you must call Spærreservice (blocking service) at +45 75 94 50 93. To learn more, please go to [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser).

When you block your access, you will receive a written confirmation of the blocking with a specification of the time at which the blocking was made. Along with the confirmation, you will receive a form that you must return to the Bank, if you want to unblock your access.

You must hand in or forward this form to the Bank, when you wish to unblock your access. It is not possible to unblock your access by calling the Hotline.

We recommend that you activate the PIN lock on your mobile devices, in order to prevent any unauthorised use.

Please note that by blocking Mobilbank, you do not automatically block your MitID. Instructions for blocking MitID are available at [MitID.dk](http://MitID.dk).

## 11. How to communicate with the Bank

You can contact your branch or your financial adviser by email through a safe and encrypted connection. We will handle your enquiry as soon as possible.

You can communicate with us in either Danish or English. Please note that specific documents from the Bank are available in Danish only.

## 12. Liability related to personal accounts

The liability for unauthorised use of Mobilbank - Transfer and Pay is laid down in the Danish Payment Services Act (Betalingsloven).

If you are under the age of 18, the liability for unauthorised use is also subject to the rules pertaining to the liability of minors to pay damages as stated in the Danish Guardianship Act (Værgemålsloven).

You are liable for up to DKK 375 of losses arising from someone elses unauthorised use of your access to the functions in Mobilbank - Transfer and Pay, where a personalised security feature has been used.

You are liable for up to DKK 8,000 of losses arising from someone elses unauthorised use of the functions in Mobilbank - Transfer and Pay, where the Bank can substantiate that a personalised security feature has been applied, and that you

- failed to inform the Bank immediately after becoming aware that a personalised security feature had been lost or misappropriated, or
- intentionally disclosed the details about a personalised security feature to the person who made the unauthorised use of the function, without you realising or should have realised that there was a risk of fraud, or
- by gross negligence have enabled the unauthorised use.

You are liable without limit for losses arising from someone elses unauthorised use of Mobilbank - Transfer and Pay, if the Bank can substantiate that a personalised security feature was used and you intentionally disclosed the details of your personalised security feature to the person who made the unauthorised use of the function, in circumstances under which you realised or should have realised that there was a risk of fraud.

Furthermore, you are liable for the full amount of losses resulting from your fraudulent behaviour, your intentional neglect to fulfil your duty to protect your personalised security feature or your failure to block Mobilbank.

You are not liable for any unauthorised use of Mobilbank - Transfer and Pay taking place after you have informed the Bank of

- the loss of your personalised security feature, or
- the misappropriation of your personalised security feature, or

- you have blocked Mobilbank for any other reason.

In addition, you will not be liable for any unauthorised use of Mobilbank - Transfer and Pay, when such use has been caused by actions, or the lack of actions, carried out by an employee, agent or branch or an entity to which the Bank's activities have been outsourced.

In addition, you will not be liable if the loss, theft or the misappropriation of the personalised security feature could not be detected by you, prior to the unauthorised use.

In accordance with the Danish Act on Payments, the Bank is liable for your loss, if the recipient knew or should have known about the unauthorised use of Mobilbank - Transfer and Pay.

The Bank is also liable, in accordance with the Danish Act on Payments, for any loss stemming from transactions for which the Bank does not require strong customer authentication, unless this has resulted from your fraudulent behaviour.

You are only liable for losses arising from someone else's unauthorised use of Mobilbank - Transfer and Pay, if the transaction was accurately recorded by and entered into the accounts of the Bank.

As soon as possible after becoming aware of the unauthorised use of or an incorrectly executed payment transaction, you must submit your dispute concerning the unauthorised use, or your suspicion of such, or the incorrectly executed payment transaction, to the Bank. This shall also apply if the unauthorised use took place in connection with the use of payment initiation services. 13 months after the debiting of the unauthorised or incorrect payment transaction, you can in no circumstances raise an objection.

The Bank will consider your dispute, and in the meantime we will usually credit the disputed amount to your account for the time being. If the payment transaction turns out to not have been caused by someone else's unauthorised use of Mobilbank - Transfer and Pay, or not have been incorrectly executed, we will debit your account with the amount again. The Bank may claim interest corresponding to the rate of interest applicable to your account for the time in which the amount was temporarily held in your account.

.SK For the purpose of the Bank's investigation into whether you have been aware of the unauthorised use or incorrectly executed payment transaction, we may take into account the fact that the Bank sends monthly account statements to your Inbox and that you have access to transaction entries in Mobilbank.

If you want to read more about how to submit a dispute, please go to [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser).

### 13. Liability related to corporate accounts

Ringkjøbing Landbobank is not liable for losses on corporate accounts, if these were caused by unauthorised use of Mobilbank - Transfer and Pay or any misapplication of the functions available in Mobilbank - Transfer and Pay.

Any linking of corporate accounts in Mobilbank is at your own risk.

Retail accounts used for business purposes are considered to be corporate accounts and are consequently covered under liability related to corporate accounts.

Should the Bank suffer any loss due to unauthorised use of corporate accounts in Mobilbank - Transfer and Pay, the account holder will be liable for this.

The Bank has taken out insurance which, under certain conditions, cover any account holder's loss on corporate accounts resulting from unauthorised use of Mobilbank - Transfer and Pay. Find out more at [www.landbobanken.dk](http://www.landbobanken.dk).

### 14. Changes to the rules

The Bank will change the rules of the functions available in Mobilbank - Transfer and Pay without prior notice, if such changes are of no disadvantage to you.

In any other case, the Bank will change the rules of the functions available in Mobilbank - Transfer and Pay with two months notice.

You will be informed about any changes in writing or electronically, for instance in your Inbox.

You may be requested to accept the changed rules when you log in or the first time you use the function after the change has come into force.

Any change of the rules will be regarded as having been accepted, unless you informed the Bank - prior to the change coming into force - that you do not wish to be bound by the new rules.

If you do not wish to be bound by the new rules, the agreement will be terminated with effect as of the time when the new rules come into force.

### 15. Expiry, termination and cancellation

This agreement shall be in force until terminated by you or by Ringkjøbing Landbobank.

You can deactivate the functions in Mobilbank - Transfer and Pay, or terminate the agreement, without notice by means of a written notice.

Ringkjøbing Landbobank may close your access to the functions in Mobilbank - Transfer and Pay or terminate the agreement with two months notice.

In the event that you or the account holder under a power of attorney pass(es) away, are/is administered in bankruptcy, file(s) for debt restructuring or debt rescheduling or initiate(s) some other form of insolvency proceedings, any access to Mobilbank - Transfer and Pay will immediately be closed, and no payment orders will be executed.

In addition, your access to Mobilbank - Transfer and Pay will immediately be closed, and no payment orders will be executed, if the Bank suspects any unauthorised use, by you or someone else, of the functions in Mobilbank - Transfer and Pay, other security threats, or if you default on your commitment to or account(s) with the Bank, in part or in full.

### 16. Notification of unauthorised use and security threats

In the event of suspicion or actual instances of unauthorised use or security threats, the Bank may contact you by phone or via one of the other contact options that you have provided. This may be by email, sms or, as a last resort, by mail.

### 17. Complaints against the Bank

If you want to file a complaint against the Bank, please contact Ringkjøbing Landbobank's complaints officer. If your complaint is not upheld by the Bank, you can contact the Danish Financial Complaint Board (Det finansielle ankenævnet) [www.fanke.dk](http://www.fanke.dk).

You may also file a complaint with the authorities that supervise the Bank's compliance with the Danish Act on Payments (Betalingsloven).

The Danish FSA (Finanstilsynet) ensures observance of the relevant regulations ([www.finanstilsynet.dk](http://www.finanstilsynet.dk)).

The Danish Consumer Ombudsman ([www.forbrugerombudsmanden.dk](http://www.forbrugerombudsmanden.dk)) oversees the disclosure requirements related to the execution of payment services, rights and obligations for using payment services, the use of payment data and fee disclosure requirements.

The Danish Competition and Consumer Authority ([www.kfst.dk](http://www.kfst.dk)) oversees the rules pertaining to other fees and charges.

### 18. Fees and charges

Fees and charges for the use of functions available in Netbank and Mobilbank appear from the price list featured at [www.landbobanken.dk](http://www.landbobanken.dk).

An account of charges will be submitted either on a monthly, quarterly or annual basis, depending on how often the fee is charged.

Fees and charges appear from your account entries and from the account statements issued for the relevant fee account in Netbank and Mobilbank.

Fees related to Netbank and Mobilbank will be withdrawn from one standard fee account. Fees may be charged for payments,

for Netbank and Mobilbank and for subscriptions on e.g. market depth.

If you hold a power of attorney to another persons accounts, and your account has been registered as the fee account, fees for e.g. payments made by you on behalf of this person will be withdrawn from this account. The number of fees and the amounts paid will appear from the statement, and the amount will appear from the fee account. It is your task to settle the fees with the person(s) who granted you a power of attorney.

If you have granted a power of attorney to another person, and your account has been registered as the fee account in the authorised users (attorneys) Netbank and Mobilbank, any fees for e.g. payments made by the authorised user will be withdrawn from this account. This applies to payments made from your accounts, from the authorised users own accounts and from other accounts which the authorised user holds a power of attorney to operate. Fees and charges appear from account entries and account statements for the selected fee account. The number of fees, as well as the amounts paid, will appear from the authorised users account of charges.

If you want fees that are unrelated to payments made from your accounts to be paid by the right account holder, you must request the authorised user to collect these.

#### 19. Third-party providers

You are entitled to make use of payment initiation services or account information services to access your payment accounts that are available online.

You may use a payment initiation service to initiate, on your behalf, payments from your payment accounts.

You may use an account information service that provides you with consolidated information on your payment accounts with the Bank.

You must enter into a separate agreement with, and give express consent to, the third-party provider before they can gain access to render their services.

#### 20. Right of cancellation

You may cancel this Agreement subject to the Danish Consumer Contracts Act within 14 days after the Agreement was signed.

Read more about this in the Bank's 'Information on the right of cancellation', which is available in your Inbox in Mobilbank, and at [www.landbobanken.dk](http://www.landbobanken.dk).

Right of cancellation: [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser)

Tariff of charges: [www.landbobanken.dk/priser](http://www.landbobanken.dk/priser)

Deadlines: [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser)

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