

Important information

Keeping you up to date

Personal Accounts

This booklet contains important information about changes to your agreement with us and other important information about personal accounts. For your own benefit and protection, you should read it and the full Terms and Conditions carefully.

IMPORTANT INFORMATION

Summary of changes to your agreement with us and other important information

PERSONAL ACCOUNTS

Dear Customer

This booklet contains important information about your agreements with us and includes details of changes we are making to the terms and conditions for some of our products and services. In each section of the booklet we tell you more about the specific changes we are making. For your own benefit and protection, you should read this booklet and the full Terms and Conditions carefully. If you are under 16 years old please read this booklet with a parent or guardian to ensure you understand how these changes will affect you.

You can get a full copy of the revised Terms and Conditions on our website at danskebank.co.uk/docs from 2 January 2019 or by contacting us in one of the ways set out in Section 9 of this booklet and requesting a paper copy. These are the standard Terms and Conditions we will rely on.

There are 8 matters highlighted in this booklet. These are summarised for you on the contents page, so please familiarise yourself fully with these changes.

Where possible we are giving you at least two months' notice of any changes to your terms and conditions. If you do not agree to these changes, you must tell us in writing before the notice period ends. In this circumstance you will have the right to end your account agreement with us before the end of the notice period. If you wish to end your agreement, you will also need to make arrangements to clear any outstanding debit balance before the end of the notice period. You will not have to pay any extra charges if you do this.

If you do not object to the changes before the end of the notice period, you will be deemed to have accepted the changes. If there is anything you do not understand, please contact your branch or Relationship Manager.

If you are experiencing financial difficulties, you should let us know as soon as possible. We will do all we can to help you overcome any difficulties.

We hope you find this information useful. We have provided details in Section 9 of this booklet telling you how you can contact us should you have any questions or queries.

Yours sincerely



Tim Turner
Head of Products

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If any of your accounts are a joint account then, in line with the Terms and Conditions, we usually only advise the first named account holder about changes to the account Terms and Conditions. You should now ensure that any joint account holder is advised of the changes referred to in this booklet. Copies of this booklet are available on our website at danskebank.co.uk/docs from 2 January 2019.

1. HOW TO KEEP YOUR FINANCES AND PERSONAL INFORMATION SAFE



We want to make you aware of some of the methods fraudsters use to access your bank account or otherwise trick you into giving them money.

Below we've set out some of the more common types of fraud and the actions you should take to avoid them:

Our online banking system (eBanking) relies on all of your eBanking logon details (your UserID, password (this is a four digit PIN) and the number from your security card), being kept safe and known only by you. You shouldn't reveal these details to anyone.

The only exception is when you use the services of a Third Party Provider (TPP) through Open Banking and you've checked that it's authorised by the Financial Conduct Authority or another European regulator.

The tips below give you guidance on how to keep your eBanking logon details safe and secure.

- If you are called by someone who says they are, for example, a bank official, a police officer or an employee of a telecommunications or IT company, you should never give them your eBanking passwords - neither by telling them the passwords directly, nor keying them into your computer screen when asked to do so nor by keying the details into the dialling screen or dialling pad of your phone. If the caller asks for these details, they're likely to be a fraudster.
- Take care as fraudsters are able to insert their text messages into a genuine text stream from Danske Bank and the phone number displayed on an incoming phone call may also appear to be Danske Bank's.
- We'll never ask you for all your eBanking logon details, by any means (phone, text or email).
- We'll never ask you to transfer funds to another account 'for security purposes'. Neither will a police officer.
- If you are in doubt about someone who tells you that they are calling from Danske Bank, you should end the call and phone us. Always phone back using a different phone or phone someone you know and speak to them before you phone us. This is to ensure that the phone line has been cleared.

- Ensure that all antivirus and firewall protection is updated regularly on your computer, smartphone or tablet. We strongly recommend that you download Webroot SecureAnywhere® on to any PC that you use to access eBanking. Webroot SecureAnywhere® is free to eBanking Users and is easy to download.
- You should never allow remote access or share your computer screen with someone else when you log on or are logged on to eBanking.
- The safest way to access eBanking is to type our website's address manually into your browser (danskebank.co.uk) or access it from your favourites. Links contained in emails could take you to a fake website that looks like ours.
- When you receive an email from someone you're due to pay, with their bank details, always check with that person or business that the sort code and account number they've given you are correct.
- Be vigilant for other types of scam where fraudsters try to trick you into giving them your money.

Common types of fraud

We've set out some of the more common types of fraud and the actions you should take to avoid them:

Telephone call from a phone or software company

This type of scam involves a fraudster phoning you and pretending to be from a software or telecommunications company typically to tell you that your computer has a virus and that they can help you fix this. The caller may also tell you that you are due a refund because of inconvenience caused by this non-existent computer virus.

The call may seem very convincing and may last a number of hours or consist of a number of calls, but eventually the caller will ask you to:

- log on to your computer and carry out instructions which they give you;
- give them remote access to your computer while you're logged on to eBanking;
- give them numbers from your Access ID card (that's your white security card) either by telling them the numbers or keying them into your computer or phone; or
- provide your bank card details in order to pay for the service they're providing.

If you see an eBanking transaction on your account which you think you haven't authorised please contact us immediately so we can investigate. You have a right to an immediate refund provided that you have not acted with intent or gross negligence.

When we're deciding whether to give you a refund we'll take into account whether you have complied with the steps set out in Clause 17 of the Special Terms and Conditions for eBanking. If you haven't complied with these steps then we may not be able to give you a refund.

Phishing (by email), vishing (by phone) and smishing (by text message)

These are all methods by which fraudsters can try to trick you into revealing your card details or your eBanking logon details. When they first contact you they're likely to use alarmist tactics, for example telling you that there's been fraud on your account and that you need to take immediate action.

Fraudsters use sophisticated methods that enable them to insert a text message into a genuine text stream from us and a phishing email may also appear to be from a Danske Bank email address. The phone number displayed on an incoming phone call may also appear to be Danske Bank's.

No matter how the fraudster has contacted you, they will eventually ask you to either reveal your card or eBanking logon details to them either verbally or by text or by email or by keying them into the dialling screen or dialling pad of your phone.

If someone asks you to reveal all your eBanking logon details or card details then they're very likely to be a fraudster. If they get the information they want from you, you're at risk of losing all available funds in your account.

Fraudulent emails requesting payment

A tactic used by fraudsters is to send you an email which appears to come from someone you are due to pay money to. The address of the incoming email may vary slightly from the genuine email address or may come from the genuine email address which the fraudster has hacked into.

The email will either:

- ask you to send the funds to a particular bank account (identified by a 6 digit sort code and an 8 digit account number); or
- contain an amended sort code and account number to that which was previously given to you.

To avoid falling victim to this type of scam you should always confirm the correct sort code and account number for payments by speaking directly with the person you are sending the funds to.

Payment scam

A payment scam involves you being contacted by a fraudster, usually by telephone, pretending to be someone from your bank or from the police.

They'll tell you they're investigating a serious fraud targeting the money in your bank account and that they need your cooperation in helping with their investigations.

You may even be told that a dishonest official in the bank is involved in the fraud.

Eventually, you'll be asked to transfer money from your bank account to another account, in order to supposedly keep it safe.

The caller will ask you not to tell anyone about this, not even your bank.

If you ever receive a call like this, it will not be genuine! It will be an attempt to steal your money, so you should never do what the caller tells you. You should hang up and report any such calls to the police, and to us.

Online loan and purchase scams

An online loan scam involves you being contacted by someone posing as a loan company and promising to lend you money if you first make a payment to

them in order to pay fees or taxes. If you make the requested payment you will be sending money to an account controlled by the scammers. A reputable lender will never ask you to send them money before they grant you a loan.

Websites usually have recommended rules that you should follow when you are making purchases. One of those rules is that payments for purchases should be made via the online auction site and not directly to the seller.

If a seller offers you a discount to send the payment to them directly, you may be sending funds to an account controlled by a fraudster (and of course you won't receive the goods either).

ACTION REQUIRED

Read the 'Special Terms and Conditions – eBanking' on our website at danskebank.co.uk/docs, paying particular attention to Clause 17 and the steps that you must take to keep your eBanking passwords safe.

If you use eBanking and at any time think that the security of your eBanking has been compromised, please call our Customer Support team immediately on 0345 600 2882* (within Northern Ireland and the UK) or 0044 2890 049 219* (outside the UK) and report the matter to your local police station by calling 101.

You can also read general information on how to protect yourself from online and other frauds on our website at danskebank.co.uk/keepitsafe.

Other valuable sources of information on the latest scams and frauds can be found at:

www.takefive-stopfraud.org.uk

www.nidirect.gov.uk/campaigns/scamwiseni

*Please refer to Section 9 for information on our full contact details including opening hours

2. OPEN BANKING AND THIRD PARTY PROVIDERS (TPPs)

We've made some changes to make it easier for you to access your account using TPPs. We'll be making more changes soon, so that different TPPs can offer you a wider variety of services.

You should read this article if you have an account with us which is accessible online. Your account, including any Danske Bank Mastercard credit card account, is accessible online unless the Special Terms and Conditions for the account state otherwise.

- Now, anyone you've authorised to access your account and who has an electronic signature can use Third Party Providers (TPPs).
- We're no longer offering the facility to block TPPs from accessing your account.
- From March 2019 you'll be able to make future dated payments and standing orders from your account using TPPs.
- From March 2019, you'll also be able to link a card issued by a different payment service provider to your account. This means that we'll be able to confirm to the provider issuing the card whether there are funds available in your account to make that card payment.

Open Banking is a secure way to use, compare and apply for financial products and services, giving you control to manage, move and make the most of your money.

TPPs are authorised and regulated by the Financial Conduct Authority or another European regulator, and comply with legal and industry standards to keep you protected.

There are two types of TPP:

- Account Information Service Providers (AISPs) – which show you a combined view of all your accounts with different banks and building societies. They may also offer other related services.

- Payment Initiation Service Providers (PISPs) – which make online credit transfers directly from your bank account on your behalf.

You, or any users you've authorised to access your account, must be registered with eBanking to use TPP services. Any user can give AISPs access to your account, but only users who have permission to make payments from your account can use PISPs.

A TPP can only access your accounts where you've given them your explicit consent to do so. This means that TPPs don't have an automatic right to your information, or to make payments on your behalf. For this reason, we no longer

offer you the option to block providers using Open Banking from accessing your accounts. You, and each of your users, can easily manage TPP access in eBanking. Simply log on, select the 'Electronic mailbox & agreements' option and click on 'Consent Dashboard' to view and cancel permissions.

At the moment, a PISP can only send single immediate payments from your account, but from March 2019, you'll be able to use them to make future dated payments and payments by standing order. From March 2019, you'll also be able to link a card issued by a different payment service provider to your account.

This means that we'll be able to confirm to the provider issuing the card whether there are funds available in your account to make that card payment. We won't tell the other provider how much is in your account – we'll only reply yes or no to their request.

To find out more about this, and to keep up to date with the latest developments in Open Banking please visit our webpages at danskebank.co.uk/open-banking.

ACTION REQUIRED

Check your account mandates to ensure that any permissions you've given anyone else to view and make payments from your account are up to date. In particular, you should bear in mind that:

- Anyone who has permission to view your account can use a TPP for account information services.
- Anyone who has permission to make a payment from your account using eBanking can use a TPP for payment initiation services.
- If you want to check your account mandates or change any of your account permissions then you should contact us.

We've updated our Terms and Conditions – Personal Banking, Special Terms and Conditions – eBanking and Special Terms and Conditions - Electronic Signature to take account of these changes, and we've also updated the Personal Danske Mastercard credit card terms and conditions. These are available on our website at danskebank.co.uk/docs.

If you have any queries about any of this, please contact us on 0345 600 2882*

*Please refer to Section 9 for information on our full contact details including opening hours

3. MASTERCARD CREDIT CARD – INTRODUCING ELECTRONIC STATEMENTS

Effective from March 2019

You should read this if you have a Danske Mastercard credit card or are registered for eBanking.

- We plan to provide your credit card statements in your electronic mailbox from March 2019, if you give us your explicit consent to do this.
- We'll send you an email when your credit card statement is in your electronic mailbox.
- We've amended our Personal Mastercard Credit Card Terms and Conditions, Special Terms and Conditions - eBanking and General Terms and Conditions - Personal to reflect these changes.

Currently, if you're an eBanking user you may already receive statements and other transactional information for your accounts in your electronic mailbox, with the notable exception of credit cards.

However, from March 2019 we plan to address this by providing your Danske Mastercard credit card statements in your Electronic Mailbox as well. We'll need to get your explicit consent to start doing this.

We'll also need your email address.

This is because we'll have to send you a notification to let you know your credit card statement is ready to view. We'll be in touch again nearer the time to let you know how to do this.

In the meantime, if you're registered for eBanking but currently get paper statements and you want to change this to electronic delivery, just go to danskebank.co.uk/staydigital and fill in the details.

ACTION REQUIRED

Look out for more information from us. We'll be in touch soon to tell you how to go paperless with your credit card statements.

We've updated the Personal Mastercard Credit Card Terms and Conditions, Special Terms and Conditions - eBanking and General Terms and Conditions - Personal to reflect these changes. These are available at danskebank.co.uk/docs.

4. CURRENCY ACCOUNT TERMS AND CONDITIONS

Inter Bank Offered Rates (IBORs) will be replaced over the next few years, so we've updated our currency account terms and conditions to explain what we'll do and how it affects you.

We've also included more information about the services available on your currency account.

- The interest reference rates that we currently use are based on various IBORs – depending on the currency of the account. When an interest reference rate referred to in the terms and conditions is replaced, we'll change that interest reference rate to the replacement rate. Please be aware that we'll do this without having to ask for your consent
- If the interest reference rate falls below zero then the interest reference rate that will apply when we're calculating interest will be zero. This means that we reserve the right, even though your account may be in credit, to charge you interest.
- We've included additional information about the payment services that are available on your currency account.

Changes to the interest reference rate

The interest rate that applies to your currency account is made up of two parts – an interest reference rate and a margin.

We use various IBORs as the interest reference rate depending on the currency of your account. When the IBOR changes we change the interest rate on your account immediately. We can also change the margin that applies. If we change the margin to your detriment we'll give you two months' notice before the change takes effect.

European Banking regulators have announced that because of concerns about how IBORs are set, they'll be replaced with alternative interest reference rates.

These replacement interest reference rates will start to be used from January 2020 onwards, depending on the currency.

The replacement interest reference rates will be formally designated, nominated or recommended by the administrator of that interest reference rate or by a central bank or supervisory authority. When the replacement interest reference rates for each currency are introduced we'll replace the credit interest reference rate that applies to your account.

If you have an overdraft on your currency account, we'll contact you separately to tell you how the replacement interest reference rates will apply to your overdrawn account.

We also need to make it clear that where the interest reference rate that applies to your account falls below zero, we'll treat the rate as being zero. This means that even if your account is in credit, we reserve the right to charge you interest.

Services on your currency account

We've updated the terms and conditions to give you more information about the payment services that may be available on your currency account. By way of summary:

- We offer cheque books on Euro accounts only
- We give you more details about the processing times that apply, for example where we send a cheque that you want to pay into your account for collection
- We give you more information about how requests for refunds of unauthorised payments, which are received after eight weeks but within 13 months of the date of the transaction, under the SEPA Direct Debit Scheme will be applied.
- Where you are registered for internet banking with us you can access your account using the services of Third Party Providers (TPPs). Later in 2019 currency accounts will be accessible by TPPs who use Open Banking. You can find more information about this at danskebank.co.uk/open-banking

ACTION REQUIRED

You can read the updated terms and conditions at danskebank.co.uk/docs

5. IF YOU HAVE A VARIABLE RATE MORTGAGE OR PERSONAL LOAN WITH US

You should read this article if you have a mortgage or personal loan with us and the rate of interest you pay is a variable rate.

This article tells you:

- how Danske Bank Base Rate (UK), our interest reference rate, can change;
- about our right to vary the Danske Bank Standard Variable Rate (UK) and the Danske Bank Re:pay Rate (UK); and
- how to contact us if you're paying Standard Variable Rate on your mortgage and would like to discuss alternative options.

Changes to Danske Bank Base Rate (UK)

If the rate of interest you're paying is calculated by reference to Danske Bank Base Rate (UK), we want to remind you that changes to that rate of interest can happen at any time. This is our own interest reference rate and we make it publicly available on our website and in our branches.

If we change this rate then we'll advertise the change by publishing notices on our website, in our branches and in newspapers circulating in Northern Ireland.

Any such change will take effect at the beginning of the day after we (Northern Bank Limited trading as Danske Bank) announce a change in the Danske Bank Base Rate (UK). We will keep you informed about any changes to the interest rate, in your periodic statements about your mortgage or personal loan.

Our right to vary Danske Bank Standard Variable Rate (UK) and Danske Bank Re:pay Rate (UK)

Where the rate of interest you are paying is a variable rate which is published by us (for example the Danske Bank Standard Variable Rate (UK)), we may vary this at any time for any of the reasons set out in the General Offer Conditions we've previously issued to you.

Any such change will take immediate effect on the date we specify in a written notice to you, on our website or in notices in our branches and advertisements in newspapers circulating in Northern Ireland. We may also vary the interest rate for any valid reason provided that we do so in a way which is proportionate and reasonable.

Are you a Standard Variable Rate mortgage customer?

If you currently pay our Standard Variable Rate on your mortgage, you may benefit from repackaging to one of our alternative mortgage products.

If you would like to view our mortgage offers, have a look at danskebank.co.uk/mortgages.

ACTION REQUIRED

You do not need to take any action but if you'd like to speak to us please visit danskebank.co.uk/mortgages, call us on 0800 389 0833* or call into any branch to discuss your options.

*Please refer to Section 9 for information on our full contact details including opening hours

6. KEEPING YOU UP TO DATE ABOUT OUR PRODUCTS, OFFERS AND SERVICES

We'd like to keep you up to date about our products, offers and services. It's up to you whether you want to receive this information and how you receive it.

- If you currently get updates from us but you no longer wish to receive these, then you can opt out at any time.
- Or, if you don't get updates at the minute, and you want to find out more about products, offers and services that may be of interest to you, then you can opt in at any time.

We try to only contact you with information that we think you might be interested in, or might benefit you.

You can change your mind about receiving this information, or how we send that information to you, at any time. This is your right, and we'll remind you about it every two years.

If:

- you want us to stop sending you messages about our products and offers;
- you want us to stop sending you this information in a particular way, for example by letter; or

- you don't currently receive product, offer and service messages from us, but you'd like us to start sending these to you, then you should contact us so that we can update our records.

You can do this by:

- calling us on 0345 600 2882* (within NI/UK) or +44(0) 28 9004 9221* from outside the UK;
- completing our 'Marketing and Customer Experience Consent' form, available at any branch;
- writing to your branch or contact us through secure mail using eBanking with your name, address and account number, and telling us what you'd like us to change about how we contact you.

ACTION REQUIRED

If you wish to change your mind about receiving product and offer information then contact us in one of the ways set out above.

*Please refer to Section 9 for information on our full contact details, including opening hours.

7. INTRODUCING CONTACTLESS FOR OUR MASTERCARD DEBIT AND CREDIT CARDS



We started introducing contactless on some of our cards a few years ago, and since the end of October 2018 we've been rolling it out to all Danske Mastercards.

You should read this article if you still have a Mastercard credit or debit card without the contactless symbol on your:

- Danske Bank Mastercard credit card – this includes Mastercard Platinum, Mastercard Platinum Plus, Mastercard Gold, Mastercard Standard, Mastercard Standard Plus or Mastercard 24/7. or
- Danske Standard Account or Danske Discovery Account

- We're upgrading all Danske Mastercard debit and credit cards to include contactless technology.
- We'll upgrade your card by 30 April 2019.

We've decided to change all of our Mastercard debit and credit cards so that you won't have to use your PIN to make smaller transactions.

The new cards let you:

- make contactless payments where you see the contactless symbol.
- pay with a simple tap of your card.
- stay in total control as your card never leaves your hands. You'll also have a



record of all your purchases, unlike with cash.

- pay quickly when you're in a hurry – for example at supermarkets and fast-food outlets.

For your security, each contactless transaction is currently limited to £30. For your protection you may occasionally be asked to provide your PIN.

There are no other changes to how you will use your account or your card.

ACTION REQUIRED

To activate the contactless function, you'll need to complete a Chip and PIN transaction first.

You should start using your new card straightaway as your existing non-contactless card will soon stop working.

If you are a chip and signature cardholder, these changes won't affect you.

We've updated the Personal Danske Mastercard credit card terms and conditions. You can view these on our website at danskebank.co.uk/docs

8. BREXIT

Effective from 29 March 2019

Depending on the outcome of the Brexit process, there could be implications for some of our customers.

- It's not yet clear what impact Brexit will have on banks and other financial services providers.
- We're considering what different Brexit scenarios could mean for you.
- If you're affected, we'll contact you once more clarity emerges from the Brexit process.

The UK is set to leave the European Union on 29 March 2019. However, there is still considerable uncertainty around what impact this will have on the financial services sector in the future.

Depending on the outcome of the Brexit process, there could be implications for some of our customers. We're continuing our work on what Brexit could mean under different scenarios and, if you're affected, we'll contact you once more clarity emerges from the Brexit process.

Once we know more about the impacts of Brexit, we'll provide details at [danskebank.co.uk](https://www.danskebank.co.uk).

9. HOW YOU CAN CONTACT US

You can contact us if you have any questions or wish to arrange an appointment by:

- phoning us;
- writing to us through eBanking or by post;
- using live chat on our website at danskebank.co.uk.

HOW TO CONTACT US BY PHONE (See Notes 1, 2, 3 and 4 opposite)

	Days	Time	Contact Number
General Service	Monday to Friday Saturday to Sunday	8am to 8pm 9am to 5pm	028 9004 9221/ 0345 600 2882
eBanking customer support (technical enquiries and questions about how the service works) (see the notes opposite)			
Calls within the UK	Monday to Thursday Friday Saturday and Sunday	8am to 10pm 8am to 5pm 9am to 4.30pm	0345 603 1534
Calls from outside the UK	Monday to Thursday Friday Saturday and Sunday	8am to 10pm 8am to 5pm 9am to 4.30pm	+44 (0) 28 9004 9219
24 hour emergency phone numbers			
Lost or stolen cards			
Mastercard Standard, Mastercard Standard Plus and Mastercard 24/7 From outside the UK			0370 850 2481 +44 (0) 28 9004 9201
Mastercard Gold From outside the UK			0370 850 2482 +44 (0) 28 9004 9202
Mastercard Platinum and Mastercard Platinum Plus From outside the UK			0370 850 2487 +44 (0) 28 9004 9203
Visa Standard From outside the UK			0370 850 2481 +44 (0) 28 9004 9201
Debit Mastercard From outside the UK			0370 850 2481 +44 (0) 28 9004 9201
eBanking Fraud			
Lost / Stolen Personal Security details / eBanking Fraud From outside the UK			0800 917 7657 +44 (0) 800 917 7657

HOW TO CONTACT US IN WRITING

Secure communication using eBanking or our Mobile Bank and Tablet Apps

eBanking's secure email function allows you to read messages from, and send messages to, us.

- Log on to eBanking or the App
- Select 'Contact' (or from the App select 'Contact' or 'Contact Us and additional info')
- Select 'New Message'
- Type your message
- Send your message

Secure communication using our website at danskebank.co.uk

Chat:

Go to danskebank.co.uk/enquiry

For help with installing and using eBanking:

Go to danskebank.co.uk/ebankingsetup

By post

Write to:

Danske Bank
PO Box 2111
Belfast
BT10 9EG

Notes

1. Support from General Service or eBanking customer support will not be available on bank holidays or other holidays in Northern Ireland when the bank is not open for business.
2. We may record or monitor calls to confirm details of our conversations, and for training and quality purposes. Call charges may vary - please refer to your phone company for details.
3. eBanking, Danske Mobile Bank and Danske Tablet Bank Apps may be temporarily unavailable when we are carrying out routine maintenance.
4. You can also contact our contact centre using text relay if you have any difficulty hearing.

This publication is also available in Braille, in large print, on tape and on disk. Speak to a member of staff for details.

You can also read this publication on our website at danskebank.co.uk/docs

Danske Bank is a trading name of Northern Bank Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register reference number 122261.

Registered in Northern Ireland R568.

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Northern Bank Limited is a member of the Danske Bank Group.

danskebank.co.uk