



## Terms and Conditions – Dankort and Visa/Dankort

Translation: “Regler for Dankort  
og Visa/Dankort”

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# Sydbank

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## Terms and Conditions – Dankort and Visa/Dankort (BlueCard)

Sydbank's Terms and Conditions, which are provided in connection with the establishment of any customer relationship, apply to any and all business transactions between Sydbank and its clients unless otherwise expressly agreed between the parties or determined by Sydbank. These Terms and Conditions apply to the use of Dankort, BlueCard and Visa/Dankort cards. The Terms and Conditions describe the use of the card as a Dankort (BlueCard) card and as a Visa card and, unless otherwise stipulated, they apply to both Dankort (BlueCard) cards and Visa cards. A glossary of the terms used is provided on page 17. Dankort, BlueCard and Visa/Dankort cards are subject to the following additional terms and conditions:

### 1. Card use

Visa/Dankort cards can be used in Denmark and abroad wherever the card is accepted.

### 2. Withdrawals

#### 2.1 Cash withdrawals

##### **Dankort**

A Dankort card can be used to withdraw cash at Danish ATMs. Moreover a Dankort card can be used for cash withdrawals at Sydbank and most other Danish banks. The fees for using the card appear from Sydbank's Tariff of Charges.

##### **Visa**

A Visa card can be used to withdraw cash at foreign banks and ATMs that accept Visa cards. The fees for using the card appear from Sydbank's Tariff of Charges.

#### 2.2 Purchases

A Dankort card can be used to pay for goods and services at merchants that accept Dankort cards.

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This is a translation of the Danish "Regler for Dankort og Visa/Dankort". In case of doubt the Danish original will apply.

A Visa card can be used to pay for goods and services at merchants that accept Visa cards and not Dankort cards. If a merchant accepts both Visa cards and Dankort cards, your payment will be processed as a Dankort transaction. Your account statement will always show whether a payment was made by Dankort or Visa.

The Dankort or Visa logo will be displayed at a merchant or on a merchant's website when the merchant accepts Dankort cards and/or Visa cards.

Your card can also be used to make purchases on the internet. In addition you can use the card to make purchases by mail and telephone order as well as in connection with self-service machines.

If a merchant owes you money, the merchant can credit the amount to your account via your card.

You may not use the card for illegal purposes, including the purchase of goods and services which are illegal according to local legislation.

### **2.3 Amounts debited to your account**

As a rule purchases and withdrawals will be debited to your account on the same day that a purchase or withdrawal is made. The time of debiting will however depend on when Sydbank receives the transaction.

### **2.4 Spending limits**

You may withdraw cash or make purchases only up to the account balance unless you have made other arrangements with your account manager.

Dankort cards have daily withdrawal limits. The withdrawal limits are available at sydbank.dk and are listed in Sydbank's Tariff of Charges.

Visa cards have an overall limit for purchases and withdrawals applying to any 30-day period, including limits on the maximum amount withdrawable from banks and ATMs per day. The withdrawal limits are available at sydbank.dk and are listed in Sydbank's Tariff of Charges. In addition individual merchants may set limits on card use. Moreover individual banks may have imposed limits on how much you can withdraw. A fee may be charged every time you withdraw cash, regardless of the amount.

### **2.5 Games and lotteries**

When you use your Dankort card at merchants that predominantly offer gambling and betting services, such as casinos, lottery ticket sellers, race tracks, a spending limit per day may apply. The spending limit appears from the Tariff of Charges.

## **3. Safekeeping of card, PIN and Verified by Visa password**

### **3.1 Card**

The card is personal and may only be used by you. As soon as you receive the card, you must sign the signature panel on the back of the card. You may not hand over or entrust the card to anyone else.

### **3.2 Authority**

The card and PIN may only be used by you personally. If you would like someone else to be able to make withdrawals from your account by card, this person must have his own card and his own PIN. The use of the card by the additional cardholder is subject to the same terms and conditions as those applying to you. If you would like to cancel the additional card, you must notify Sydbank in writing and return the card.

### **3.3 PIN**

You will automatically receive a PIN for your card. When you receive the PIN, it is important to check whether anyone else may have had access to the PIN. If this is the case you must contact your Sydbank branch immediately. You should memorise your PIN. You must not keep your PIN together with the card or write your PIN on the card. You must not disclose your PIN to anyone else or otherwise allow anyone to obtain knowledge of the PIN. If you are unable to memorise your PIN or if you wish to save it, you must keep it safe. If you need to write down your PIN, you should use the PIN memoriser that you have received or that is available at your Sydbank branch.

### 3.4 Verified by Visa password

Verified by Visa provides an extra layer of security against the misuse of card information when making transactions on the internet. You must create your Verified by Visa password before or no later than in connection with your first Verified by Visa online purchase. You can create your password at sydbank.dk or in connection with your first Verified by Visa purchase. You will need the password when making future purchases at participating Verified by Visa merchants. Your Verified by Visa password must be at least six characters long, without spaces, and contain a mixture of letters and numbers. Your PIN may not form part of the Verified by Visa password.

You should memorise your Verified by Visa password. If you are unable to memorise the password or wish to save it, you must keep it safe. You must not keep it together with your card or write it on the card.

You must not disclose the Verified by Visa password to anyone else or otherwise allow anyone to obtain knowledge of your password. If you have forgotten your Verified by Visa password, you can create a new password via Sydbank's website or in connection with your next purchase by clicking on "Glemte kode"/"Forgot your password". No further action is necessary as regards the forgotten Verified by Visa password.

### 3.5 Replacement of personalised cards

Your image will be kept for approx 18 months, however subject to any changes which may imply that the image is deleted or must be uploaded again.

If a personalised card is replaced at the request of Sydbank:

- within approx 18 months from upload to the Bank's card design system, the same image will be used free of charge for you
- after approx 18 months following upload, you will receive the Bank's standard card without an image.

The replacement of personalised cards at your request is subject to a charge, see Tariff of Charges.

## 4. Use of card

Before approving a payment or withdrawal, you must always ensure that the correct amount is shown on the sales

slip or terminal. Payment transactions that you have approved cannot be revoked. See however 6 and 7 on reversal of payments.

The card can be used in the following ways:

- with the chip or magnetic stripe as well as the PIN
- with the chip or magnetic stripe as well as your signature
- with the card number, expiry date as well as the security code (online transactions etc)
- with the chip or magnetic stripe at self-service machines where the PIN is not entered.

### With PIN

When entering your PIN, you must ensure that you are not being overlooked by anyone.

### With signature

You must never sign a sales slip:

- if the amount has been left out, or
- if the amount is incorrect.

If you become aware that more than one print of the card is made, you should make sure that any unused prints are destroyed.

When you use the Visa card for instance to hire a car or check into a hotel, you will usually be asked to sign a slip allowing the car rental company or hotel to charge additional amounts to your account, see 6.

### 4.1 Internet transactions etc

When using the card for online purchases, you must state your card number, the card's expiry date and security code. If you use the Visa card and the merchant is a Verified by Visa merchant, you will also need to enter your Verified by Visa password.

When using the card for purchases by mail or telephone order, you must state your card number, the card's expiry date and security code and possibly your name and address. In connection with mail order purchases you are also required to sign the order form.

You must never disclose your PIN in connection with internet purchases or purchases by mail or telephone order.

## 4.2 Self-service machines without PIN

At some self-service machines you can use your card without entering your PIN or providing your signature. In these cases you approve the transaction when you insert your card or when you subsequently press “Godkend” (approve).

## 4.3 Receipts

When making purchases or withdrawals, you must always ensure that you obtain a receipt. The receipt must indicate the date, amount and part of your card number. You must also ensure that it matches the purchase made or the amount withdrawn and that the date is correct. You should always save the receipt until you have checked that the correct amount has been debited to your account, see 5. Some self-service machines do not issue a receipt when a payment is made.

If you allow a merchant to charge an additional amount to your card, for instance a tip, you should make sure that you obtain a receipt for the full amount.

## 4.4 Subscriptions

When you use your card number to pay for ongoing services, for instance a subscription, you must make sure that you comply with the merchant’s terms and conditions if you decide to cancel the subscription. If you change your card or your card number, you must remember to inform the merchant of your new card number.

## 5. Checking account entries

You are under an obligation to check your account entries regularly. If you spot transactions that do not match your receipts or that you believe to be unauthorised, you must contact Sydbank as soon as possible. Please note the time limits in 6 and 7.

When checking your account entries, you must be aware that when you use your card for online purchases or for purchases by mail or telephone order, the merchant may not, as a rule, debit the amount until the goods have been sent. However, if you purchase eg airline tickets or concert tickets, the merchant will debit the amount when you place your order.

## 6. Reversal of payments that you have approved

### 6.1 If you did not know the final amount before approving the transaction

If you did not know the final amount when you approved the payment, and the amount subsequently debited to your account is significantly larger than could reasonably be expected, you may be entitled to a reversal of the payment. This may occur for instance in connection with renting a car or checking out of a hotel where you have signed a slip allowing the merchant to subsequently charge you for the cost of eg petrol or items consumed from the mini bar.

You must contact your local branch no later than eight weeks after the amount has been debited to your account if you believe that you are entitled to a chargeback. However you are not entitled to a chargeback if the merchant has notified you of the amount charged at least four weeks before the payment is due.

### 6.2 Online purchases and purchases by mail and telephone order

If you have used your card to purchase goods or services:

- on the internet
- by mail or telephone order, or
- at self-service machines without entering your PIN you may be entitled to a chargeback if:
- the merchant has charged an amount larger than agreed, or
- you have not received the goods/services ordered, or
- you have exercised an agreed or statutory right to cancel the goods or services by refusing to accept or collect the article/service in question.

You should first attempt to resolve the problem with the merchant before you contact your Sydbank branch, and you must be able to substantiate that you have contacted or attempted to contact the merchant.

It is a condition that you contact Sydbank as soon as possible after becoming aware of any unauthorised transactions. You must submit your complaint as soon as possible and no later than 14 days after becoming aware of your possible claim. When assessing whether you have made the complaint in due time, Sydbank will take into account your obligation to check your account entries regularly, see 5.

Sydbank will subsequently examine your complaint and will, as a rule, credit the disputed amount to your account pending examination. If the complaint proves to be unjustified, the amount will be debited to your account.

If your complaint proves to be unjustified, Sydbank may charge interest from the time when the amount was credited to your account and until it is debited as well as a fee for obtaining a copy of the sales slip, see Tariff of Charges.

### **6.3 Complaint regarding a Visa transaction**

If you have made a transaction using the Visa part of your Visa/Dankort card, see 2.2, there are further instances where the reversal of a payment is possible. Further information is available at [www.pbs.dk](http://www.pbs.dk) or by contacting your Sydbank branch.

## **7. Reversal of payments that you have not approved**

If you believe that your card has been used for one or more transactions that you have not approved or made, you must contact Sydbank as soon as possible after becoming aware of the unauthorised transaction(s). When assessing whether you have made the complaint in due time, Sydbank will take into account your obligation to check your account entries regularly, see 5. Under all circumstances you must contact Sydbank as soon as possible and no later than 13 months after the amount has been debited to your account.

Sydbank will subsequently examine your complaint and will, as a rule, credit the disputed amount to your account pending examination. If the complaint proves to be unjustified, the amount will be debited to your account. If the examination reveals that an unauthorised person has used your card, Sydbank may hold you responsible, see 9. In addition Sydbank may charge interest from the time when the amount was credited to your account and until it is debited as well as a fee for obtaining a copy of the sales slip, see Tariff of Charges.

## **8. Your obligation to block your card**

You must contact Sydbank as soon as possible in order to block your card if:

- you lose your card,
- someone obtains knowledge of your PIN, or
- you discover that the card has been misused, or
- you suspect that the card has been copied, or
- you suspect that the card may be misused in some other manner.

It is not necessary to block your card if you have forgotten your Verified by Visa password. If you suspect that someone has obtained knowledge of your password, you must change your password via [sydbank.dk](http://sydbank.dk) immediately.

Outside banking hours you must block your card by calling PBS on tel +45 44 249 249, which is a 24-hour help line. When contacting PBS, you must state your name, address, the name of your Sydbank branch and if possible your card number, account number or CPR number to have the card blocked immediately.

You can also contact PBS by fax +45 44 68 11 36. When the card has been blocked, you will be informed of the reason for and the time of the blocking.

If you find the card again, you must contact your Sydbank branch to agree on what action to take.

## **9. Your liability in connection with card misuse**

### **9.1**

If an unauthorised person has used your card, Sydbank will cover the loss unless the loss is comprised by 9.2-9.6 below.

### **9.2**

If an unauthorised person has used your card and PIN, you are liable for losses of up to DKK 1,100. The total amount payable by you is DKK 1,100 if several of your cards with the same PIN are misused in connection with the same event, provided however that all cards are blocked simultaneously.

### 9.3

You are liable for losses of up to DKK 8,000 if an unauthorised person has used your card and the PIN has been used, and:

- you have failed to notify Sydbank as soon as possible after having learned that the card has been lost or that the PIN has come to the knowledge of the unauthorised person, or
- you have disclosed the PIN to the person responsible for its unauthorised use and you did not know or should have known that there was a risk of misuse, or
- the unauthorised use has been made possible as a result of your gross negligence.

### 9.4

You are liable for losses of up to DKK 8,000 if an unauthorised person has used your card where the card has been read physically or electronically and the unauthorised person has used a forged signature, and:

- you or anyone to whom you have entrusted the card has failed to notify the issuer as soon as possible after having learned that the card has been lost, or
- you or anyone to whom you have entrusted the card has made unauthorised use possible as a result of gross negligence.

Your total liability cannot exceed DKK 8,000 even if you are liable under both 9.3 and 9.4. However the total amount payable by you is DKK 8,000 if several of your cards with the same PIN are misused in connection with same event, provided however that all cards with the same PIN are blocked simultaneously.

### 9.5

You are liable for the loss in full if the PIN has been used in connection with the misuse under the following conditions:

- You have disclosed the PIN to the individual responsible for its unauthorised use and you knew or should have known that there was a risk of misuse.

### 9.6

You are moreover liable for the loss in full if you have acted fraudulently or intentionally failed to fulfil your obligations to protect the PIN, see 4, or to block the card, see 8.

### 9.7

If you have several cards with the same PIN, the unlimited liability under 9.5 and 9.6 applies to each card that has been misused.

### 9.8

You are not liable for losses incurred after Sydbank has been informed that the card must be blocked. You are moreover not liable for losses if you have been unable to block your card due to circumstances at the Bank.

## 10. Sydbank's rights and liability

Unless otherwise agreed Sydbank may inform you at any time that the card can no longer be used and must therefore be returned.

### 10.1 Sydbank's right to block the card

Sydbank is entitled to block the use of the card:

- if the account to which your card is issued has been closed, or
- if you violate the terms and conditions, including if you overdraw the account to which the card is issued, or
- if the card has been misused or is presumed to have been misused by a third party.

If the account is overdrawn you will receive a written reminder before the card is blocked. Immediate blocking may however be necessary if the account is severely and/or repeatedly overdrawn.

Moreover Sydbank may demand that all cards relating to the account be returned.

### 10.2 Blocking

When the card has been blocked, Sydbank will notify you of the reason for and the time of the blocking.

### 10.3 Card replacement

Sydbank is entitled to replace your card at any time.

### 10.4 Industrial disputes

If Sydbank and/or Sydbank's data centres become involved in an industrial dispute, you will not be able to use your card

in Denmark. You will be notified as soon as possible at the beginning and end of such a dispute through announcements in the daily newspapers or otherwise.

If one or more of Sydbank's data centres and/or one or more of the Bank's international business partners become involved in an industrial dispute, you should not expect to be able to use your card outside Denmark. If an industrial dispute relates solely to a dispute outside Denmark, you will be able to use your card in Denmark.

### **10.5 Errors and defects**

Sydbank assumes no responsibility for errors and defects etc of services provided by the merchant.

Any complaints concerning errors and defects of services provided must be addressed to the merchant in question.

## **11. Expiry**

The card can be used up to and including the date of expiry stated on the card after which the card will no longer be valid. Before the card expires, you will receive a new card or be notified that the new card is available at Sydbank.

## **12. Termination**

Sydbank may terminate the agreement subject to two months' notice. In case of termination you will receive a proportionate refund of any fees paid in advance for the use of the card.

You may terminate the agreement with Sydbank subject to one month's notice. If you terminate the agreement within a period of six months, the Bank may charge a fee for terminating the agreement, see Tariff of Charges.

If the agreement is terminated by you or Sydbank, you must return the card to Sydbank. If you send the card by post, you must cut it in half before sending it.

## **13. Amendments to the terms and conditions**

The terms and conditions and the tariff of charges may be amended subject to two months' notice. You will be notified of any changes by letter or email. You are obliged to inform

Sydbank of any changes in your postal or email address and you are responsible for not receiving notification of changes if you have failed to inform Sydbank of any change in your postal or email address.

You will be bound by any such amendments unless you notify Sydbank before they become effective that you do not wish to be bound by the new terms and conditions. If you notify Sydbank to this effect, the agreement will be deemed to be terminated on the date when the amendments enter into force. If you have paid the annual card fee in advance, you will receive a proportionate refund.

## **14. Complaints**

If you have a complaint, you may contact Sydbank. If you do not obtain an acceptable resolution, you may contact the Financial Services Complaints Board or the Consumer Ombudsman.

If you wish to file a complaint regarding the blocking of your card, you may contact Sydbank. If you do not obtain an acceptable resolution with Sydbank, you may file a complaint with the Danish Data Protection Agency.

## **15. Fees**

### **15.1 Sydbank's fees**

An annual card fee may be charged and is payable in advance. The fee is debited to your account, see Tariff of Charges.

Annual card fees, card use fees, any account fees, any bank statement fees, any card replacement fees and copy of sales slip fees etc appear from the Tariff of Charges.

### **15.2 Card use fees**

Banks and merchants may charge a fee when the card is used. Danish merchants that charge a fee in connection with card use must inform you of this fee prior to payment.

### **15.3 Conversion rates when using the card abroad**

Purchases and withdrawals made abroad are converted into Danish kroner, see Tariff of Charges, and are always debited in Danish kroner.

Conversions are based on the methods described in the

Tariff of Charges, see under “reference rate”. Any changes in the reference rate stated in the Tariff of Charges will become effective without notice.

The exchange rate may have changed between the time you used your card and the time your account is debited. Moreover some countries, mainly outside Europe, have several official exchange rates depending on where the rate is obtained.

#### **15.4 Currency conversion by merchants (DCC – Dynamic Currency Conversion)**

If you use your card abroad, a merchant may offer to conduct a currency conversion before payment is made. Before you give your approval, the merchant must inform you of the fees charged and exchange rate used in connection with the conversion. You should be aware that the rate used by the merchant may differ from Sydbank’s exchange rate and that the Bank has no influence on the conversion rate used by the merchant.

### **16. Assessment of card applicants**

Cards are issued subject to individual assessment. Sydbank is under an obligation to refuse to issue cards to persons who are registered with the banks’ register of cheque and debit/cash card misuse.

### **17. Use, storage and disclosure of information**

#### **17.1 Card use registration**

When the card is used, information such as the card number, amount, date of card use as well as place of use is registered. This information is passed on by the merchant to Sydbank.

The information is stored by the merchant, the merchant’s bank/PBS and Sydbank. The information will be used in the Bank’s bookkeeping, in bank statements and in relation to any subsequent error correction.

In other respects information will be passed on only where required by legislation or in order to prevent any unauthorised use of the card. The information will be stored for the current year plus five years.

#### **17.2 The banks’ register of cheque and debit/cash card misuse**

If Sydbank closes your account due to an unauthorised overdraft on the account, you may be registered with the banks’ register of cheque and debit/cash card misuse under your civil registration number (CPR number) for a period of two years starting from the date of registration. Moreover a person may be registered as a consequence of misuse of a corporate account if such person has a controlling interest in the company.

### **18. Registration of blocked cards**

When a card has been blocked, see 8 and 10, the card number will be registered with the banks’ central register of blocked Dankort cards and Visa/Dankort cards. Blocked Visa/Dankort card numbers may moreover be included in Visa’s list of blocked card numbers.

The central register of Dankort cards is accessible to banks and merchants that accept payments by Visa/Dankort so that they can check whether a card used for a payment has been blocked.

### **19. Glossary**

#### **Banking day**

All days except Saturdays, Sundays and public holidays, Friday following Ascension Day, 5 June, 24 and 31 December.

#### **Dynamic Currency Conversion**

Is used by some merchants to enable you to pay abroad in Danish kroner. The currency conversion is made by the merchant and Sydbank has no influence on the conversion rate used.

#### **One PIN**

The same personal, secret code used in connection with several cards.

#### **Merchants**

Any shop, hotel, restaurant or other place that accepts payment by Dankort and Visa.

**Receipt**

Information on a payment provided on paper or electronically.

**PBS**

PBS A/S – the company managing the Dankort system on behalf of banks.

**PIN**

Personal Identification Number. The PIN is the personal, secret code of the card.

**Tariff of Charges**

The charges etc in force from time to time. The Tariff of Charges is available at your local branch.

**Reference rate**

The rate of exchange used to convert foreign payments into Danish kroner.

**Verified by Visa**

Verified by Visa provides an extra layer of security against the misuse of card information when making transactions on the internet. Before using Verified by Visa in connection with online transactions, you must create a Verified by Visa password.

**Verified by Visa password**

A password you create for Verified by Visa. The password is needed to make future purchases from merchants offering Verified by Visa.

**Visa**

The association determining the international rules of the Visa system.

**BlueCard**

A Dankort card or a Visa/Dankort card. Any reference to the card, Dankort or Visa/Dankort includes BlueCard as well.

## Right of cancellation – retail clients

Section 17 of the Danish Consumer Agreement Act contains provisions on the right of cancellation in relation to distance selling of financial services. The provisions on the right of cancellation are described below and apply to retail clients only.

**Right of cancellation**

You are entitled to cancel an agreement with Sydbank within 14 days.

The cancellation period runs from the date you entered the agreement, eg signed the agreement or placed your order. Under the Danish Consumer Agreement Act you are entitled to receive information, including information concerning your right of cancellation and the service you have ordered. The cancellation period does not expire until 14 days after you have received this information in writing, eg by letter or by email.

If the last day of a cancellation period falls on a Saturday, Sunday, public holiday, Friday following Ascension Day, 5 June, 24 or 31 December, the cancellation period will expire on the following business day.

**Notification of cancellation**

Before the expiry of the cancellation period you must notify Sydbank by phone or in writing if you wish to cancel the agreement. The notification of cancellation can be made to your Sydbank branch. If you wish to secure documentation that you have exercised your right of cancellation in time, you may send a registered letter and keep the receipt.

**Payment**

If you exercise your right of cancellation, you must return any services you have received from Sydbank. The Bank is obliged to return the amount you have paid for the service, however excluding ordinary handling charges, commitment fees as well as third party fees. Moreover you must pay for that part of the service which has already been performed.

**Lapse of right of cancellation**

Your right of cancellation will lapse before expiry of the cancellation period if the agreement with your express consent has been performed completely by Sydbank and you.

**Guarantee fund for depositors and investors**

Sydbank is subject to the provisions of the Danish Guarantee Fund for Depositors and Investors Act.

## Useful advice – Dankort, Visa/Dankort and BlueCard

Debit cards are one of the safest means of payment available today, and the misuse of Dankort cards is negligible. If you follow the advice below, you will help to make them even safer.

### Useful advice – Dankort, Visa/Dankort and BlueCard

#### Before use

Consider your Dankort, Visa/Dankort or BlueCard card as cash. Keep it safe at home as well as away from home. Do not leave it for others to see.

Memorise your PIN. Use a PIN memoriser if you are not sure whether you will always be able to remember your PIN. You will find a PIN memoriser on the last page but they are also available at [www.dankort.dk](http://www.dankort.dk) or at Sydbank.

Never disclose your PIN to anyone else – it is personal and confidential and no one else must know your PIN.

Do not use your PIN as a password in other contexts.

#### During use

Protect your PIN when entering it. Make sure that you are not overlooked by anyone.

Never sign a receipt before the total amount has been filled in. Remember your receipt and save it for when you check your statement.

#### After use

Compare your receipts with your bank statements or via NetBank.

Check regularly that you have not lost your card. Take immediate action if your card is lost or if you suspect that it has been misused. Contact Sydbank or PBS as soon as possible.

## Useful advice – Visa/Dankort abroad

### Use your PIN with care

When abroad, you may only use your PIN in ATMs, payment machines and at merchants where the Visa logo is displayed.

### Remember your passport

Foreign banks will often ask to see your passport if you wish to make cash withdrawals over the counter.

### If your Dankort, Visa/Dankort or BlueCard card is lost or stolen

Report it immediately if your Dankort, Visa/Dankort or BlueCard card is lost or stolen or if you suspect that someone knows your PIN or that someone is using your card or card number without authorisation.

Contact your Sydbank branch or PBS immediately on:

- tel +45 44 249 249

- fax +45 44 68 11 36

You must state your name and address, that your bank is Sydbank as well as your card number, account number or CPR number. Your card will be blocked immediately and cannot be used.

## Read more on the internet

Further information is available at the following websites:

[www.crimprev.dk](http://www.crimprev.dk)

[www.dankort.dk](http://www.dankort.dk)

[www.pbs.dk](http://www.pbs.dk)

## Useful advice – internet transactions

Transactions involving Dankort and BlueCard, Visa/Dankort and eDankort can be made as safely on the internet as in an ordinary shop. If you wish to shop online, you must enter your card number, the card's expiry date and sometimes the card's three-digit security code in connection with payments by Dankort, BlueCard or Visa/Dankort. In relation to eDankort payments you must enter the username and password you normally use when accessing NetBank.

### 1. General advice – internet transactions

#### **Read the conditions of sale**

If you wish to make a purchase, you should read the conditions of sale carefully. You must ensure that this single transaction does not involve a subscription or entail several payments unless this is your intention.

#### **Save the documentation**

When you have ordered an article, you should save the documentation from the purchase either as a hard copy or by making a screen print. Also remember to save the address of the shop and the site so you can cancel the purchase/subscription if necessary.

The internet shop is obliged to send a receipt for the purchase, eg via email. You should also save this receipt.

#### **Check your account entries**

You can regularly check your account entries if you have a NetBank agreement. If this is not the case you should check your bank statements. If there are entries that you do not recognise, you should contact Sydbank immediately.

## 2. Specific advice – internet transactions involving Dankort and Visa/Dankort

#### **Protect your card number**

Never disclose your card number unless you are in an actual purchase situation where you wish to pay for something. In other situations you should never, even though you are asked to, enter your card number. Not as an ID, as part of any "membership information", nor in order to proceed to the following page.

#### **Protection of data in Denmark**

All Danish internet shops protect your payment information using SSL encryption. You can easily check whether the connection between your computer and the internet shop is secure. If the connection is secure there will be a closed padlock in the lower right-hand corner of your internet browser. Do not enter your card number etc before the connection is secure.

#### **Protection of data abroad**

You can make purchases with foreign internet shops using your Visa/Dankort card. Some foreign internet shops do not yet use SSL encryption to protect payment information. You can easily check whether the connection between your computer and the foreign internet shop is secure. If the connection is secure there will be a closed padlock in the lower right-hand corner of your internet browser. Do not enter your card number etc before the connection is secure.

#### **Subscriptions with internet shops**

When you take out a subscription, you allow the internet shop to transfer amounts to the shop without any action on your part. Therefore you should study the payment conditions of the subscription in detail before disclosing your card number etc.

### **New Dankort, BlueCard or Visa/Dankort cards**

When your Dankort, BlueCard or Visa/Dankort card is renewed, you will receive a new card number. If you have taken out a subscription, please inform the relevant merchant about the new card number so that the subscription can continue.

### **3. Specific advice – online transactions involving eDankort**

#### **Protection of username and password**

Your username and password constitute part of the security of an eDankort. As a result you should not use the same username or password for other purposes. Please see your NetBank agreement for additional NetBank security measures.

### **4. Where can I read more?**

**You can read more about online transactions on the following websites:**

[www.forbrugersikkerhed.dk](http://www.forbrugersikkerhed.dk)

[www.pbsinternational.dk](http://www.pbsinternational.dk)

[www.net-tjek.dk](http://www.net-tjek.dk)



## Tariff of Charges

<b>Dankort and BlueCard</b>	
Issue	No charge
Replacement card <sup>1</sup>	DKK 100 per card
Personalised Dankort card <sup>2</sup>	DKK 50 per image
<b>Recovery of sales slip</b> • if sales slip is in accordance with invoiced amount • in other instances	DKK 185 per sales slip No charge
<b>Dankort use</b>	
In Sydbank's ATMs <sup>3</sup>	No charge
In other banks <sup>3+4</sup>	DKK 5 per withdrawal*
<b>BlueCard use</b>	
BlueCard use	DKK 5 per withdrawal
<b>Visa/Dankort and Visa/BlueCard</b>	
Annual card fee • Visa/Dankort <sup>5+6</sup> • Visa/BlueCard <sup>5</sup>	DKK 150 DKK 95
Replacement card <sup>1</sup>	DKK 100 per card
Personalised Visa/Dankort card <sup>1+2</sup>	DKK 50 per image
<b>Recovery of sales slip</b> • if sales slip is in accordance with invoiced amount • in other instances	DKK 185 per sales slip No charge
Courier fee (PBS) (card delivery abroad)	DKK 350 per delivery
Resetting of spending (only in exceptional cases and only according to agreement with Sydbank)	DKK 200

<b>Visa/Dankort and Visa BlueCard use</b>	
<b>Withdrawals in Denmark</b>	
In Sydbank's ATMs <sup>3</sup>	No charge
In other banks <sup>3+4</sup>	DKK 5 per withdrawal*
<b>Withdrawals outside Denmark <sup>7</sup></b>	
• as a cash card <sup>3</sup>	1.0% per withdrawal, min DKK 30
• as a debit card <sup>8</sup>	No charge
• authorisation of cash withdrawals/ payments exceeding DKK 2,000/20,000 <sup>7</sup>	DKK 500 per day + 1.0% per withdrawal <sup>8</sup> min DKK 30
• additional use of Visa BlueCard	DKK 5 per withdrawal*

\* Fees will be charged to your account at the end of each quarter.

- 1) First-time replacement to a personalised Dankort or Visa/Dankort card: charges limited to own image.
- 2) No charges for personalised Dankort and Visa/Dankort cards linked to U-konto accounts.
- 3) Information on the maximum amount withdrawable per day is available at Sydbank and at sydbank.dk.
- 4) No charges for cards linked to Startjobkonto, U-konto and Ung Privat accounts.
- 5) The annual card fee is payable in advance. A proportionate refund of DKK 5 per month is made when the card is returned before expiry.
- 6) No charges for Visa/Dankort cards linked to U-konto accounts.
- 7) The maximum amount that may be withdrawn/spent in any 30-day period is DKK 20,000.
- 8) Information on fees charged by the paying bank/foreign payee is available by contacting the paying bank/payee.

When using Visa/Dankort and Visa Electron abroad, foreign currency will be converted into Danish kroner (DKK) at the reference rate appearing at [www.pbs.dk/valutakurser](http://www.pbs.dk/valutakurser), plus the following:

- a. European currencies published at [www.pbs.dk/valutakurser](http://www.pbs.dk/valutakurser) (exchange rate on the banking day before the transaction is cleared at PBS) plus 1%.
- b. Other currencies published at [www.pbs.dk/valutakurser](http://www.pbs.dk/valutakurser) (exchange rate on the banking day before the transaction is cleared at PBS) plus 1.5%. Exceptions may occur.
- c. Other currencies are converted from the local currency to USD and then to DKK as described above. Exceptions may occur.

### Games and lotteries

When using the card at merchants who predominantly offer gambling and betting services, such as casinos, lottery ticket sellers, race tracks, a maximum limit of DKK 5,000 per day may apply.

The Tariff of Charges is effective as of 1 January 2009.  
Sydbank reserves the right to change the Tariff of Charges.

## Useful card advice

- Keep your card safe.
- Never disclose your PIN to anyone else.
- Cover your hand when entering your PIN.
- Make sure that the amount and date are correct before signing a sales slip.
- Save your receipts and sales slips so that you can check your bank statement.
- Take care of the chip/magnetic stripe – keep the card away from eg magnetic locks.
- Keep an eye on the card's date of expiry.  
Before expiry your card can be replaced at your Sydbank branch.
- After expiry the card will be rejected.

If you lose your card or if you suspect that someone has gained knowledge of your PIN or that someone is using your card – call +45 44 89 29 29 immediately and state:

- your name
- your address
- the name of your bank
- your card number or CPR number.

Your card will be blocked and cannot be used.

If you are abroad and have problems with your card – call your Sydbank branch or the Bank's main number: +45 70 10 78 79. Outside banking hours, call +45 44 249 249.



- Keep your card safe.
- Never disclose your PIN to anyone else.
- Cover your hand when entering your PIN.
- Save your receipts and sales slips so that you can check your bank statement.
- Take care of the magnetic stripe – keep the card away from eg magnetic locks.
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# How to use the PIN memoriser

1. Write the name of the card in the grey oblong space.
2. Choose 4 of the coloured squares in a pattern you can always remember. Do not mark the squares with a pen or the like.
3. There are 40 squares. Write the numbers from 0 to 9 so that each number is written in 4 arbitrary squares. Write your PIN in the 4 squares that you have chosen.
4. Destroy the letter containing your PIN when you have filled in the PIN memoriser.

## Remember

- The memoriser is only safe if you are the only one who can see the pattern containing your PIN.
- Therefore be sure to write all 40 numbers (including your PIN) in exactly the same way.
- New PIN memorisers are always available at your Sydbank branch.

