

Terms and conditions for agreement on digital signature - consumers

Applicable from 1 November 2021

Below we set out our terms and conditions for the use of your digital signature.

An agreement on a digital signature gives you access to self-service products offered by Danske Bank, such as Danske eBanking and Danske Mobile Banking, and enables you to sign agreements using your digital signature.

If you have given your consent to the exchange of personal data between entities in the Danske Bank Group, you can also enter into agreements with other Group entities through Danske eBanking if the individual entities offer this option.

You use your digital signature together with your NemID or MitID (see 1). For example, you can create and approve (sign) an account-to-account transfer in Danske eBanking by using your NemID or MitID.

1 NemID or MitID

We use NemID or MitID to ensure that you and only you enter into agreements with Danske Bank and, where relevant, other entities in the Danske Bank Group.

When you carry out transactions in Danske eBanking, Danske Letbank or other self-service products using your NemID or MitID, the rules for NemID for online banking and the public digital signature, available at www.nemid.nu, and the Terms and conditions for MitID, available at www.mitid.dk, apply.

2 Danske Mobile Banking

To sign an agreement using your digital signature, you need

1. a mobile device (mobile phone or tablet)
2. a service code, which you find in Danske eBanking under the Mobile services menu item or order at www.danskebank.dk.
3. your NemID or MitID

3 Use of your digital signature

Your digital signature is legally binding in the same way as if you had signed a physical document by hand. This means that your digital signature is personal and may not be used by anyone else.

You can read more about storing information about your NemID or MitID in the rules on NemID for online banking and the public digital signature, available at www.nemid.nu, and the Terms and conditions for MitID, available at www.mitid.dk.

4 Computer and mobile phone security

To avoid unauthorised use of your digital signature, it is important that you always protect your computer by applying the latest software updates from your software suppliers, antivirus software and a firewall.

On your mobile phone, you can create a password to improve the security of the device.

More useful advice on security is available at www.danskebank.dk under Danske eBanking.

5 Liability rules

The liability rules may differ for the various digital services and pertaining agreements. Consequently, the rules are specified in the terms and conditions governing each individual agreement.

Danske Bank's liability is described in our General conditions – consumers.

6 Complaints

If you have a complaint, please contact our Complaint Management Function, which is in charge of handling customer complaints as is stated in our General conditions – consumers.

7 Change and termination of agreement on digital signature

We may change the terms and conditions of the agreement at any time without notice.

We may terminate the agreement at two months' notice. If you fail to fulfil your obligations under the agreement, we will, however, be entitled to terminate it without notice.

You may terminate the agreement at any time by giving us written notification.

8 Technical requirements

To use digital services, you need a web browser and internet access. Read more about specific requirements for your computer on our website under Danske eBanking.

9 Blocking and notification in case of unauthorised use and irregularities

9.1 Unauthorised use of your NemID, MitID or service code

If you suspect unauthorised use of your NemID, you must contact us or DanID immediately (see clause 3.5 of the rules on NemID for online banking and the public digital signature).

If you suspect unauthorised use of your MitID, you must contact us or go to www.mitid.dk.

If you suspect unauthorised use of your service code, you must contact us.

9.2 Blocking of the agreement

You can block your agreement 24 hours a day by calling the Kortstop blocking service on tel. +45 70 20 70 20. We will subsequently send you written confirmation of the blocking, specifying the time when we received your request.

We reserve the right also to block the agreement if we discover or suspect irregularities or unauthorised use of the agreement or a digital service registered under the agreement, including Danske eBanking, Danske Letbank and Danske Mobile Banking.

You must notify us immediately if you discover or suspect irregularities or unauthorised use of your agreement.