

Changes to our terms and conditions and other important information

Danske Bank

Dear customer – we know that the cost of living is rising and higher prices are affecting household finances. Many of you will be considering making changes to spending as a result. We want you to know that we're here to support you when you need us. We've created our Energy Saving Trust tool to help you identify where you can protect against rising energy costs whilst reducing emissions, and you can also categorise your spending on eBanking and our Mobile Bank app to make it easier to track. You'll find more useful information on our website, with further useful hints and tips in our monthly newsletter (which you can get if your email address is up to date – see below for how to do this).

If you shop online you may have seen our communications about Strong Customer Authentication, a new series of checks required by the industry to give you greater protection on your debit or credit card. Thanks to everyone who has taken action to set up Danske ID or a password. If you haven't already, you'll need to act to ensure you can continue to shop online. Go to danskebank.co.uk/sca for more information.

Thanks for banking with us and remember that if you want to get in touch, we're here to help.

Aisling Press, Managing Director, Personal Banking

Changes to your terms and conditions

In this section we tell you what's changing and then list the terms and conditions affected afterwards.

The updated terms and conditions, which you can view at danskebank.co.uk/docs, replace the existing ones from 1 July 2022 unless otherwise stated.

You don't have to do anything but if you're not happy with these changes you can end your agreement with us at any time.

Do you lodge cash at the Post Office® or use our lodgement machines or branches?

We're reviewing the amount you can pay in cash into your account. This may reduce how much you can deposit in the future, either in a single deposit or multiple deposits over a set period of time. Please see danskebank.co.uk/postoffice for further details.

We will update Clause 3.3.1 (iii) 'Cash Payments into Your Account' of section 1, Part 3: General Terms and Conditions Personal Accounts

If you end a Safe Custody agreement with us

We're making a few changes that will affect you if you end your Safe Custody agreement with us:

- You won't be charged for the month in which you end your agreement, but you will have to pay a fee for each calendar month in which you used the Safe Custody Service.
- If you also close your Nominated Current Account, you'll be pre-notified and charged the relevant fee at the time you end your Agreement.
- If you keep your Nominated Current Account you'll be pre-notified of the fee due at the end of the same month the agreement ended. The fee will then be debited from your account the following month.

Section 7.5 (Termination), including new sections 7.5(a) and 7.5(b) of Special Terms and Conditions Danske Safe Custody Service

We'd like to ask you...

...for your most up-to-date email address and phone number	<p>It's important that we have your most up-to-date contact details. Giving us these won't change your marketing preferences. We use text messages to, for example, let you know if you dip into an unarranged overdraft or to approve online purchases with your debit or credit card. We'll email you, where we can, if you give us your personal email address. If you get statements and documents sent to your electronic mailbox, we'll email you when there's a new one to view. We may, however, still send you letters sometimes.</p> <p>You can update these details in eBanking (under 'Contact' > 'Personal data') or on Mobile Bank (under 'Profile').</p>
...if you have a variable rate mortgage or personal loan with us	<p>If the interest you pay is calculated using Danske Bank Reference Rate (UK), Danske Bank Standard Variable Rate (UK) or Danske Bank Repay Rate (UK), we'd like to remind you that we set these interest rates ourselves. Any changes will be advertised on our website, in our branches and in newspapers published in Northern Ireland.</p> <p>Danske Bank Reference Rate (UK) will typically align with the Bank of England Bank Rate, but may vary from that rate. You should not expect it to fall below zero even if the Bank of England Bank Rate does.</p>
...to check if your mortgage has an introductory interest rate	<p>If your mortgage has changed over to either Standard Variable Rate or Danske Follow-on Rate since you first took it out, we may be able to offer you another mortgage that's more suitable – have a look at danskebank.co.uk/mortgages for more information.</p>
...to review your overdraft needs regularly	<p>You should check that your arranged overdraft limit is still suitable for you, especially if it's higher than you need. It's easy to reduce an arranged overdraft limit if you're not using it. You can do this at danskebank.co.uk/overdrafts or by calling us on 0345 602 2998.</p>
...to consider saving your surplus money	<p>The Bank of England Bank Rate increased in December 2021 for the first time in more than three years. Since then it has risen further and may rise again so it's important to consider where you put your money. If you have a savings account you may want to think about putting any excess cash there instead of leaving it in a current account. You may also want to consider if we could offer you a different savings account that may be more suitable for your needs. Check danskebank.co.uk/savings to see.</p>

Other important information

Keep yourself safe from fraud, scams and cybercrime	<ul style="list-style-type: none">• Speak to us about any suspicious account activity using the details below.• If someone asks you for your banking information, say no.• Don't share your passcode for eBanking or Mobile Bank, or online shopping.• Never share codes that have been sent to you in a text message.• Don't allow anyone to install programs on your computer or allow them remote access to it, especially if you get a call 'out of the blue'.• We'll never ask you to move money to a 'safe account'.• Before sending money to someone, confirm their bank details are correct.• Don't send money in order to get more back in return and always seek professional advice before undertaking any investments.• Be careful when shopping online. Is something too good to be true?• Complete online purchases through trusted websites with the padlock symbol.• Only approve Danske ID requests for transactions you recognise. <p>Visit danskebank.co.uk/keepitsafe for more on the latest scams.</p>
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Contact us:

Phone 0345 600 2882 | Send us a message on Mobile Bank or eBanking | Write to us at Danske Bank, PO Box 2111, Belfast, BT10 9EG.

Call charges may vary. Lines open 8am to 6pm Monday to Friday and 9am to 5pm on Saturdays and Sundays, except for bank holidays.

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danskebank.co.uk

This publication is also available in Braille, in large print, on tape and on disk. Please call us for details.