

## Rules for Ringkjøbing Landbobanks e-Banking - private

Please note that this agreement on Ringkjøbing Landbobanks e-Banking is temporary and valid until 10. september 2025, when the agreement will terminate automatically and we close down the old Netbank.

If you wish to have full access to Netbank in the future, please use the newest version and - if you have not already done so - accept the rules Regler for Overførsel og betal - Mobilbank. The rules are available at [www.landbobanken.dk/banken/information/betingelser](http://www.landbobanken.dk/banken/information/betingelser).

Ringkjøbing Landbobanks e-Banking is the general term used for the electronic self-service functions (eBanking functions) offered by Ringkjøbing Landbobank, for instance Ringkjøbing Landbobanks Netbank.

The rules for Ringkjøbing Landbobanks e-Banking are supplemented with special rules for individual functions, for which there are deviations from the rules for Ringkjøbing Landbobanks e-Banking. The rules for Ringkjøbing Landbobanks e-Banking and the special rules for the individual functions supplement Ringkjøbing Landbobanks General terms and conditions.

Feel free, at any time, to contact Ringkjøbing Landbobank to obtain a copy of these rules, and also, you find the rules in your Netbank and on [www.landbobanken.dk](http://www.landbobanken.dk).

### 1. General

You can find answers to most questions, read instructions on the technical requirements for applying the functions and get information on the latest updates at [www.landbobanken.dk](http://www.landbobanken.dk).

### 2. Registration

You may have limited access to the functions in Ringkjøbing Landbobank's e-Banking. If you wish to have access to more functions, you can sign up in Ringkjøbing Landbobank's e-Banking or you can contact Ringkjøbing Landbobank.

Depending on the function you register for, you can use the function immediately after you have registered for it or once you receive a message from Ringkjøbing Landbobank.

The first time you use a function in Ringkjøbing Landbobank's e-Banking, you must electronically accept the rules for Ringkjøbing Landbobank's e-Banking and/or the special rules applying to the function.

Ringkjøbing Landbobank is not obliged to allow you access to the functions in Ringkjøbing Landbobank's e-Banking, and Ringkjøbing Landbobank may decide only to offer you specific functions or part of these.

Access to Ringkjøbing Landbobank's e-Banking in connection with accounts opened according to the Danish Payment Accounts Act (Lov om betalingskonti) is, however, subject to special rules.

### 3. Consent to processing of personal data according to the Danish Act on Payments (lov om betalinger)

When you accept Rules for Ringkjøbing Landbobank's eBanking - private, you also accept that Ringkjøbing Landbobank will process personal data, for instance, civil registration number (CPR) and account details, about you in connection with the use of the individual self-service functions.

Processing of data about you will solely take place for purposes that are necessary for you to use the self-service functions activated, for instance, execution of payments and preparation of payments overviews.

Ringkjøbing Landbobank gathers the relevant personal data from you shops, financial institutions and others.

By contacting your branch, you can at any time revoke your consent to the processing of your personal data.

However, please be aware that, if you revoke your consent, you can no longer use the self-service functions.

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

### 4. Cookies

Ringkjøbing Landbobank uses cookies and similar technologies in its electronic self-service functions. Cookies are used for both technical and statistical purposes. Read more about our use of cookies at [www.landbobanken.dk](http://www.landbobanken.dk).

### 5. Power of attorney

You may in writing authorise another person to access your accounts with Ringkjøbing Landbobank or part of them. The person must have signed up for Ringkjøbing Landbobanks e-Banking.

You must execute a power of attorney via power of attorney forms for Ringkjøbing Landbobanks e-Banking. A power of attorney is effective until you notify Ringkjøbing Landbobank in writing of the revocation.

Once you have signed up for Ringkjøbing Landbobanks e-Banking, you may also be granted a power of attorney and get access to other clients' accounts or part of them.

If you are under the age of 18, you cannot be granted a power of attorney for other clients' account(s).

We automatically delete the access of an agent under a power of attorney to accounts of clients under 18 at the 18th birthday of the principal under the power of attorney.

An agent is generally allowed access to and can register for the same functions as the principal, but a few functions will not be available to the agent.

The access of custody account holders to trade various types of securities also applies to the agent, if any.

Transactions performed by an agent are binding as if the transaction had been performed by the principal. The power of attorney granted by the principal to the agent is of no concern to Ringkjøbing Landbobank.

If you have authorised another person to access your accounts, this person also has access to Netboks which contains both historical and future documents. You should be aware that an agent under the power of attorney may be authorised on your behalf to select and deselect hard-copy prints in your e-Banking.

### 6. Third party provider

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

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

You can use an account information service to provide you with consolidated information on your payment accounts with Ringkjøbing Landbobank.

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

### 7. Personal security solution

Certain functions in Ringkjøbing Landbobanks e-Banking require that you apply a personal security solution.

Basically, MitID is used.

You can always see the conditions for MitID at [MitID.dk](http://MitID.dk).

If you state your mobile phone number in connection with registration for or use of the functions in Ringkjøbing Landbobanks e-Banking, Ringkjøbing Landbobank will save your mobile phone number for administrative purposes.

If you get a new mobile phone number, it is your responsibility to change your mobile phone number in Ringkjøbing Landbobanks Netbank and on [MitID.dk](http://MitID.dk).

If for this function you need another type of personal security solution, this will appear from the special rules applying to the function.

#### 8. Access to your accounts

In Ringkjøbing Landbobank's e-Banking you can have access to your present and future account(s) with Ringkjøbing Landbobank.

If you have access, you can see and operate your account(s) in the same way as if you contact Ringkjøbing Landbobank. If you have chosen not to have access to operating your account(s), you will only be able to see but not operate your account(s).

If you are under 18, you can only view accounts in your name and operate accounts where the deposited amounts are generated by independent employment unless your guardian(s) has/have accepted in writing that you can operate other accounts.

Some of your accounts may be subject to limitations in authority.

There are limitations in authority in Ringkjøbing Landbobank's e-Banking. To learn more about the limitation in authority, please contact the Bank. The limitation in authority will apply to your own accounts as well as accounts that you are authorised to operate.

If you are under 18, your total maximum per day is DKK 10.000.

If you have registered a mobile phone number with the Bank, the Bank may use this in connection with executing certain transfers and payments. You can see the mobile phone number in one or more of Ringkjøbing Landbobank's e-Banking functions. You are responsible for updating your mobile phone number in the individual e-Banking function if it changes.

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

You may also experience that you need to approve certain transfers or payments more than once. This may be prompted by enquiry from the Bank or by an SMS code sent to you. If you receive an SMS code, this must be entered in the individual e-Banking function to execute the transaction.

In the event of other limitations to the application of the individual functions, the limitations appear from the special rules applying to the function.

#### 9. Payment execution

In Ringkjøbing Landbobank's e-Banking a payment order has been received when you receive an acknowledgement of this in the individual e-Banking function. You can find information on the maximum time it takes to execute a payment on the "Deadlines" page in the Netbank.

On the "Deadlines" page you can also see when to confirm your payments at the latest in order for these to be executed on the same day.

Information on cross-border transfers as well as transfers in another currency than DKK can be found in Terms and conditions - International Payments which is available on [www.landbobanken.dk](http://www.landbobanken.dk).

#### 10. Stop payment

You can stop payments as long as the stop function of the individual payment is active.

You can also stop recurring payments and payments from Betalingsservice (Payment Service). The deadlines for revoking the different payments and transfers appear from the page "Deadlines" in the Netbank. Revocation is made by activating the stop function in the screen with details of the individual payment.

You find information about conditions for cancellation of payments, repayments of payment transactions and payment agreements in Betalingsservice (payment service) on [www.betalingservice.dk](http://www.betalingservice.dk). "General Rules for Betalingsservice Debtors" [www.betalingservice.dk](http://www.betalingservice.dk). The rules are also available at [www.landbobanken.dk](http://www.landbobanken.dk) and in your Netboks.

#### 11. Statements of account

Statements of account are every month sent to your Netboks.

#### 12. Coverage requirements

Ringkjøbing Landbobank is not obliged to execute your payments from accounts for which there are insufficient funds to cover the amount. Ringkjøbing Landbobank may therefore refuse to receive payment orders from you if there are insufficient funds in the account from where the payment is to be executed.

#### 13. Spending overview

Through some of the functions in Ringkjøbing Landbobank's e-Banking you can see a spending overview of your expenses broken down into different categories. Ringkjøbing Landbobank uses a number of standard categories, but you can re-categorise your expenses as you like. The Bank uses payment details about recipients of your payments or transfers and in which places you have used your payment cards to generate the spending overview. The spending overview is solely available to you. You can at any time deactivate the spending overview in the functions in Ringkjøbing Landbobank's e-Banking where spending overview is available.

#### 14. Budget

In Ringkjøbing Landbobank's Budget you can make different calculations for budgeting purposes.

You can, among other things, prepare a budget on the basis of your payment agreements, create manual budget items and perform budgetary follow-up.

The calculations in Ringkjøbing Landbobank's Budget only serve as an indicative calculation for your budget preparation.

Your budget can only be seen by you. You may, however, choose to give Ringkjøbing Landbobank access to your budget.

Ringkjøbing Landbobank has no responsibility for all relevant debt items and amounts being included in the budget or for the correctness of these.

Hence, Ringkjøbing Landbobank cannot be held liable for any transactions made on the basis of the calculations in Ringkjøbing Landbobank's Budget.

You can delete your budgets on the "Budget" page in Netbank.

If you delete a budget, you must be aware that subsequently it cannot be restored and Ringkjøbing Landbobank cannot print it for you.

#### 15. Electronic signatures on agreements

Your MitID is your electronic signature and it is legally binding in the same way as your signature on a physical agreement. Therefore your MitID is personal and must not be used by others.

There may be a deadline by which an agreement must be signed in the Ringkjøbing Landbobank's Netbank. If you do not sign the agreement by this date, the agreement will no longer be available in Netboks.

Electronically signed agreements will be saved in Netboks.

#### 16. Support

Ringkjøbing Landbobank's Hotline is hosted by employees who can offer you advice and answer your questions relating to the use of functions in Ringkjøbing Landbobank's e-Banking.

You can contact Ringkjøbing Landbobank's Hotline by phone at +45 70 23 11 66 or by email at [hotline@landbobanken.dk](mailto:hotline@landbobanken.dk).

You can see the opening hours of Ringkjøbing Landbobank's Hotline at [www.landbobanken.dk](http://www.landbobanken.dk).

#### 17. Blocking

You are obliged without delay to block the functions of Ringkjøbing Landbobank's e-Banking, if you suspect or become aware of abuse or the possibility of unauthorised use or attempted abuse of the functions of Ringkjøbing Landbobank's e-Banking.

You can always block the functions of Ringkjøbing Landbobank's e-Banking by contacting one of Ringkjøbing Landbobank's branches or Ringkjøbing Landbobank's Hotline. Other possibilities of blocking the function(s) appear from the special rules for the relevant function(s).

You should be aware that blocking of functions in Ringkjøbing Landbobank's e-Banking will not at the same time block your MitID. You can read about blocking of MitID at [MitID.dk](http://MitID.dk).

#### 18. Responsibility for private accounts

The responsibility of unauthorised use of Ringkjøbing Landbobank's e-Banking is governed by the rules in the Danish Act of Payments.

If you are under the age of 18, the responsibility for unauthorised use furthermore follows the rules pertaining to minors' liability to pay damages in the Danish Guardianship Act.

You are liable up to the sum of DKK 375 for losses arising from other people's unauthorised use of your access to the functions of Ringkjøbing Landbobank's e-Banking, where a personal security solution has been used.

You are liable up to DKK 8,000 for losses arising from other people's unauthorised use of the functions in Ringkjøbing Landbobank's e-Banking, if Ringkjøbing Landbobank documents that a personal security solution has been applied, and you

- failed to notify Ringkjøbing Landbobank as soon as possible after having become aware that a personal security solution has been lost or become known to an unauthorised person, or
- you intentionally disclosed the details about a personal security solution to the person who made the unauthorised use of the function where you did not realise or should have realised that there was a risk of unauthorised use, or
- by gross negligence have enabled unauthorised use.

You are liable without limit for losses arising from unauthorised use of Ringkjøbing Landbobank's e-Banking by others, where Ringkjøbing Landbobank documents that a personal security solution was used and you intentionally disclosed the details about your personal security solution to the person who made the unauthorised use of the function where you realised or should have realised that there was a risk of unauthorised use.

You are also liable without limit for losses where you acted fraudulently, intentionally or neglected your obligation to protect your personal security solution or failed to block the functions in Ringkjøbing Landbobank's e-Banking.

You are not liable for unauthorised use of Ringkjøbing Landbobank's e-Banking, which takes place after Ringkjøbing Landbobank was informed that

- the personal security solution was lost, or
- an unauthorised person gained knowledge of your personal security solution, or
- for other reasons, you wish to have the function or functions in Ringkjøbing Landbobank's e-Banking blocked.

In addition, you will not be liable for any unauthorised use of Ringkjøbing Landbobank's e-Banking when such use was caused by acts carried out by employees of the Bank, agents or branches or a unit to which the Bank's activities have been outsourced, or due to the inactivity or non-action on the part of the above.

In addition, you will not be liable if the loss, the theft or the fraudulent appropriation of the personal security solution could not be detected by you prior to the unauthorised use.

Ringkjøbing Landbobank is, according to the Danish Act on Payments, liable for your losses if the payment recipient knew or should have known that Ringkjøbing Landbobank's e-Banking had been subject to unauthorised use.

Ringkjøbing Landbobank is also, according to the Danish Act on Payments, liable for your losses due to unauthorised use where Ringkjøbing Landbobank does not require use of the personal security solution unless you acted fraudulently.

You are only responsible for losses arising from the unauthorised use of Ringkjøbing Landbobank's e-Banking by other people if the transaction has been correctly registered and booked with Ringkjøbing Landbobank.

After you have realised the unauthorised use, you must without delay submit your objection against the unauthorised use or your suspicion in this respect to Ringkjøbing Landbobank. 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 use you can in no circumstances raise an objection.

Ringkjøbing Landbobank considers your objection and meanwhile we will normally credit your account temporarily with the objected amount. If it is not another person's unauthorised use of Ringkjø-

bing Landbobank's e-Banking, we will debit your account with the amount again. Ringkjøbing Landbobank may claim interest subject to the rate of interest applicable to the account over the period during which the amount was temporarily deposited to your account.

In Ringkjøbing Landbobank's assessment as to whether you should have been aware of the unauthorised use, we may take into account that the Bank issues monthly statements of account to your Netboks, and that you have access to transactions in Ringkjøbing Landbobank's e-Banking.

For further information on how to submit objections, please see [www.landbobanken.dk](http://www.landbobanken.dk).

#### 19. Liability for business accounts

Ringkjøbing Landbobank is not liable for losses on corporate of Ringkjøbing Landbobank's e-Banking or the functions of Ringkjøbing Landbobank's e-Banking.

Linking business accounts in Ringkjøbing Landbobank's e-Banking is at your own risk. You may cover the risk by taking out insurance.

Personal accounts used for business purposes are considered corporate accounts and are consequently subject to the same liability provisions as corporate accounts.

Should Ringkjøbing Landbobank suffer any losses due to unauthorised use of corporate accounts in Ringkjøbing Landbobank's e-Banking, the account holder will be liable for this.

#### 20. Changes to the rules

Ringkjøbing Landbobank will change the rules of the functions of Ringkjøbing Landbobank's e-Banking without notice provided that the changes are of no disadvantage to you.

For any other instances, Ringkjøbing Landbobank will change the rules of the functions in Ringkjøbing Landbobank's e-Banking subject to two months' notice. Unless the changes are for security reasons and unless the changes relate to the limits for payments per 24-hour period, which will be effective without notice.

You will be informed about any changes by letter or electronically, for instance in Netboks.

You may be asked to accept the changed rules when logging on or the first time you use the function after the change has come into effect. Any changes of the rules will be deemed accepted, unless you inform Ringkjøbing Landbobank before the date of the changes 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 from the date when the new rules come into force.

#### 21. Termination and cancellation

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

You can always cancel the functions of Ringkjøbing Landbobank's e-Banking or terminate the agreement in writing and without notice.

Ringkjøbing Landbobank may close your access to the functions in Ringkjøbing Landbobank's e-Banking or terminate the agreement with two months' notice.

In the event of the death of you or the principal under a power of attorney, or where you or the principal are/is administered in bankruptcy, file(s) for debt restructuring or debt rescheduling or initiate(s) some other form of insolvency proceedings, the access to Ringkjøbing Landbobank's e-Banking will immediately be closed and orders will not be executed.

In addition, your access to Ringkjøbing Landbobank's e-Banking will be terminated without delay and orders will not be executed if Ringkjøbing Landbobank suspects your or another person's unauthorised use of the functions in Ringkjøbing Landbobank's e-Banking, or other security threats, or if you default on your commitment or account(s) or part of them with Ringkjøbing Landbobank.

#### 22. Notification of fraudulent use and security threats

In the event of suspicion or actual instances of unauthorised use or security threats, Ringkjøbing Landbobank may contact you by phone or via one of the other contact options, stated by you. This may be email, sms or eventually by mail.

### 23. Complaints against the Bank

If you want to file a complaint against the Bank, please contact Ringkjøbing Landbobank's complaints officer. If a complaint is not upheld, complainants may contact The Danish Financial Complaint Board (Det finansielle ankenævn).

You may also complain to the authorities that supervise the Bank's compliance with the Danish Act on Payments. The Danish Consumer Ombudsman supervises compliance with disclosure requirements in connection with the execution of payment services, rights and obligations when using payment services, the use of payment data and disclosure of fees. The Danish Competition and Consumer Authority supervises compliance with the rules governing fees in general.

### 24. Fees

Fees for using the functions available in Netbank and Mobilbank are stated on the price list, which is available in Ringkjøbing Landbobank's Netbank and at [www.landbobanken.dk](http://www.landbobanken.dk). Any fees will be paid on a monthly, quarterly or annual basis at the end of the period.

An account of charges will be submitted either once a month, once a quarter or once a year, depending on how often the fee is charged.

Fees are stated on your account entries and on the bank statements for the fee account selected in Netbank and Mobilbank.

Fees related to Netbank and Mobilbank will be withdrawn from one standard fee account.

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

If you have granted someone a power of attorney, and your account has been registered as the fee account in the proxy's Netbank and Mobilbank, the fee for i.e. payments made by the proxy will be withdrawn on this account. This applies to payments made from your accounts, from the proxy's own accounts and from other accounts for which the proxy holds a power of attorney. Fees are stated on account entries and bank statements for the selected fee account. The number of fees, as well as the amounts paid, will appear on the proxy's account of charges.

If you want fees that are not related to payments made from your accounts to be paid by the right account holder, you must request the proxy to collect these.

### 25. Right of cancellation

You may cancel this Agreement subject to the Danish Consumer Protection Act within 14 days after the Agreement was signed. You can read about this in Ringkjøbing Landbobank's "Information on the right of cancellation", which is available in Netboks and at [www.landbobanken.dk](http://www.landbobanken.dk).

## Rules for Ringkjøbing Landbobanks Netbank - private

Ringkjøbing Landbobanks Netbank is your electronic branch of Ringkjøbing Landbobank.

In Netbank the functions are added and developed on an ongoing basis, and, among other things, you can:

- communicate with Ringkjøbing Landbobank
- see your documents from Ringkjøbing Landbobank in Netboks.
- see account entries on your accounts
- monitor your balance of account and get an overview of your spending
- prepare a budget
- see your payment cards
- transfer money - also to other countries
- pay bills using 'indbetalingskort'/Giro payment
- follow the development of your custody accounts
- buy and sell securities
- use Beskedservice(text message)
- administer e-Banking - and see which functions you have used.

You may have limited access to the functions in Ringkjøbing Landbobanks Netbank. If you wish to have access to more functions, you can sign up in Ringkjøbing Landbobanks Netbank or you can contact your Ringkjøbing Landbobank branch.

### 1. Personal security solution

You must have MitID to use Netbank.

Your user ID, your password and your MitID app/code display/chip are personal and must be used solely by yourself. Consequently, your user ID and your password as well as your MitID app/code display/chip must be stored in such a way that others cannot learn about them.

When you log on, you must use MitID. When you approve a transaction to a third party, you must use MitID. Approval of

transfers between accounts with the same owner does not require MitID.

When entering a payment instruction in Ringkjøbing Landbobank's e-Banking it will be stated on the screen which details must be entered for the instruction to be executed correctly, for instance reg. No. (sort code) and account number.

You can use Ringkjøbing Landbobanks Netbank every day, but Ringkjøbing Landbobanks Netbank is closed the night between Saturday and Sunday between 02:00 CET and 06:00 CET and all others days between 03:00 CET and 05:00 CET.

### 2. Communication with the Bank

You can write to your branch or account manager through Netbank. Communication via Ringkjøbing Landbobanks Netbank is encrypted to prevent others from seeing it. We endeavour to handle your enquiry as soon as possible.

You may communicate with the Bank in Danish.

### 3. Other functions

The page "Agreements" shows an overview of the functions that you have signed up for in Ringkjøbing Landbobanks e-Banking and which require a separate agreement.

### 4. Blocking an unblocking

You can block your access to Ringkjøbing Landbobank's e-Banking and Ringkjøbing Landbobanks Netbank

- in Netbank on the page "Security"
- by contacting Ringkjøbing Landbobank's Hotline by telephone +45 70 23 11 66. You can see the opening hours of Ringkjøbing Landbobank's Hotline at [www.landbobanken.dk](http://www.landbobanken.dk).

You cannot have a function unblocked by Hotline.

When blocking your access to Netbank, you receive a written confirmation of the blocking with an indication of the time when the access was blocked. Together with the confirmation you receive a form that you must return to Ringkjøbing Landbobank in order to unblock your access. You must hand in or forward the form to Ringkjøbing Landbobank, when you wish to have your access unblocked.

## Rules for Ringkjøbing Landbobank's Beskedservice (text messages)

Ringkjøbing Landbobank's Beskedservice (text messages) offers you an opportunity to receive a message from the Bank through one or more media (for instance e-mail or SMS/text message). You are free to select which messages you want to receive.

Read more about Ringkjøbing Landbobank's Beskedservice under the Help tab in the Netbank.

### 1. Registration and deregistration

When you register, you approve the Service that you register for with your MitID as well as the medium on which you want to receive the message.

When you register a medium for Ringkjøbing Landbobank's Beskedservice (text messages), you receive a receipt of the registration on the medium that you have registered. If the information about your medium (for instance mobile phone number or e-mail address) is changed, you are responsible for updating such information in Ringkjøbing Landbobank's Netbank.

You receive messages through the medium until you deregister from Ringkjøbing Landbobank's Beskedservice on the "Beskedservice" page in Netbank. You can deregister from Beskedservice without notice.

If you have registered Ringkjøbing Landbobank's Beskedservice for an account, to which you have a power of attorney, the account will automatically be deregistered from Ringkjøbing Landbobank's Beskedservice if your power of attorney is revoked.

## Terms and conditions - International payments

Mobilbank er Ringkjøbing Landbobanks net- og mobilbank.

Disse regler gælder for:

- Betalinger til udlandet
- Modtagelse af betalinger fra udlandet
- Overførsel og modtagelse af valutabetalinger i Danmark

Reglerne udgør et tillæg til og supplerer Regler for Mobilbank - Overfør og betal, der gælder for indenlandske betalinger i Mobilbank.

Visse vilkår, for eksempel om hæftelse for ikke-vedkendte betalinger og klagemuligheder, fremgår alene af Mobilbank - Regler for Overfør og betal.

Der henvises til Mobilbank - Regler for Overfør og betal for så vidt angår af disse regler, ligesom du også finder reglerne i din Indbakke i Mobilbank og på [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser).

Hvis du opsiges Regler for Mobilbank - Overfør og betal, eller reglerne af anden grund bringes til ophør af dig eller Ringkjøbing Landbobank, bortfalder Regler for Udenlandske betalinger ligeledes.

I øvrigt gælder "Almindelige forretningsbetingelser - privatkunder"

Du kan til enhver tid kontakte Ringkjøbing Landbobank og få udleveret en kopi af disse regler, ligesom du også finder reglerne i din Indbakke i Mobilbank samt på [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser).

### 1. Generelt

Det er vigtigt at bruge de korrekte informationer ved udenlandske betalinger.

#### 1.1. EU/EØS-lande

Det Europæiske Økonomiske Samarbejdsområde (EØS) består af EU-landene samt Norge, Island og Liechtenstein.

#### 1.2. IBAN

IBAN står for International Bank Account Number (internationalt bankkontonummer). Det er et nummer, der er tilknyttet alle konti i EU-landene samt en del øvrige lande.

IBAN er en kode, der identificerer land, bank og kontonummer. Det er en standardisering af de forskellige landes egen kontonummeropbygning, der skal sikre, at betalinger mellem landene lettere og hurtigere kommer frem til den rette modtager.

&Du kan læse mere om oplysningskrav ved betalinger til udlandet på vores hjemmeside på [www.landbobanken.dk/privat/produkter/udenlandske-betalinger/overfoerseltiludlandet](http://www.landbobanken.dk/privat/produkter/udenlandske-betalinger/overfoerseltiludlandet). Det er altid en god idé at kontakte &din rådgiver, hvis &du har spørgsmål til betalinger i specifikke valutaer/lande.

&Dit IBAN-kontonummer står på &dine kontoudtog. I Mobilbank kan &du finde &dit IBAN-kontonummer under "Konto-detajler".

Hvis &du oplyser et IBAN, findes modtagerens bank og BIC direkte fra denne kode.

#### 1.3. BIC

BIC står for Bank Identifier Code (bank-identifikationskode). BIC er på 8 eller 11 tegn. De første seks tegn er altid bogstaver, og resten er bogstaver og/eller tal, fx RINGDK22. BIC hed tidligere SWIFT-adresse.

#### 1.4. SWIFT

SWIFT står for Society for Worldwide Interbank Financial Telecommunication, og er et belgisk datanetværk, der overfører betalinger mellem lande.

#### 1.5. SEPA

SEPA står for Single Euro Payments Area. Formålet med SEPA er at sikre en hurtig, sikker og effektiv betalingsafvikling i SEPA-regionen. SEPA-regionen består af 36 europæiske lande, herunder EU-/EØS-landene samt Andorra, Monaco, San Marino, Schweiz, Storbritannien og Vatikanstaten.

#### 1.6. Krav fra amerikanske myndigheder

Når &du overfører penge til udlandet, skal &du være opmærksom på, at der kan blive videregivet oplysninger til de amerikanske myndigheder. SWIFT er i henhold til amerikansk lovgivning forpligtet til at udlevere oplysninger,

hvis de har mistanke om finansiering af kriminalitet eller terrorisme, når der gennemføres betalinger.

### 1.7. Advisering

Når &du sender eller modtager betalinger til/fra udlandet, modtager &du en nota fra Ringkjøbing Landbobank i &din Indbakke i Mobilbank. Adviseringen kan &du også se i Kontobevægelser i Mobilbank. Ved at åbne den enkelte betaling, kan &du se flere oplysninger om kurs, valutabeløb og lignende.

### 1.8. Korrespondentbanker

Ringkjøbing Landbobank kan vælge at sende en overførsel via en korrespondentbank. Denne korrespondentbank er ikke nødvendigvis beløbsmodtagers bank. Når der sendes via en korrespondentbank, kan korrespondentbanken i nogle tilfælde fratrække et gebyr, før beløbet sendes til beløbsmodtagers bank.

### 1.9. Kontrol af betalinger

Ringkjøbing Landbobank, bankens korrespondentbank og andre banker, der er involveret i en betaling, kontrollerer denne mod diverse terror- og sanktionslister. Det kan medføre, at en betaling bliver forsinket, stoppet og muligvis indefrosset. The Bank er ikke ansvarlig for eventuelle tab, som måtte opstå i forbindelse hermed.

## 2. Omkostninger

Når &du sender eller modtager en betaling fra udlandet eller en indenlandsk valutabetaling, vil det være forbundet med omkostninger. Det kan være omkostninger til eget pengeinstitut, ligesom det kan være omkostninger til de korrespondentbanker, der anvendes i forbindelse med afviklingen af betalingen. Fordelingen af omkostninger mellem afsender og modtager kan ske på tre måder:

- Afsender og modtager betaler hver deres omkostninger (SHA)
- Alle omkostninger betales af afsender (OUR)
- Alle omkostninger betales af modtager (BEN).

Ved betalinger, hvor både afsenders og modtagers pengeinstitut, eller det eneste pengeinstitut, der er involveret i transaktionen, er beliggende i EU/EØS, skal fordeling af omkostninger altid ske som SHA.

Det betyder, at OUR og BEN kun kan anvendes ved overførsler uden for EU/EØS.

Vælger &du OUR, skal &du være opmærksom på, at omkostninger i udlandet kan være beregnet som en procentdel af beløbet, der overføres. Dette beløb kan være stort. Vi tilråder derfor, at &du medsender modtagers bankomkostninger. I nogle lande, blandt andet USA, respekteres OUR ikke, og der kan pålægges omkostninger for modtager.

Vi anbefaler at bruge SHA i alle tilfælde.

## 3. Gebyrer

Gebyrer for brug af funktionerne i Mobilbank fremgår af prislisten, som &du finder i forlængelse af disse regler samt på [www.landbobanken.dk/banken/viden/priser](http://www.landbobanken.dk/banken/viden/priser). &Du betaler eventuelle gebyrer månedligt, kvartalsvis eller årligt i slutningen af perioden.

Gebyrnota udsendes månedligt, kvartalsvis eller årligt afhængigt af, hvor ofte et gebyr opkræves.

Gebyrerne fremgår af kontobevægelser og af kontoudskrifter for den valgte gebyrkonto i Mobilbank.

Gebyrer, som relaterer sig til Mobilbank, hæves på én fast gebyrkonto. Gebyrer kan være for betalinger, for Mobilbank og for abonnementer som fx markedsdybde.

Hvis &du har fuldmagt til andre personers konti, og &din konto er tilknyttet som gebyrkonto, hæves gebyret for fx betalinger, &du udfører på vegne af disse personer, på denne konto. Antallet af gebyrer og beløbet vil fremgå af notaen, og beløbet vil fremgå af gebyrkontoen. &Du kan opkræve gebyrerne hos den eller de personer, der har givet &dig fuldmagt.

Hvis &du har givet fuldmagt til en anden person, og &din konto er tilknyttet som gebyrkonto i fuldmagtshavers Mobilbank, hæves

## Regler for - Mobilbank - Udenlandske betalinger - privat

gebyret for fx betalinger, som fuldmagtshaver foretager, på denne konto. Det gælder både betalinger fra &dine konti, fra fuldmagtshavers egne konti og fra andre konti, som fuldmagtshaver har fuldmagt til.

Gebyrer fremgår af kontobevægelser og kontoudskriften på den valgte gebyrkonto. Antallet af gebyrer og beløbet fremgår af fuldmagtshavers gebyrnota.

Skal gebyrer, der ikke vedrører betalinger fra &dine konti, betales af rette kontohaver, skal &du bede fuldmagtshaver opkræve dem.

Gebyrets størrelse afhænger af, hvilken kundekategori fuldmagtshaver er tilknyttet. Gebyret kan være højere eller lavere end det gebyr, der gælder for den kundekategori, en eventuel fuldmagtsgiver er tilknyttet.

### 4. Vekselkurser

Betalinger, som afsendes i anden valuta end den valuta, afsenderkontoen føres i, veksler vi automatisk til den valuta, som betalingen skal ske i.

Betalinger, som modtages i anden valuta end den valuta, modtagerkontoen føres i, veksler vi automatisk til den valuta, som kontoen føres i, medmindre andet er aftalt.

Når Ringkjøbing Landbobank skal foretage omveksling, anvendes Ringkjøbing Landbobanks markedskurs på EUR, USD, SEK, NOK, CAD, CHF, HKD, JPY, PLN. Øvrige valutaer afregnes til Opgørelseskurs. Ændringer i markedskursen sker uden varsel og træder i kraft straks.

Det er the Banks kurser på tidspunktet for bogføringen af betalingen, der anvendes.

### 5. Betalinger til udlandet Betalingsstyper

Vi tilbyder flere forskellige typer af betalinger til udlandet. &Dit valg vil blandt andet afhænge af beløbs størrelse, valuta, vilkår og likviditet.

#### 5.1. SEPA

&Du kan sende EUR-betalinger til SEPA-regionen. Overholder betalingen nedenstående krav, bliver den gennemført som en SEPA-betaling. Overførslen skal ske i EUR. Modtagerkontoens IBAN skal oplyses. Modtagers pengeinstitut skal være tiltrådt SEPA. Afsender og modtager skal betale hver deres omkostninger (SHA). Afsenders og modtagers pengeinstitut skal kunne ekspedere betalingen uden manuel behandling.

#### 5.2. Standard

En standard betaling gennemføres via en af Ringkjøbing Landbobanks korrespondentbanker. Vi sender EUR-betalinger som en SEPA-betaling, jf. ovenfor, hvis oplysninger og modtager gør det muligt.

#### 5.3. Ekspres

En ekspresbetaling gennemføres via en af Ringkjøbing Landbobanks korrespondentbanker. Det er en betalingstype, hvor &du mod ekstra betaling kan gennemføre betalingen hurtigere. Det er kun muligt at vælge betalingstypen ved at bestille en overførsel i en afdeling med blanketten "Bestilling af overførsel til udlandet"

#### 5.4. SEPA Direct Debit

&Du kan endvidere overføre EUR til en modtager, hvis denne er oprettet som SEPA Direct Debit kreditor. Dette er en oplysning, kreditor vil give &dig.. &Du skal indgå en betalingsaftale med kreditor, der herefter automatisk kan hæve pengene på &din konto efter aftale. Før &du kan indgå betalingsaftaler, skal &du aftale det med &din rådgiver.

&Du kan læse mere om SEPA Direct Debit på [www.landbobanken.dk/privat/produkter/udenlandske-betalinger](http://www.landbobanken.dk/privat/produkter/udenlandske-betalinger).

### 5.5. Betalinger via Mobilbank eller en afdeling

&Du har mulighed for at overføre til en konto i udlandet via Mobilbank eller ved at bestille en overførsel i en afdeling med blanketten "Bestilling af overførsel til udlandet". Blanketten kan &du få udleveret i Ringkjøbing Landbobank. Her har &du mulighed for at vælge en anden betalingstype, fx en ekspresbetaling.

Det er billigere at lave en udenlandsk betaling i Mobilbank end i en Ringkjøbing Landbobank-afdeling.

Prisen for en udenlandsk betaling afhænger af, hvilken valuta der overføres i, og hvilket land der overføres til (modtagerpengeinstituttets land) og den valgte betalingstype.

### 5.6. De nødvendige informationer

Når &du foretager en betaling i Mobilbank, er det vigtigt, at &du er i besiddelse af de korrekte informationer for, at betalingen kan gennemføres korrekt:

- IBAN/modtagers kontonummer
- BIC/modtagers pengeinstitut/clearingskode
- Modtagers fulde navn (det navn, som kontoen er oprettet i)
- Gerne modtagers adresse

Nogle betalinger kræver specifikt en eller flere af disse oplysninger og kan ikke gennemføres uden.

En betaling kan komme retur fra udlandet, hvis de(t) involverede udenlandsk(e) pengeinstitut(ter) ikke har kunnet udføre betalingen på grundlag af de givne oplysninger. Hvis en betaling kommer retur, medfører det omkostninger for &dig., jf. the Bank's prislister.

### 5.7. Godkendelse og gennemførelse af overførsler og betalinger

Når &du godkender udenlandske overførsler og betalinger i Mobilbank, skal &du bruge MitID app/kodeviser/chip.

Generelt gælder, at &dit bruger-id og &din adgangskode er personlig, kun må bruges af &dig og ikke må udleveres eller benyttes af andre end &dig selv. &Du skal derfor opbevare dit bruger-id og &din adgangskode, så andre ikke kan få kendskab til &dit MitID.

Det samme gælder den seksificerede selvvalgte kode. I det omfang &du anvender en enhed, der understøtter brug af en biometrisk løsning, for eksempel Face ID, skal &du også sikre, at andre ikke har adgang hertil.

Når &du skal afgive en betalingsordre, fremgår det af skærm billedet, hvilke oplysninger der skal indtastes for, at ordren kan gennemføres korrekt - for eksempel IBAN-nummer.

Bruger &du appen, skal &du efter login med den seksificerede selvvalgte kode, touch-id eller Face ID, godkende overførsler og betalinger med &din MitID app/kodeviser/chip.

Logger &du på via [www.landbobanken.dk](http://www.landbobanken.dk), skal &du efter login med MitID godkende overførsler og betalinger med MitID.

### 6. Modtagelsestidspunkt

En betalingsordre betragtes som modtaget, når &du efter godkendelse ser skærm billedet om, at den er registreret.

Hvis vi modtager en betalingsordre mod slutningen af en bankdag, anser vi betalingsordren som modtaget den næste bankdag. Hvornår bankdagen slutter på forskellige betalingstyper, fremgår af skemaet nedenfor.

Hvis det er aftalt, at betalingsordren først skal gennemføres på et senere tidspunkt, anses betalingsordren for modtaget på den aftalte dato, hvis dette er en arbejdsdag. Ellers den førstkommende arbejdsdag derefter.



&Du kan finde information om, hvor lang tid det maksimalt tager at gennemføre en overførsel eller betaling i bilaget "Tidsfrister", som &du finder i forlængelse af disse regler. Her kan &du også se, hvornår &du senest skal bekræfte dine overførsler og betalinger, for at de bliver gennemført samme dag.

## 7. Afregningsdagen

Den bankdag, hvor vi hæver beløbet på afsenders konto.

## 8. Gennemførelsestiden

Det antal bankdage, der går, fra vi modtager betalingsordren, til beløbet er til rådighed for modtagerpengeinstituttet. Hvis betalingen skal gennemføres på et senere tidspunkt, regnes gennemførelsestiden fra afregningsdagen.

Hvis der anvendes korrespondentbank(er) i forbindelse med overførslen, er gennemførelsestiden det antal bankdage der går, fra vi modtager betalingsordren, til beløbet er til rådighed for Ringkjøbing Landbobanks korrespondentbank.

Gennemførelsestiden for de forskellige betalingstyper fremgår af bilaget "Tidsfrister" i forlængelse af disse regler.

Hvis betalingsordren modtages på papir, tillægges gennemførelsestiden en dag.

## 9. Valørdag

Den bankdag, hvor en betaling får rentemæssig virkning på afsenders konto. Valørdagen er lig afregningsdagen. For ekspresoverførsler gælder dog, at valørdagen følger gennemførelsestiden.

## 10. Stop overførsler og betalinger

&Du kan stoppe en overførsel eller betaling, så længe slet-funktionaliteten i Mobilbank er aktiv.

Det fremgår af bilaget "Tidsfrister", som &du finder i forlængelse af disse regler, hvornår &du senest kan stoppe forskellige overførsler og betalinger. &Du stopper en overførsel eller betaling ved at aktivere slet-funktionen i detaljbilledet for den enkelte overførsel eller betaling.

## 11. Dækningsforbehold

Ringkjøbing Landbobank er ikke forpligtet til at gennemføre &dine overførsler eller betalinger fra konti, hvor der ikke er dækning for betalingsbeløbet. Ringkjøbing Landbobank kan derfor afvise at gennemføre betalingsordrer fra &dig., hvis der ikke er dækning på kontoen, hvorfra betalingen skal ske.

## 12. Spærring

&Du er forpligtet til straks at spærre Mobilbank, hvis &du får mistanke om eller kendskab til misbrug og mulighed for eller forsøg på misbrug af funktionerne i Mobilbank, eller hvis &du mister &din mobile enhed.

En spærring omfatter Mobilbank og alle dens funktioner.

&Du kan spærre i Mobilbank ved at kontakte en af the Bank's afdelinger eller the Banks Hotline på telefon 70 23 11 66. Uden for bankens åbningstid skal &du ringe til spærreservice på 75 94 50 93. Læs evt. mere på [www.landbobanken.dk/privat/selvbetjening/spaerkort](http://www.landbobanken.dk/privat/selvbetjening/spaerkort).

Når &du spærre &din adgang, modtager &du en skriftlig bekræftelse på spærringen, hvor tidspunktet for spærringen er anført. Med bekræftelsen følger en blanket, som &du skal returnere til the Bank for at ophæve spærringen. &Du skal aflevere eller sende blanketten til the Bank, når &du ønsker spærringen ophævet. &Du kan ikke få en spærring ophævet i Hotline.

Vi anbefaler, at &du aktiverer PIN-låsen på &dine mobile enheder for at forebygge misbrug.

&Du skal være opmærksom på, at spærring af Mobilbank ikke samtidig spærre &dit MitID. &Du kan se en vejledning om spærring af MitID på [MitID.dk](http://MitID.dk).

## 13. Betalinger fra udlandet

Den hurtigste og enkleste måde at modtage en betaling fra udlandet på er at bede afsenderen om at indsatte penge direkte på &din bankkonto. Når &du skal modtage betalinger, er det vigtigt, at &du giver følgende informationer:

- Navn og adresse på den, som kontoen tilhører
- Dit IBAN-kontonummer
- Bankens BIC: RINGDK22

Afsender af betalingen kan eventuelt have forskellige overførselstyper at vælge imellem.

Det vigtigste for &dig er, at &du tydeligt har fortalt, at &du ønsker en overførsel direkte til &din konto med de nævnte oplysninger og har angivet forfaldsdagen. Hvis der mangler oplysninger i overførslen, kan vi have vanskeligt ved at placere pengene, og i nogle tilfælde kan vi sende pengene retur til afsender.

### 13.1. Valørdag

Valørdagen er den bankdag, hvor en indgående betaling får rentemæssig virkning på &din konto. Ringkjøbing Landbobank giver valør af modtagne beløb samme bankdag, som beløb er modtaget i the Bank.

Hvis vi modtager orientering om en betaling efter endt bankdag, på en ikke bankdag, eller efter det tidspunkt, hvor Ringkjøbing Landbobank kan disponere over den pågældende valuta, betalingen modtages i, betragtes beløbet som modtaget ved begyndelsen af den efterfølgende bankdag.

Det fremgår af bilaget "Tidsfrister", som &du finder i forlængelse af disse regler, hvornår en indgående betaling får rentemæssig virkning på &din konto for forskellige betalingstyper og valutaer.

### 13.2. Forbehold for dækning

Ringkjøbing Landbobank bogfører en betaling samme bankdag, som betalingen er modtaget i the Bank.

Ringkjøbing Landbobank kan dog vælge at bogføre en betaling før valørdagen, og inden the Bank modtager dækning fra afsenders pengeinstitut. Hvis dækningen for betalingen udebliver eller forsinkes, kan banken tilbageføre eller korrigere den indgående betaling.

### 13.3. Indgå en Serviceaftale

Når Ringkjøbing Landbobank modtager en betaling fra udlandet, vil beløbet blive indsat på den af udlandet opgivne konto.

Ønsker &du., at beløb bliver indsat på en anden konto, kan &du indgå en Serviceaftale med Ringkjøbing Landbobank.

Aftalen vedrører alle &dine indgående betalinger fra udlandet og/eller i udenlandsk valuta og giver &dig følgende fordele:

- Når &du modtager betalinger, fremgår det af Serviceaftalen, hvilke konti &du vil have dine valutabetalinger indsat på. F.eks. EUR-betalinger på EUR-kontoen eller SEK-betalinger på DKK-kontoen, selv om &din betaler evt. har overført til en anden konto.
- &Du kan når som helst ændre i aftalen, der kan gælde indtil videre - eller til en bestemt dato.

## 14. Checks

&Du kan også vælge at modtage betalinger via check. Vi fremsender din check til inkasso i udlandet, hvorefter &du vil modtage beløbet. Der kan gå meget lang tid, fra &du modtager checken, til beløbet bliver indsat på &din konto. Denne løsning er også forbundet med større omkostninger.

Vær også opmærksom på, at en check, der er indløst, kan returneres langt frem i tiden, hvis den er forfalsket.

## 15. Efterlysning af betalinger

Hvis modtager oplyser ikke at have modtaget beløbet, opfordrer vi &dig til at kontakte Ringkjøbing Landbobank, så the Bank kan iværksætte en eftersøgning af beløbet. Hvis Ringkjøbing Landbobank er uden skyld i den manglende eller mangelfulde gennemførelse, beregnes et gebyr for eftersøgningen, jf. the Bank's prisliste.

&Du har også mulighed for at orientere modtager om, hvornår og hvordan overførslen er foretaget, hvilket fremgår af Ringkjøbing Landbobanks nota til &dig.. Modtager har herefter mulighed for at efterlyse overførslen i eget pengeinstitut.

**16. Returnering af overførte beløb**

Hvis en betaling tilbagekaldes af kunden eller returneres af modtagende pengeinstitut, vil Ringkjøbing Landbobank ekspedere den som en overførsel fra udlandet og pålægge omkostninger i overensstemmelse hermed, jf. the Bank's prislister.

**17. Behandling af personlige oplysninger, herunder ved adressebeskyttelse**

Når &du overfører penge til udlandet, skal Ringkjøbing Landbobank videregive oplysninger om afsendende kontohavers navn, adresse og kontonummer til både beløbsmodtageren og involverede pengeinstitutter.

Dette gælder også, selvom afsender har navne- og adressebeskyttelse.

**18. Ændring af reglerne**

Ringkjøbing Landbobank ændrer i reglerne for funktionerne i Mobilbank - Regler for Udenlandske betalinger uden varsel, hvis ændringerne ikke er en ulempe for &dig..

I øvrige tilfælde ændrer Ringkjøbing Landbobank reglerne for funktionerne i Mobilbank - Regler for Udenlandske betalinger med to måneders varsel.

&Du vil modtage besked om ændringer enten skriftligt eller elektronisk, eksempelvis i &din Indbakke.

&Du kan blive bedt om at acceptere de ændrede regler ved login, eller første gang du bruger funktionen, efter ændringen er trådt i kraft.

Ved ændring af reglerne vil disse anses for accepteret, medmindre &du - inden ændringen træder i kraft - har meddelt Ringkjøbing Landbobank, at &du ikke ønsker at være bundet af de nye regler.

Hvis &du ikke ønsker at være bundet af de nye regler, vil aftalen ophøre på det tidspunkt, hvor de nye regler træder i kraft.

**19. Ophør, opsigelse og ophævelse**

Denne aftale løber, indtil den opsiges af dig eller af Ringkjøbing Landbobank.

&Du kan altid skriftligt afmelde funktionerne i Mobilbank - Regler for Udenlandske betalinger eller opsiges aftalen uden varsel.

Ringkjøbing Landbobank kan lukke din adgang til funktionerne i Regler for Udenlandske betalinger eller opsiges aftalen med to måneders varsel.

Såfremt &du eller fuldmagtsgiver afgår ved døden, kommer under konkursbehandling, anmoder om rekonstruktion, gældssanering eller i øvrigt kommer under insolvensbehandling, ophører adgangen til Mobilbank - Overfør og betal og Regler for Udenlandske betalinger straks, og ordrer vil ikke blive gennemført.

Herudover ophører &din adgang til Mobilbank - Overfør og betal og Regler for Udenlandske betalinger straks, og ordrer vil ikke blive gennemført, hvis Ringkjøbing Landbobank har mistanke om &dit eget eller en andens misbrug af funktionerne i Mobilbank - Overfør og betal eller Regler for Udenlandske betalinger, sikkerhedstrusler i øvrigt, eller hvis &du misligholder &dit engagement i Ringkjøbing Landbobank eller dele heraf.

**20. Underretning om misbrug og sikkerhedstrusler**

Ved mistanke om eller faktiske tilfælde af misbrug eller sikkerhedstrusler kan the Bank kontakte &dig telefonisk eller via en af de andre kontaktmuligheder, &du har oplyst. Det kan være mail, sms eller i sidste instans pr. brev.

**21. Fortrydelsesret**

&Du har mulighed for at fortryde denne aftale i overensstemmelse med Forbrugerftaleloven inden for 14 dage efter, at aftalen er indgået. Det kan &du læse om i Ringkjøbing Landbobanks 'Oplysning om fortrydelsesret', som &du modtager i &din Indbakke i Mobilbank, og på [www.landbobanken.dk/betingelser](http://www.landbobanken.dk/betingelser).

Valid from 11 November 2023

## Ringkjøbing Landbobanks Terms and Conditions of Securities Trading

### 1. General information

The purpose of these Terms and Conditions is to describe how securities transactions are handled at Ringkjøbing Landbobank, including in connection with receiving orders, executing orders and settling transactions.

The Terms and Conditions apply to transactions in securities (financial instruments) by clients, for instance Danish and foreign shares, bonds, units, ETFs, certificates, alternative investment funds, warrants and derivatives with securities as the underlying asset.

We offer securities trading in a number of countries and markets. Further information is available at the Bank. In addition to trading via an investment manager we offer trading in selected securities and markets via Ringkjøbing Landbobank's eBanking systems (NetBank, MobilBank and OnlineBanking).

The Terms and Conditions apply to all transactions with the Bank irrespective of whether they are executed via the Bank's investment managers or via Ringkjøbing Landbobank's eBanking systems. In this context clients means the categories of clients defined in the Danish executive order on investor protection in respect of securities trading and includes retail clients, elective professional clients as well as professional clients. The Terms and Conditions also apply to eligible counterparties unless a separate agreement has been concluded between the Bank and the eligible counterparty. For more details, see 2. below.

It is important that you understand how securities trading at Ringkjøbing Landbobank is conducted. You are more than welcome to contact the Bank if you have any queries or would like us to explain these Terms and Conditions in detail.

There is ongoing access to advice. You can read more about investments and advice in the document "Oplysning om investering i værdipapirer i Sydbank" (in Danish only) at [www.land-bobanken.dk](http://www.land-bobanken.dk).

Regardless of whether you have previously traded with or without advice at the Bank or via Ringkjøbing Landbobank's eBanking systems, it is possible for you to receive advice.

"Ringkjøbing Landbobank's Terms and Conditions" and "Ringkjøbing Landbobank's Execution Policy" and - if custody accounts with Ringkjøbing Landbobank are involved - "Ringkjøbing Landbobank's Terms and Conditions of Custody Accounts" will moreover apply to the client relationship.

Furthermore reference is made to the Bank's comprehensive Tariff of Charges, which is available at [www.land-bobanken.dk/prisbog](http://www.land-bobanken.dk/prisbog).

#### 1.1. Legislation etc

Securities trading is subject to comprehensive legislation, including legislation in third countries regarding trading in foreign securities that are issued or traded there. Securities transactions that take place on a marketplace, eg Nasdaq Nordic or a foreign exchange, are subject to the rules applying to the marketplace in question.

As a client you are subject to legislation in connection with your transactions in securities. The Bank is entitled to reject any trading order etc that is considered to be contrary to legislation. In this connection clients must pay special attention to the Market Abuse Regulation and the Short Selling Regulation, according to which insider dealing, market manipulation etc as well as certain types of short selling are criminal offences.

##### 1.1.1. Market abuse (insider dealing and market manipulation)

It is illegal to buy, sell or invite others to buy or sell securities if you have inside information about the specific security and/or issuer. It is moreover illegal to cancel or change an order placed if you obtain inside information after placing the order.

Inside information is defined as information of a precise nature that has not been made public about an issuer or one or more securities and that, if it were made public, would be likely to have a significant effect on the price of the security or on the price of related derivatives.

Moreover it is illegal to manipulate securities prices.

Market manipulation is defined as actions, for instance the execution of transactions, placing of orders or other behaviour that gives or is likely to give false or misleading signals as to the supply of, demand for or price of a security or that seeks to secure the price of a security at an abnormal or artificial level.

One example of market manipulation is placing an order on a marketplace which gives false or misleading signals as to the price for the purpose of influencing the price of a security and then placing an opposite order in the same security in the Bank's immediate transaction system.

Insider dealing and market manipulation as well as attempted insider dealing and market manipulation and aiding and abetting insider dealing and market manipulation are punishable by a fine or imprisonment.

The Bank is entitled to reject or delete orders where market manipulation is suspected.

### 1.2. Personal data and disclosure obligations

The Bank processes personal data when you trade securities etc at the Bank and when the Bank provides services relating thereto. The Bank's processing of personal data is necessary in order to provide these services and to comply with the regulation to which the Bank's activities are subject, including rules in other countries/jurisdictions.

In this context the Bank discloses personal data to business partners and public authorities, for instance the Danish Tax Agency and the Danish Financial Supervisory Authority (FSA), as well as to foreign authorities and business partners.

Before you can trade securities etc at Ringkjøbing Landbobank, supplementary information about your identity and address as well as information about your citizenship and tax residency is required. In this connection The Bank is entitled to ask for documentation.

Furthermore the Bank will process information about your knowledge of and experience in the securities etc that you wish to trade, including information about your education and occupation. In order to advise you we need to obtain information about for instance your financial situation, your investment objective as well as your risk tolerance and risk profile.

You can read more about the Bank's processing of personal data in "Information on the processing of personal data at Ringkjøbing Landbobank", which is available at [www.land-bobanken.dk](http://www.land-bobanken.dk).

#### 1.2.1. Your disclosure obligations

You are expected to provide correct, up-to-date and complete information necessary for the Bank's investment advice.

If the Bank does not receive the necessary, relevant information to make a recommendation addressed to you personally regarding transactions in specific financial instruments, it is not possible for the Bank to advise you on investment choices. However, the Bank may recommend or carry out an alternative product, transaction or service if this is suitable for you based on the information the Bank has received.

#### 1.2.2. Legal entities and authority

With the necessary adjustments, the information specified in 1.2 above must also be disclosed as regards legal entities (public limited companies, private limited companies, partnerships, public authorities, foundations and associations etc). Legal entities are moreover obliged to have a valid LEI code (Legal Entity Identifier) to trade securities etc.

The Bank collects, processes, stores and discloses personal data about legal entities to the extent relevant in relation to 1.2 regarding persons acting on behalf of or otherwise representing the legal entity, for instance the management or persons who by virtue of their position or authority act on behalf of the legal entity in connection with securities trad-

# Ringkjøbing Landbobank's Terms and Conditions of Securities Trading

ing etc. The same applies to persons who are authorised to act on behalf of other persons.

## 1.3. Electronic logging

Pursuant to legislation the Bank is obliged to record and retain all electronic communications with clients that result in or could result in an order regarding financial instruments (including securities). Consequently we record/log all telephone conversations (voice logs), email correspondence, chats and other types of communication. The Bank is moreover obliged to register the content of personal meetings that result in or could result in an order regarding financial instruments.

The registered communications and recorded telephone conversations (voice logs) are available to you for five years. In exceptional cases the Danish FSA may request that the data is available for seven years.

## 1.4. Special terms and conditions regarding pension funds

The investment of funds from pension schemes and children's savings schemes is subject to special rules and separate terms and conditions at the Bank, see 14. for a brief description.

## 1.5. Other terms and conditions

Securities trading via the Bank's eBanking systems is conditional on the client having accepted "Regler for værdipapirhandel i Ringkjøbing Landbobanks eBanking" (in Danish only) electronically via NetBank or Online Banking.

If you wish to use the option to place orders directly on the exchange (OMX Nordic), you must accept "Terms and Conditions of Stock Exchange Trading Access" electronically.

## 2. Client categorisation

According to the provisions of the Danish executive order on investor protection in respect of securities trading, we are obliged to inform our clients about which category of clients they belong to before providing investment services. The client category determines the level of investor protection.

Clients may be classified into one of the following MiFID client categories:

1. Retail clients
2. Professional clients
3. Eligible counterparties

The significance of the categorisation regarding the various client categories is described in detail in the document "Client categorisation", which is provided when a custody account is opened. Furthermore you can read about the levels of investor protection of the different client categories at [www.landbobanken.dk](http://www.landbobanken.dk) under the section "Charges and terms and conditions".

In general retail clients are afforded the highest level of protection and eligible counterparties (eg pension funds, insurance companies and banks) are afforded the lowest level of investor protection.

Clients can contact the Bank and request to be re-categorised to a different client category.

Retail clients can also submit a request for categorisation as a professional client with respect to one or several types of securities. In this situation a client is categorised as an elective professional client in connection with trading in the type of security or types of securities.

## 3. Trading with or without advice - general information

Overall we offer three possible ways of trading:

- 3.1 Trading without advice
- 3.2 Trading with advice
- 3.3 Execution only

Trading in securities is for your own account and risk, including any losses on your investments, regardless of whether trading is without advice, with advice or as execution only.

## 3.1. Trading without advice

The Bank is obliged to assess whether retail clients possess sufficient knowledge of and experience in trading in the relevant securities. Before you can place an order for a security, the Bank will assess your knowledge of and experience in trading in the relevant type of security (trading category).

When we have assessed that you have sufficient knowledge of the type of security you will receive a confirmation that you have access to trade in the type of security. You will receive the document "Information on trading access" listing the types of securities (financial instruments) in which you have access to trading in your custody accounts.

## 3.2. Trading with advice

Advice is provided on the composition of custody accounts and on selected financial instruments on the basis of your personal wishes and requirements.

The Bank's investment advice may be based on a limited analysis of various types of financial instruments issued or delivered by legal entities that have close links to the Bank.

In order to be able to provide competent advice and comply with the terms and conditions, we must have sufficient information about your knowledge of and experience in trading in the relevant financial instrument, your investment objectives, your attitude to risk in connection with investments and your financial situation. According to the terms and conditions we are not allowed to advise you unless we have sufficient information. Your investment objectives, attitude to risk etc mentioned above are determined and described in an investment profile which is agreed with you before advice is provided. If your investment objectives or financial situation change, please notify us so that we may provide advice to you on a correct basis.

According to legislation a suitability assessment must be made with respect to clients categorised as retail clients. This is a written summary of the investment advice you have received. We recommend that you read the summary as soon as you receive it. The summary is available in your NetBank in your NetBoks inbox. If you do not have access to NetBank/MobilBank the summary will be sent by ordinary post.

Unless otherwise agreed we will advise you on specific purchases/sales and portfolio composition. There may also be instances where we recommend that you do not buy or sell. We will not monitor on an ongoing basis whether your investments match your investment profile (suitability assessment) unless this has been specifically agreed. If you have entered into a portfolio management agreement with us we will monitor and assess the suitability of your investments on an ongoing basis.

We recommend that you contact the Bank on a regular basis for a review of your investments and your investment profile, including whether your investments match your investment profile.

## 3.3. Execution only

A special way of trading is "execution only" where you can place an order with the Bank. The Bank does not assess and is not obliged to assess whether you have sufficient knowledge of or experience in trading in the specific security. This special trading service can only be used in connection with non-complex securities such as ordinary shares and bonds traded on a marketplace in the EU as well as UCITS funds (eg a number of units).

## 4. Cooperation agreements/commission

You have access to trading in a number of securities / products with or without advice and we have cooperation agreements with the product providers (eg investment funds). We select several business partners so that we can offer an optimum range of products. This means that our investment managers have solid knowledge of these securities.

Another consequence of the cooperation agreements is that the Bank receives commission from product providers. The document "List of Business Partners - Securities Trading" shows which product providers we collaborate with and the commission

received. According to legislation the advice we provide is non-independent advice, for one thing because we receive commission from product providers. Because the Bank receives commission, we are able to offer you a range of investment-related services. See more about our services at [www.landbobanken.dk](http://www.landbobanken.dk).

#### Business model for distribution of investment products

In accordance with our cooperation agreements with product providers, please note that the Bank is an advisory institution using a combined business model for distribution.

This means there is no opt-out from personal advice, regardless of the form of distribution: see 3.

### 5. Order placement

Ringkjøbing Landbobank accepts orders placed with the Bank's branches or via the securities trading facilities of Ringkjøbing Landbobank's eBanking systems. Orders can also be placed with the Bank by letter or telephone (in the following referred to as the Bank's "order channels").

An order will not be considered to have been received by the Bank until the order has been received via the order channels through which the Bank has accepted to receive orders. In other cases an order will not be considered to have been received until the Bank via its order channels has expressly acknowledged receipt of your order for further processing.

The above description regarding the receipt of orders also applies to requests for quotes. A request for quotes means that you ask the Bank for a binding tradable price that you can choose to accept and at which price you can place an order.

You must notify the Bank whether short selling is involved no later than at the time of order placement.

Short selling means that a gain is achieved on a decline in the price of a security and vice versa a loss is suffered on an increase in the price of a security. Short selling may be carried out for instance by selling securities you do not own at the time of order placement.

With the exception of orders for futures, options and certificates traded on a marketplace, an order may not be executed as part of a short sale without the express consent of the Bank.

#### 5.1. Rejection and deletion of orders by the Bank

The Bank may reject and delete orders deemed by the Bank to be contrary to legislation or to not reflect market conditions, for instance where a stock market order deviates significantly from the market price.

Orders placed by the client as stock market orders, also when they have been placed in the eBanking systems, or which have been forwarded for execution by the Bank to a marketplace or business partner (order routing), may be rejected or deleted according to the rules applying to the relevant marketplace or business partner.

In these cases the client will not be notified but will be able to see this in his order status, see 5.3 "Order status".

#### 5.2. Deletion of orders by the client

In accordance with 8. below, the client may delete his orders up to the time when the order is executed.

Orders may be deleted by contacting the Bank.

In Ringkjøbing Landbobank's eBanking systems it is possible to delete orders regarding foreign shares and stock market orders that you have placed in the system. The latter requires a separate agreement on stock exchange trading access.

#### 5.3. Order status

You are obliged to monitor whether your orders are executed by the Bank.

To the extent possible orders without a limit price will be executed immediately. A securities statement will be sent to you no later than the banking day after order execution. If you do not receive the statement in your NetBoks (inbox of your NetBank, MobilBank or Online Banking) you must contact the Bank without delay. If you do not have a NetBoks, you will receive the securities statement by post.

You can monitor the status of your orders in Ringkjøbing Landbobank's eBanking systems as follows:

- In NetBank: Menu item "Investering" / "Dine handler".
- In MobilBank: Menu item "Depoter og puljer" / "Ordrestatus"
- In Online Banking: "Finans" / "Dine handler".

As a client with access to NetBank it is possible for you to receive different types of notifications/ messages concerning your orders. We recommend that you use this service. In NetBank select "Beskedservice", which is found by clicking on the gear icon (top right) and selecting "Indstillinger".

We recommend that you use the following services:

- "Investments - Stock exchange trading". You will receive a notification if an order is executed or deleted.
- "Documents - Information about new documents in your NetBoks". You will be notified when a securities statement has been sent to you.

As regards both services you can choose whether you wish to be notified by text message and/or email.

### 6. Order execution (types of orders)

The following types of orders can be traded via Ringkjøbing Landbobank:

- Market orders without limit (see 6.1)
- Market orders with limit (see 6.2)
- Immediate transactions (see 7.1).
- Stock exchange order.

Special circumstances and extraordinary market conditions may result in delays or non-execution of orders.

Unless otherwise agreed we will seek to execute as much as possible of your order - regardless of the descriptions of the types of orders. It is possible that only a small part of your order can be executed and in this case only the quantity traded will be settled.

#### 6.1. Market orders without limit

A market order is an order in which you request the Bank to execute an order in the best possible manner at the current market prices. The evaluation of best possible is based on the principles described in "Ringkjøbing Landbobank's Execution Policy" as well as the specific instructions/requirements you may have as regards the execution of the order in question.

A market order can be executed in the following ways:

- As an immediate transaction (see 7.1)
- As an OTC transaction (see 7.2)
- As a transaction on a marketplace (see 7.3)
- For more information see 7. below.

When placing orders in shares and units in the market we always state the number regardless of whether your order to us states a preferred settlement amount. Consequently the final trading amount cannot be guaranteed in connection with market orders without limit. The price at the time of order placement (including the exchange rate, if any) may vary until the time of trading, which could result in a higher or lower trading amount than estimated. The prices used when an order is placed are indicative and based on the Bank's most recent registered prices.

A market order placed after the marketplace has closed will be placed on the next trading day where the Bank will seek to execute the order. As regards orders concerning foreign securities the Bank will seek to execute the order on the next trading day provided that this is a Danish banking day where orders are handled or provided that the Equities or Fixed Income desks are manned on a foreign trading day that is also a Danish public holiday.

#### 6.2. Market orders with limit

A limit order is an order in which you request the Bank to:

- buy a financial instrument (shares, bonds, units etc) at an agreed price, ie the maximum price (limit price) that you wish to pay for the financial instrument
- sell a financial instrument (shares, bonds, units etc) at an agreed price, ie the minimum price (limit price) at which you wish to sell.

A limit order must always state a limit date, ie an expiry date as to how long we should seek to execute your limit order (purchase or sale).

The characteristic feature of limit orders is that by setting a limit, your order may not be executed in full or in part if there

is no seller or buyer in the financial instrument at the price at which you wish to buy or sell.

In connection with limit orders a limit price is fixed as regards the security. In case of foreign securities the limit price is fixed in the currency in which the security is traded. As a result the settlement amount as regards foreign securities may deviate from the estimated amount if the exchange rate changes.

We can execute limit orders in the same ways as described under "Market orders". Orders that cannot be executed immediately will be placed in the marketplace. If the security is listed on several marketplaces to which Ringkjøbing Landbobank has access, we will assess which marketplace is expected to give the best possible result.

Ringkjøbing Landbobank respects marketplace rules on the placing of limit orders, eg rules on the maximum price deviation from the limit price compared with the prices of the marketplace. Such rules will also apply to stock market orders received from you.

Even though a security has been traded at the price you have stated as your limit price, there is no guarantee that it will have been possible to execute your order.

A market order with a limit date in the future placed after the marketplace has closed will be placed on the next trading day where the Bank will seek to execute the order. As regards orders concerning foreign securities the Bank will seek to execute the order on the next trading day provided that this is a Danish banking day where orders are handled or provided that the Equities or Fixed Income desks are manned on a foreign trading day that is also a Danish public holiday.

Limit orders placed which are valid for several days are handled during the trading hours of the relevant market. Trading may also occur on a foreign stock exchange trading day even though this is a Danish public holiday.

It is not possible to change a foreign order at times when Ringkjøbing Landbobank is closed for trading even if the foreign stock exchange is open for trading.

Ringkjøbing Landbobank will execute limit orders as soon as possible throughout the day. Consequently the price of the traded security later in the day may be better than your settlement price.

Limit orders will lapse on the limit date when the marketplace closes unless otherwise agreed. A limit order may be placed with a maximum duration of 20 trading days. If you die before the limit order has been traded, the Bank will delete the order as soon as possible after having learned about your death.

## **7. Order execution (trading method)**

Ringkjøbing Landbobank executes your orders in compliance with "Ringkjøbing Landbobank's Execution Policy" to achieve the best possible result for you (best execution). The policy is available at [www.landbobanken.dk](http://www.landbobanken.dk) under "Charges and terms and conditions".

Depending on any instructions from you, Ringkjøbing Landbobank will select the way of trading from the options below that the Bank considers to be the most favourable for you.

The following ways of trading are used when orders are executed:

### **7.1. Immediate transactions (OTC transactions)**

Ringkjøbing Landbobank offers immediate transactions in selected securities. Ringkjøbing Landbobank is always your counterparty in an immediate transaction and the price is equal to or better than the price that the Bank can obtain by trading on the relevant marketplace.

In an immediate transaction Ringkjøbing Landbobank quotes an up-to-date transaction price which you may accept on the spot.

The advantage of an immediate transaction is that the order is executed straight away at a price already known and with one settlement.

As a member of Nasdaq Nordic, Ringkjøbing Landbobank is subject to its member rules in connection with the Bank's immediate transactions in securities etc traded on Nasdaq Nordic.

### **7.1.1. Systematic internaliser**

Immediate transactions may also be executed by the Bank acting as a systematic internaliser (SI).

A systematic internaliser is a financial trader that on an organised, frequent, systematic and substantial basis deals on own account (ie is the counterparty) when executing client orders outside a marketplace (see 7.3).

As a systematic internaliser (SI), Ringkjøbing Landbobank is subject to special obligations and supervision, for instance in connection with providing quotes and making quotes public.

## **7.2. OTC transactions**

If we - in accordance with "Ringkjøbing Landbobank's Execution Policy" and your instructions, if any - execute a market order or limit order, we may choose to execute the transaction by trading with other financial traders or by becoming the counterparty in the transaction with you. OTC (Over The Counter) designates that the transaction takes place outside a marketplace.

## **7.3. Trading on a marketplace**

An order may be executed directly on a marketplace where Ringkjøbing Landbobank is a member or indirectly on a number of selected marketplaces via one of Ringkjøbing Landbobank's foreign business partners.

A marketplace offers organised trading in securities etc and includes:

- regulated markets (stock exchanges) within the EU/EEA and similar regulated markets in third countries
- MTFs (multilateral trading facilities)
- OTFs (organised trading facilities).

Trading on a marketplace is subject to the trading rules of the respective marketplaces.

When Ringkjøbing Landbobank trades in foreign securities etc the trading rules of the Bank's respective foreign business partners will also apply.

If the order is executed on a marketplace there is a risk that the transaction may involve several partial settlements.

### **7.3.1. Stock exchange transactions**

Ringkjøbing Landbobank offers direct stock exchange transactions in shares and units in selected markets.

In a stock exchange transaction in shares and units your order is placed in the marketplace. When placing a stock market order you must disclose a limit transaction price at which you wish to buy or sell as well as a limit date. If there is no matching order in the trading system, the transaction will not be executed at once but may be executed at a later time depending on the liquidity of the security in question. A limit stock market order that has not been executed will automatically be deleted on the limit date. If partial settlement is made as regards a stock market order, an attempt will be made to execute the remaining order until the limit date after which the order will be deleted. If you die before the limit order has been traded, the Bank will delete the order as soon as possible after having learned about your death.

In a stock exchange transaction in shares the counterparty is whoever has a matching order in the trading system of the marketplace. When a buy order has at least the same price as a sell order, a transaction is executed. If there are several orders in the same share at the same limit price, orders are executed according to time of entry. However opposite orders from the same broker will be matched irrespective of time of entry. As a result of automatic matching, Ringkjøbing Landbobank may be the counterparty in your stock market order.

Even though an order matches your order in terms of limit price, your order will not necessarily be matched. This may be the case if another order at the same limit price has been placed in the marketplace before your order or if it is executed with the same broker as the counterparty.

Stock exchange transactions in Danish bonds  
Stock exchange transactions in Danish bonds are conducted in the same way as stock exchange transactions in shares as described above. This possibility is not available via Ringkjøbing Landbobank's eBanking systems.

Suspension of orders  
If a security is placed on the observation list, Ringkjøbing Landbobank will not delete your order. If a share or unit is suspended, the stock exchange will delete your orders.

Market orders and limit orders in general	<p>Orders are received on an ongoing basis and are settled according to time of entry, whenever possible.</p> <p>We receive orders and changes to orders during the business hours of our branches - including during the time when the Bank's employees provide advice and assistance via telephone.</p> <p><u>Ringkjøbing Landbobank's eBanking systems</u></p> <p>Limit orders can be entered during the system's business hours, see however below regarding public holidays.</p> <p>Market orders for shares can be entered during the markets' trading hours. Market orders for units can be entered during the system's business hours.</p> <p><u>General information</u></p> <p>Orders are executed during the trading hours of the individual marketplaces. (See however the description of immediate transactions below).</p>
Limit orders in particular	<p>Limit orders are handled as soon as possible after the order has been placed. Order handling means that Ringkjøbing Landbobank will place the order in the marketplace as soon as possible if the order cannot be settled immediately.</p> <p>Limit orders placed which are valid for several days will be handled during the trading hours of the relevant market on the trading days of the relevant market. Settlement may also occur on a foreign stock exchange trading day even though this is a Danish public holiday.</p> <p>It is not possible to change a limit order regarding a foreign share at times when Ringkjøbing Landbobank is closed for trading.</p>
Immediate transactions	<ol style="list-style-type: none"> <li>1. As a general rule immediate transactions in selected Danish securities via a Ringkjøbing Landbobank branch are possible during the business hours of the branch.</li> <li>2. As a general rule immediate transactions in selected Danish securities via Ringkjøbing Landbobank's eBanking systems are possible during the following hours:</li> </ol> <div style="text-align: center; margin-top: 10px;"> Units                                  10.00 - 16.55 </div> <p style="margin-left: 40px;">These times are subject to change.</p> <p>We reserve the right to stop quoting immediate transaction prices (including in financial instruments where the Bank is a systematic internaliser) if for instance the markets become extraordinarily volatile, ie large fluctuations occur.</p>
Stock exchange transactions	<p>Stock market orders can be placed during the business hours of the branches, including during the time when the Bank's employees provide advice and assistance via telephone or via Ringkjøbing Landbobank's eBanking systems during the business hours of the relevant system.</p> <p>Orders received during marketplace trading hours will immediately be placed in the marketplace.</p> <p>Orders placed outside marketplace trading hours will be placed in the marketplace on the following trading day.</p>
Orders for foreign securities	<p>Orders regarding foreign securities can be placed during the business hours of the branches, including during the time when the Bank's employees provide advice and assistance via telephone or via Ringkjøbing Landbobank's eBanking systems during the business hours of the relevant system.</p>
Orders in Ringkjøbing Landbobank's eBanking systems in connection with public holidays	<p>Please note the following in connection with orders for foreign securities:</p> <p>a) <u>Public holiday in Denmark but not public holiday abroad</u> Often it will not be possible to place an order for trading on the same day if it is a public holiday in Denmark unless Ringkjøbing Landbobank remains open for share trading on the day in question.</p> <p>b) <u>Ordinary banking day in Denmark but public holiday abroad</u> It is possible to place an order in the system but the Bank will not seek to execute the order until the foreign market opens again.</p> <p>c) <u>Public holiday in Denmark and public holiday abroad</u> It is possible to place an order in the system but the Bank will not seek to execute the order until the foreign market opens again and it is an ordinary banking day in Denmark.</p> <p>d) <u>Open for trading on selected Danish public holidays</u> Foreign share orders may be handled on selected Danish public holidays. On these public holidays trading is available in the markets in which the Bank offers trading via Ringkjøbing Landbobank s eBanking systems. Currently the following days:</p> <ul style="list-style-type: none"> <li>- Maundy Thursday</li> <li>- Ascension Day and the Friday following Ascension Day</li> <li>- Whit Monday</li> <li>- Constitution Day (5 June)</li> </ul> <p>Please contact the Bank for details on the current trading hours.</p>



Indicative trading hours of continuous trading - selected exchanges:

Stock exchange		Trading hours (Danish time)	
		Shares	Bonds
Nasdaq Nordic	Copenhagen * Stockholm * Helsinki *	9:00 - 16:55 9:00 - 17:25 9:00 - 17:25	8:30 - 17:00 9:30 - 16:30
Norway	Oslo Stock Exchange **	9:00 - 16:20	
USA	Nasdaq New York Stock Exchange	15:30 - 22:00 14:30 - 22:00	
Germany	Deutsche Börse **	9:00 - 17:30	
Belgium	Euronext Brussel **	9:00 - 17:30	
UK	London Stock Exchange **	9:00 - 17:30	
France	Euronext Paris **	9:00 - 17:30	
Netherlands	Euronext Amsterdam **	9:00 - 17:30	
Portugal	Euronext Lissabon **	9:00 - 17:30	
Switzerland	SIX Swiss Exchange ***	kl. 9.00 - 17.20	
Spain	Bolsa de Madrid **	9:00 - 17:30	

NB: Changes in trading hours may occur, hence the hours stated are indicative. The fact that some countries transition to daylight saving time before others may also result in changes in the above times. The current trading hours are always available at the Bank. To ensure execution, the order must be placed in the period 08:00 - 21:45.

Notes:

The below markets will conduct closing auctions immediately following the above trading hours of continuous trading. Orders placed are included in these closing auctions.

\* Copenhagen, Stockholm and Helsinki:

The closing auction is conducted over the next 5 minutes. During the last 30 seconds of the auction the closing price is determined.

\*\* Belgium, UK, France, Netherlands, Norway, Portugal, Spain, Germany:

The closing auction is conducted over the next 5 minutes.

\*\*\* Switzerland:

The closing auction is conducted over the next 10 minutes.

## 9. Settlement prices

Ringkjøbing Landbobank fixes the settlement prices of the various types of transactions and securities as follows:

### 9.1. Danish, Swedish, Finnish and Norwegian listed securities

Orders, including orders executed as immediate transactions, are settled subject to prevailing market conditions in accordance with "Ringkjøbing Landbobank's Execution Policy".

If there is no current bid/offer price during the trading hours of the relevant marketplaces, Ringkjøbing Landbobank may fix the specific price as described in "Assessment and fixing of settlement prices" below (see 10).

As regards immediate transactions executed outside the trading hours of the stock exchange via Ringkjøbing Landbobank's eBanking systems, Ringkjøbing Landbobank will use the bid/offer prices at the close of marketplace trading hours, adjusted for any news regarding specific securities and market changes, national and international. The settlement price is estimated on the basis of the aspects described in "Assessment and fixing of settlement prices".

Stock exchange transactions will be settled at the price(s) at which the order has been executed on the respective market-place.

### 9.2. Other foreign securities

Orders will be settled at the price at which the securities have been traded abroad.

When Ringkjøbing Landbobank is the counterparty in a transaction, the price will be fixed on the basis of the current trading level of the security in question. If Ringkjøbing Landbobank fixes the settlement price, eg in the absence of current bid/offer prices, the procedure is as described in "Assessment and fixing of settlement prices".

Foreign securities transactions will be settled in DKK unless otherwise agreed.

### 9.3. Determination of exchange rate

When foreign securities are traded, there is usually associated a foreign exchange transaction which corresponds to the amount

in foreign currency of the securities transaction. The settlement itself takes place in Danish kroner, unless otherwise agreed. The securities trade itself takes place under the normal settlement terms of the country in question, unless otherwise agreed. The exchange rate is determined by the bank hedging currency on the trading day, unless otherwise agreed. The currency trade takes place at the market rate plus/minus the Bank's rate surcharge/deduction. The Bank's applicable rate surcharge/deduction for currency exchange appears in the price book. The exchange rate used, when the transaction includes a currency exchange, will appear on the settlement note.

### 9.4. Danish unlisted securities

Danish securities which are not listed by a stock exchange or admitted to trading on an authorised marketplace will be settled by Ringkjøbing Landbobank at the best possible price under the circumstances as well as on the best possible terms for the client. The Bank takes into account factors such as interest rate and price developments and draws upon its knowledge of supply and demand in the market, the price of any similar securities as well as any available market related information about the issuer of the security and any other circumstances.

## 10. Assessment and fixing of settlement prices

When there is no continuous trading of a security, Ringkjøbing Landbobank may assess and fix the settlement price, eg when Ringkjøbing Landbobank:

- quotes immediate transaction prices in securities where there is no current bid/offer price in the marketplaces
- settles market orders and limit orders for Danish and foreign securities where there is no current bid/offer price.

The transaction price or settlement price offered will be fixed on the basis of the following criteria:

#### Shares

- Interest rate and price developments
- Supply and demand
- The most recently traded price level
- National and international price-impacting events
- Information available about the issuer and issuer's industry.

## Bonds

- Interest rate and price developments
- Supply and demand
- The most recently traded price level
- The prices of similar securities
- National and international price-impacting events, including interest rate and price developments in similar securities
- Information available about the issuer and comparable issuers.

Ringkjøbing Landbobank quotes immediate transaction prices in selected securities outside marketplace trading hours. In such situations prices are fixed on the basis of the above factors.

## 11. Costs in connection with securities trading

### 11.1. Pre-transaction costs

Before placing an order, you will be informed of the costs associated with your order, ie the estimated costs to execute your order plus ongoing charges in the next 12 months, by the Bank or via its eBanking systems.

The costs are divided into servicing costs and production costs as well as one-off costs and ongoing charges.

If Ringkjøbing Landbobank has a cooperation agreement and receives commission from a product provider, you will receive an estimate of the commission received by the Bank from the issuer in relation to your buy order.

### 11.2. Securities statements

When your order has been executed you will receive a securities statement specifying transaction-related costs.

### 11.3. Annual investment costs

At the end of the year you will receive a summary of your investment costs for the year.

### 11.4. Ringkjøbing Landbobank's comprehensive Tariff of Charges

Costs associated with purchases/sales and safe custody can be seen in Ringkjøbing Landbobank's comprehensive Tariff of Charges at [www.landbobanken.dk/prisbog](http://www.landbobanken.dk/prisbog).

## 12. Settlement and checking of securities statements

When the order has been executed you will receive a securities statement from Ringkjøbing Landbobank specifying for instance the type of order and the trading method used to execute the order. Confirmation is subject to there being sufficient funds in the account on the settlement date when purchasing securities, and there being securities available in the custody account on the order placement date and the settlement date when selling securities. We will send the securities statement on the trade date or no later than on the banking day following the conclusion of the transaction. If the transaction has been executed via a foreign broker, the statement will be sent on the day when Ringkjøbing Landbobank receives the trading confirmation from the foreign broker or on the following banking day at the latest.

As a general rule the Bank will enter transactions concluded in your account two banking days after the conclusion of the transaction. A purchase made on a Monday will therefore usually be booked on the following Wednesday. The transaction will be settled in DKK unless otherwise agreed. In respect of transactions in foreign securities, Ringkjøbing Landbobank will fix the exchange rate at the time of transaction on the basis of current exchange rate unless otherwise agreed.

Please note that you have an obligation to examine the contents of the securities statement and immediately complain to Ringkjøbing Landbobank if the statement does not comply with your agreement.

If you have any questions about the contents of the securities statement, you are welcome to contact the Bank, which can provide you with specific details regarding your transaction.

In Ringkjøbing Landbobank's eBanking systems you can monitor your order under "Order status" and see whether it is executed in full or in part. For more details, see 5. "Order placement".

### 12.1. Settlement of transactions (delivery against payment)

Securities transactions are executed as payment against delivery (cash purchase) and typically settled one or two banking days after the transaction was entered into unless special settlement terms apply to the security and/or market in question.

When you buy securities, the Bank retains ownership of the securities until we have received full payment from you. If the funds in your account on the settlement date do not cover the payment, the Bank reserves the right to reverse the transaction even if the securities have been transferred to your custody account. The Bank reverses transactions by selling the securit-

ies again at your expense and risk. If the proceeds from the sale of the securities are insufficient to cover the amount owed to the Bank inclusive of costs, for example because the price of the securities has declined in the meantime, the Bank will charge you for any difference.

When you sell securities, you guarantee that the Bank will receive unconditional ownership of the securities in question and that they are available in your custody account at the time of settlement.

## 13. Reporting

If your portfolio includes positions in leveraged financial instruments, you will be notified when the initial value of each instrument falls by 10%, and every 10% thereafter. The announcement will be made no later than the end of the weekday when the limit is exceeded, or the end of the next weekday when the limit is not exceeded on a weekday. When providing portfolio care, you will receive a separate notification when the total value of the portfolio (valued at the beginning of each reporting period) falls by 10%, and then at any fall by 10%, at the latest at the end of the business day in which that limit is exceeded, or the end of the next working day in cases where the limit is not exceeded on a working day.

## 14. Ringkjøbing Landbobank's eBanking systems

You can execute securities transactions via Ringkjøbing Landbobank's eBanking systems (NetBank, MobilBank, Online Banking). Each system will show which markets, securities and type of orders are available. These may change on an ongoing basis.

As a general rule all trading via the eBanking systems is without personal advice. However this does not rule out the possibility of you receiving advice from an investment manager at the Bank after having concluded a transaction via the eBanking systems.

Users of Ringkjøbing Landbobank's browser-based eBanking systems may conclude an electronic agreement on stock exchange trading access with Ringkjøbing Landbobank which gives access to placing orders in shares and units in selected markets at Nasdaq Nordic. When you place stock market orders via the eBanking systems, your orders are placed directly in the trading system of the marketplace. Stock exchange transactions in shares and units are possible via our eBanking systems. Please note that you are obliged to monitor your orders on an ongoing basis if you use our eBanking systems.

## 15. Securities in pension custody accounts

### 15.1. What may you invest in?

The placement of pension funds in an individual custody account is subject to special rules.

If you have trading access to the various types of financial instruments (securities) that appear from "Information on trading access", you can invest in different securities via your custody accounts with Ringkjøbing Landbobank, for instance:

Securities admitted to trading on a regulated market or a multi-lateral trading facility (MHF):

- Danish and foreign bonds
- Danish and foreign shares
- UCITS-approved investment funds.

Moreover the rules allow for investments in more exotic types of securities. The current rules regarding what you may invest in via your pension custody account appear from the Danish executive order on certain tax-advantaged savings vehicles in banks. At Ringkjøbing Landbobank we can execute transactions in a number of these special types of securities. You are more than welcome to contact us if you wish to invest in types of securities other than those mentioned above.

### 15.2. How much may you invest?

In respect of certain types of securities there are restrictions as to how much you may invest overall in securities issued by the same issuer.

For instance the value of your total investments in shares and corporate bonds issued by the same issuer may not exceed 20% of your total pension funds with the Bank. The price at the time of purchase determines whether this rule has been observed in connection with a purchase.

It is always possible for you to invest in securities issued by the same issuer for a basic amount. This threshold limit is adjusted annually and can be seen at [www.land-](http://www.land-)

[bobanken.dk/pension/investering/vaerdipapirer](http://bobanken.dk/pension/investering/vaerdipapirer).

### 15.3. Unlisted holdings

You are obliged to disclose the value of unlisted holdings for taxation purposes to Ringkjøbing Landbobank in accordance with the Danish Act on Taxation of Pension Yields.

### 16. Tax matters

The Bank recommends that you contact a tax advisor about the tax consequences of investing in securities.

### 17. Limitation of liability

The Bank assumes no responsibility for any damage that a foreign or Danish agent may be at fault for in connection with the performance of a task for the Bank. The same applies to damage caused by a stock exchange, clearing/securities center or similar institutes.

### 18. Force majeure

Ringkjøbing Landbobank will be liable for the tardy or defective performance of its contractual obligations resulting from errors and omissions.

Even in areas where strict liability applies, the Bank will not be liable for any loss incurred as a result of:

- breakdown of/non-access to IT systems or the corruption of data in these systems attributable to any of the events listed below, regard-

less of whether the Bank or an external supplier is responsible for operating the systems

- power failure or breakdown of Ringkjøbing Landbobank's telecommunications, legislative or administrative intervention, natural disasters, war, rebellion, civil unrest, sabotage, terrorism or vandalism (including computer virus attacks and hacking)
- strikes, lockouts, boycotts or blockades, regardless of whether the conflict is aimed at or initiated by Ringkjøbing Landbobank itself or its organisation and regardless of the cause of the conflict. This also applies if the conflict affects only parts of the Bank
- other circumstances beyond the control of the Bank.

The Bank will not be exempt from liability where:

- at the time of signing the agreement, Ringkjøbing Landbobank ought to have foreseen the event that caused the loss or ought to have prevented or remedied the cause of loss
- under Danish law, the Bank is liable for the cause of loss under any circumstances.

### 19. Amendment of terms and conditions

We may amend "Ringkjøbing Landbobank's Terms and Conditions of Securities Trading" at one month's notice by announcement on [www.landbobanken.dk](http://www.landbobanken.dk).

The current rules and terms and conditions are available at [www.landbobanken.dk](http://www.landbobanken.dk) under "Charges and terms and conditions".

Valid from 26 August 2024

## 20. Enclosure: Overview of trading methods

All orders are executed as market orders or limit orders. In connection with the execution of both types of order, the trading methods available include immediate transactions and stock exchange transactions. A comparison of the two trading methods is provided below:

	Immediate transactions	Stock exchange transactions
<b>Description</b>	<ul style="list-style-type: none"><li>- Ringkjøbing Landbobank offers an up-to-date transaction price which you may accept on the spot.</li><li>- In immediate transactions Ringkjøbing Landbobank is always your counterparty.</li><li>- Usually Ringkjøbing Landbobank will quote immediate transaction prices in liquid securities.</li></ul>	<ul style="list-style-type: none"><li>- Stock exchange transactions are executed directly in the trading system of the marketplace.</li><li>- Stock exchange transactions can be executed during marketplace trading hours.</li><li>- When placing a stock market order you must state a maximum price at which you wish to buy or a minimum price at which you wish to sell.</li></ul>
<b>Advantages</b>	<ul style="list-style-type: none"><li>- Security that the transaction will be implemented.</li><li>- You know the transaction price before trading.</li><li>- The transaction is executed at the current market price or better.</li><li>- The transaction can be executed regardless of there being any bid/offer price on a marketplace provided that immediate transactions in the security are offered by the Bank.</li></ul>	<p>Possibility of obtaining a better settlement price by bidding into the so-called spread (difference between bid/offer prices in the marketplace), for instance if:</p> <ul style="list-style-type: none"><li>- bid/offer prices differ sharply</li><li>- no bid/offer prices are registered for illiquid securities.</li></ul>
<b>Disadvantages</b>	<ul style="list-style-type: none"><li>- As regards less liquid securities the difference between bid/offer prices may be relatively large.</li></ul>	<p>Risk that:</p> <ul style="list-style-type: none"><li>- the order is not implemented or only part of the order is executed (partial settlement)</li><li>- the order is executed but there may be several partial settlements, either within the same day or over several days.</li></ul>
<b>Handling speed</b>	<ul style="list-style-type: none"><li>- If immediate transactions in the security are available at the Bank, the transaction can be executed at once.</li></ul>	<ul style="list-style-type: none"><li>- Orders are placed in the marketplace as soon as possible. The time of transaction depends on whether the security is traded on the marketplace.</li></ul>
<b>In the absence of continuous trading at the exchange</b>	<ul style="list-style-type: none"><li>- Ringkjøbing Landbobank quotes immediate transaction prices in selected negotiable securities which are normally subject to continuous trading on a marketplace. In the absence of a bid/offer price on the marketplace, Ringkjøbing Landbobank may offer to quote an immediate transaction price based on an estimated market price.</li></ul>	<ul style="list-style-type: none"><li>- There is a risk that a stock market order placed with a limit price and a limit date (latest possible trade date) is not traded if there is no interest in the instrument on the exchange. The order will lapse after the limit date.</li></ul>

## Time limits for transfers and payments at Jyske Bank eBanking - Personal Clients

Payments are generally effected on banking days. This means that payments approved, for instance, during a weekend are effected on the next banking day except for payments where the funds reach the recipient instantly.

Type	Time	Funds available to recipient
Transfer to account with Ringkjøbing Landbobank	During the opening hours of Mobilbanken	Instantly
Transfer to account with another bank - Standard credit transfer	22.30	Next banking day
Transfer to account with another bank - Express credit transfer	During the opening hours of Mobilbanken	Instantly
Indbetalingskort (inpayment form)	20.00	Next banking day

### 1. Opening hours of Mobilbanken

The Netbank can be used on all days. The Netbank may, however, be closed the night between Saturday and Sunday and on non-banking days between 02:00 and 06:00 and on all other days between 03:00 and 05:00.

### 2. Reject/Stop payments

You can usually stop a payment until the deadline for approval in the table above. Check if Stop payment is shown in the details of the payment on the Entry text.

- Payments which reach the recipient instantly cannot be stopped.
- PBS payments must be stopped before the 7th day of the month at 16.30, this also applies to PBS payments which are paid later than the 7th day of the payment month.

If you are in doubt as to how you stop a payment, you should feel free to contact Ringkjøbing Landbobanks Hotline at tel. 70 23 11 66.

### 3. What is a banking day?

Banking days are every day except for Saturdays, Sundays and Danish public holidays, 5 June (Constitution Day), Friday following Ascension Day and 24 and 31 December.

Valid from 26 August 2024

Valid from 26 August 2024

### Translation

The above is a translation of the Danish "Regler for Ringkjøbing Landbobanks e-Banking - privat". In case of doubt the Danish original applies.