

Customer name:
Organisation no.:

Information about consent to exchange of credit information

Nordea Bank Abp, filial i Norge is the Norwegian bank in the Nordea Group (Nordea). The parent company is Nordea Bank Abp, and the group consists of a number of subsidiaries in Norway and abroad. Nordea's loan products in Norway are provided by Nordea Bank Abp, filial i Norge and its Norwegian subsidiaries, eg., Nordea Finans Norge AS offers car loans. Furthermore, the bank transfers a large part of its loan portfolio to Nordea Eiendoms kreditt AS. In order to exchange information, including credit information, between the different companies in Nordea, Nordea is required by law to obtain the customer's consent to such exchange. As loan products are offered by different companies in Nordea, a general consent is required to ensure that the relevant Nordea company has complete and relevant information about the customer as the best possible basis for its credit assessment, and that the customer does not need to submit relevant information about income, wealth and payments again if such information has already been submitted to another company in Nordea.

Also, in the case of default on a loan in one Nordea company, an overview of the customer's total commitments to Nordea will be necessary to find the most practical solution for the customer and for Nordea. In order to exchange all relevant information for this purpose, the customer's consent will also be necessary.

Moreover, the structure of Nordea may change, and new companies may be offering loans, or the customer may get a new party to an existing agreement. A general consent to exchange of information will therefore also apply to such companies.

Consent:

I agree that any company in Nordea may use all the information Nordea has registered on for any credit assessment and in the case of a default on a loan in one or more companies in Nordea.

_____	_____	_____
Place	Date	Signature

The customer cannot withdraw his/her consent as long as he/she has a loan commitment to Nordea.