

**Part E of the account agreement:
Any special terms and conditions for the payment
service(s) to which the account agreement applies**

1. Short description of AvtaleGiro

AvtaleGiro is a service where the accountholder gives their bank a mandate to debit the accountholder's account for transfer to the payee's account for controlled payment claims in the AvtaleGiro scheme. Only payment claims (bills) from payees that the accountholder has given their bank a mandate to execute (AvtaleGiro authorisation) are covered by the service. Only payees for whom the accountholder has given such a mandate can send payment claims to the accountholder's bank. No later than three calendar days before the bills are to be paid, a message will be sent to the accountholder with information about which bills are to be paid and what the bills concern. The accountholder can stop the payment at any time before the end of the business day prior to the scheduled payment date.

2. Conclusion of the agreement

The terms and conditions for AvtaleGiro are supplemented by the bank's General terms for deposits and payment services. In the event of conflict the terms and conditions for AvtaleGiro take precedence over the General terms for deposits and payment services. The costs of setting up, maintaining and using AvtaleGiro are stated in Nordea's current price list, on bank statements and/or in another appropriate manner.

3. AvtaleGiro mandate

For each payee to be covered by AvtaleGiro, the accountholder must provide the bank with a separate mandate (AvtaleGiro authorisation). For the same payee, multiple AvtaleGiro mandates can be granted if the accountholder so wishes and the payments relate to different types of claims. Upon request, the bank can provide the accountholder with information about which payees are affiliated with the scheme. An AvtaleGiro mandate must at least specify the account to be debited, the payee's name, address and account number, as well as the highest debit limit and the time period to which the debit limit relates. When submitting an AvtaleGiro mandate, a customer identification number (KID) from a more recent payment claim that the AvtaleGiro mandate covers must be provided.

An AvtaleGiro mandate can be revoked, blocked or changed by the accountholder by written notification to the bank. A revocation, blocking or change must be carried out no later than the business day following the bank's receipt of the accountholder's notification. The bank cannot change an AvtaleGiro mandate without the accountholder's consent, except for the payee's account number and customer identification number (KID). Updating the creditor's name as a result of a name change, merger or demerger is not considered a change to the AvtaleGiro mandate, and can be implemented freely by the bank. In the event

of a merger, the accountholder must be notified of the change.

The bank must ensure that the accountholder has an overview of issued AvtaleGiro mandates. The overview will normally be found in the online bank.

4. Use of payment information

The accountholder agrees that necessary information about the accountholder and the AvtaleGiro mandate may be provided to the payee and the payee's bank. The information enables the payee to make payment claims against the accountholder through the AvtaleGiro system and ensures correct identification of received payments.

The accountholder also agrees that the bank, based on information about the accountholder's other payments, may suggest which creditors the AvtaleGiro service can be used for.

5. Notification to the accountholder

The bank or payee must notify the accountholder of upcoming payments no later than three calendar days before the accountholder's account is to be debited, unless otherwise expressly agreed. The notification must be in writing and at least contain information about the payee, the amount, what the payment concerns and the time of debiting the accountholder's account (payment day). It can be agreed that notifications from specific payees may be sent as a text message to the accountholder's mobile phone or as a regular email.

As an alternative to receiving a notification before each debit, the accountholder may instead receive a combined notification for several, equally large debits in the future, but not more than 12 months in advance. The payee will inform the accountholder whether such a combined notification is used. The notification must contain the same information as described in the first paragraph. In the event of changes in any of the information in the combined notification, the accountholder will receive a new notification.

On the basis of the sent notification the accountholder must check that the information is in accordance with the accountholder's quotations and submitted AvtaleGiro mandates. The accountholder should contact the bank without undue delay to correct any discrepancies.

6. Stopping individual payments (cancellation)

If the accountholder does not want the bank to execute an individual payment as stated in the sent notification, the accountholder may, up until the end of the business day before the notified debit date, request that the payment be stopped (interrupted). Stopping is carried out in the manner agreed upon (for example, by electronic media) or by contacting the bank, and the bank must then on this basis stop (interrupt) the payment.

If the payment is stopped, the bank is not liable for any default interest, collection fees or similar

charges claimed by the payee as a result of the stoppage.

7. Payment execution

Within the framework of the AvtaleGiro mandate, the bank will execute a payment by debiting the accountholder's account on the notified debit date. Even if the nature of the payment claim is stated in an AvtaleGiro mandate, the bank will not check what the payment concerns.

The payment will be transferred to the payee's bank no later than the end of the business day after the order is deemed to have been received, cf. General terms and conditions for deposits and payment services.

8. Rejection of order

The payment will not be executed if the payment claim is outside the limits set in the AvtaleGiro mandate or if the accountholder has stopped the payment.

The bank will check whether there are sufficient funds in the account for the amount to be debited. If there are insufficient funds in the account on the notified debit date, the bank will either reject the order immediately or attempt to debit the account (with a funds check) within the following four business days. In the event of multiple payment requests or assignments to be debited on the same day, the bank is not responsible for the order in which the payments are debited from the account, or for payments not made due to insufficient funds.

If the payment is not made for reasons as mentioned above, the accountholder will be notified by the bank and be offered another payment method (for example, a giro form will be sent). Information about the alternative payment method will be provided by the bank. The bank will also inform the accountholder if the payee cancels the payment request.

9. Refund of a completed payment transaction

The accountholder may request a refund of the full amount of an AvtaleGiro debit if they can demonstrate that the exact amount of the payment transaction was not approved and the amount exceeded what the accountholder could reasonably have expected based on their previous usage pattern, the terms of the framework agreement, and the circumstances in general.

However, the right to a refund does not apply if the accountholder, where relevant, was notified of the upcoming payment transaction at least four weeks before the due date.

The accountholder must submit a claim for any refund no later than eight weeks after the debit date. Within ten days of receiving the claim for refund, the bank must either refund the full amount and any interest loss for the payment transaction or provide a reasoned rejection of the claim, including information about the right to bring the matter before the Financial Complaints Board.