

Cancellation form

in connection with the purchase of financial services

Fill out and return this form if you wish to withdraw from the agreement.

Completed form should be sent to:

Nordea Bank Abp, filial i Norge

Postboks 1166 Sentrum, 0107 Oslo

www.nordea.no/kontakt

I/We hereby notify you that I/we wish to withdraw from my/our agreement for the purchase of: (check applicable)

- IPS (individual pension service) or life insurance agreement (specify below)
 - other agreement for financial services (specify below)
 - other insurance agreement for financial services (specify below)
-
-

The agreement was entered into on (date):

Preferred contact method (specify below):

- Email
 - Phone
 - Other contact method
-
-

Consumer name:

Consumer address:

Date

Signature

In many cases you will still have the right to terminate the agreement at any given time, irrespective of the Cancellation Act. This right is regulated by the Norwegian Financial Contracts Act and the Insurance Contracts Act.

Form for information about cancellation right

The trader may fill out the form and provide it to the consumer. If the form is correctly filled out, the information in the Financial Contracts Act Section 3-25 letter h) or in the Insurance Contracts Act Section 1C-10 letter e) is considered given.

Cancellation right

You have the right to withdraw from this agreement within the cancellation period without stating any reason.

The cancellation period for other insurance agreements than those mentioned below and agreements for financial services expires 14 calendar days from the day the agreement is entered into or from the day you received information about the terms and conditions and the cancellation right.

The cancellation period for life insurance and individual pension agreements and agreements on individual pension services is 30 calendar days after the day you receive notice that the agreement has been entered into.

Agreements that do not grant a cancellation right

You do not have the right to cancel agreements on mortgages, mortgage guarantees, agreements on travel and baggage insurance or other insurance agreements with a duration of less than one month, agreements on financial services entered into through distance contracts where the price depends on fluctuations in the financial market that we cannot influence and that may occur before the cancellation period expires, or agreements that have been wholly fulfilled by you and us because you have expressly requested fulfilment before the cancellation right expires.

Exercising the cancellation right

To exercise the cancellation right, you must notify us clearly of your decision to withdraw from the agreement (e.g., in a letter sent by ordinary post). You may use the attached cancellation form, but it is not mandatory.

To meet the cancellation deadline, it is sufficient that you send notice of your intention to exercise the cancellation right before the cancellation period expires. You should ensure that you can document that you have sent such notice.

If you do not exercise your cancellation right within the cancellation period, the original agreement will be binding for both parties

Effects of exercising the cancellation right

If you withdraw from this agreement, the parties' obligations to fulfil the agreement will cease.

In many cases you will still have the right to terminate the agreement at any given time, irrespective of the Cancellation Act. This right is regulated by the Norwegian Financial Contracts Act and the Insurance Contracts Act.

Settlement of insurance agreements and other financial agreements except credit agreements entered into through distance contracts

We will refund all payments we have received from you without undue delay and in any case no later than 30 days from the day we receive notice of your decision to withdraw from this agreement.

You must, as soon as possible and no later than 30 days from the day you send notice of exercising the cancellation right, return any amount or other asset you have received from us.

Settlement of insurance agreements and other financial agreements except credit agreements and overdraft facilities entered into through off-premises contracts

We will refund all payments we have received from you, including delivery costs, without undue delay and in any case no later than 14 days from the day we receive notice of your decision to withdraw from this agreement.

Settlement of credit agreement and overdraft facility

You must, without undue delay and no later than 30 days from the day you send notice of exercising the cancellation right, repay the credit amount and also the nominal interest accrued up to and including the payment date. You must also cover any costs we have paid to public authorities in connection with the credit agreement, which we cannot reclaim.

The overdraft facility must be repaid no later than 30 days from the day you sent notice to the trader that you will exercise your cancellation right.

General settlement terms and conditions

We will refund using the same payment method you used for the original transaction, unless you have expressly agreed otherwise with us.

In any case, you will not be charged any fee as a result of the refund.

Any associated agreements will cease without extra costs for you. We will immediately inform any third parties.

Insurance agreement, financial agreement and overdraft facility entered into through off-premises contracts with delivery of goods

If you have received a product, you have the right to retain it until you have received a refund from us and an amount corresponding to the return costs. Once you have received the amount from us, you must, within a reasonable time, send or deliver the product back to us in the same manner as upon receipt. We cover any return costs.

Insurance agreement and agreement on financial service where the agreement begins before the cancellation period expires

If you have requested that the execution of the services should begin before the cancellation period expires, you must pay us an amount corresponding to what has actually been executed or delivered up to the point you notified us that you wished to withdraw from the agreement, compared with the fulfilment of the entire agreement.

Insurance agreements

If you exercise the cancellation right, you must repay the amount we require you to repay under the insurance agreement.