

COMPANY ACCOUNT

TERMS AND CONDITIONS



The terms and condition for accounts in the Bank concerning Non-Consumers consist of the Bank's General Terms and Conditions, the terms and conditions below and the terms and conditions for the actual type of account

1. Description of the fundamental features of the account

An account in the Bank can be a Payment Account or a Non-Payment Account. In the actual account agreement or the terms and conditions for each type of account it is set forth if the account is a Payment Account or a Non-Payment Account.

Among others, the following accounts are Payment Accounts:

- Företagskonto
- Danske Business ONE
- Danske Business PLUS
- Danske Business PRO
- Depåkonto

For Payment Accounts, the following applies:

After the Bank's approval, the Customer has the option to couple the following services/Payment Services, among others, to the account:

- Autogiro (Direct Debit)
- Payment Services Agreement
- Business Online/District/Company Hembanken
- Card Services

See also the General Terms and Conditions, "Description of the fundamental features of a Payment Account when using Payment Services".

The Customer has the right to make withdrawals according to the rules applied by the Bank for the right to make such withdrawals.

For Non-Payment Accounts, the following applies:

The Customer does not have the option to couple a Payment Service to the account.

The Customer has the right to make withdrawals according to the rules applied by the Bank for the right to make such withdrawals.

2. Information concerning the use of Payment Services

See the General Terms and Conditions for the Payment Service in question, and on which the Customer and Bank have entered into an agreement.

3. Interest and prices

Interest is credited or debited to the account according to what the Bank generally applies at the time for the type of account in question, unless otherwise agreed in writing. In general, interest is calculated in the following way, unless otherwise agreed in writing:

- For amounts that are deposited in an account, interest is credited or debited the amount from and including the Bank Day after the day of deposit. Exceptions to this general rule exist for transfers within one's own interest and VPC payments, where interest is credited or debited from and including the day of deposit.

- For amounts that are withdrawn from accounts, interest is credited or debited the amount up to and including the day before the withdrawal day.

The interest is calculated on the real number of days divided by the real number of days, which for a whole year results in 365/365, or 366/366.

Prices for the account and for managing services connected to the account are set according to what the Bank generally applies at the time. For information on current prices, see appendix to the General Terms and Conditions, "Company Price List". It is permitted to deduct the charges from the account.

Set-off Rules - only applies to Payment Accounts

Deposits in the account are available for withdrawal the same day and up to the same amount as the deposit.

However, should the withdrawal be larger than the deposit and result in the account being overdrawn, even with respect to the book balance, interest on the deficit is calculated.

4. The Bank's right to refuse payment

The Bank is not obliged to consent to withdrawals from the account, if the Bank deems that a more detailed investigation should be undertaken into the nature of the withdrawal documents or for another specific reason.

5. Payment of overdrawn amounts

If a deficit occurs in the account, the Customer is obliged to cover it immediately. Overdrafts also result in the Customer paying the charge and interest that the Bank generally applies at the time for overdrafts of this type.

6. Account with credit

If the Customer is granted credit on the accounts that are covered by these terms and conditions, the provisions apply that are applied by the Bank at the time, which are set forth in the contract that is then signed between the Customer and the Bank.

7. Changes in the terms and conditions

See the General Terms and Conditions

8. The agreement's duration, cancellation and termination of account, etc.

See the General Terms and Conditions

Apart from what is set forth in the General Terms and Conditions, in cases as intended by point 5 above or, where applicable, if credit on the account is mismanaged, the Bank examines the question of whether the account is to be terminated.

9. Limit of the Bank's liability, Notification, Deposit Guarantee etc.

See the General Terms and Conditions.

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INFORMATION TO THE CUSTOMER

The Bank's processing of personal data

When you deal with us in the capacity of being an individual, e.g. employee, director, beneficial owner and other individual associated to our business or corporate customers we register and use data about you (personal data) to offer you and our customer the best advice and solutions, and to comply with the legal requirements that apply to us as a financial institution. You can read more about when you act as an individual what data we register, how we use it and your rights in our privacy notice at www.danskebank.se, which can also be provided in hard-copy for you.

When you as our customer, or anyone on behalf of you, provides us with personal data, you warrant that you are entitled to disclose such personal data. You also ensure that the person has been informed where to find our privacy notice.