

SUBHAYAN DAS
FANØGADE 3, 01 TV
2100
KØBENHAVN Ø
DENMARK

23 November 2020

Dear SUBHAYAN DAS

Thank you for choosing Danske Bank. We enclose your customer agreement, which also specifies your account number and the related registration number.

Please sign the agreement and return it to us.

Because of the current COVID-19 situation, we recommend that you

1. make a copy of the signed agreement with a scanning app on your device
2. upload the document using this link: <https://danskebank.dk/en/personal/become-a-customer/open-an-account> and add the comment "Signed agreement"

If, by any chance, this is not possible, please reply to this e-mail, and in your reply include the following text:

"I, [insert name and surname], hereby accept the terms and conditions attached to the agreement".

You are welcome to share information about the account with anyone who may need it, for example your employer.

The account will be ready for you to use 5-10 days after we have received the signed agreement.

We hope that you will enjoy being a customer with us, and if you have any questions, please do not hesitate to contact us.

Best regards

Danske Bank

Customer's full name and address

SUBHAYAN DAS
FANØGADE 3, 01 TV
2100
KØBENHAVN Ø
DENMARK

CPR no./Customer no.
0809884783

I would like to order the following products and services:

Access to Danske Bank's Customer programme
The Danske Hverdag customer package
A Danske Konto
A Mastercard Direct(with contactless payment function)
e-Boks
Betalingservice /direct Debit) and Danske Giro
A NemKonto

The first time I log on to Danske eBanking, I must sign the agreement on digital signature and the Danske Danske eBanking access agreement. I log onto Danske eBanking with my NemID security solution. If I do not have a NemID, Danske Bank will order it for me.

Danske Bank's customer programme

I would like to register for Danske Bank's customer programme.

The agreement to join the customer programme is subject to Danske Bank's "Terms and conditions for the customer programme", Danske Bank's List of charges and the Customer programme benefits list.

I also hereby authorise Danske Bank to obtain details about my customer relations with Danica Pension, Realkredit Danmark A/S and Nordania Finans A/S.

Furthermore, I give Danske Bank a general mandate to pass on my personal details, such as my name, CPR no., registration for the customer programme and my customer group classification in order for Danica Pension, Realkredit Danmark A/S, Nordania Finans A/S to be able to give me the discounts to which I am entitled under the customer programme. I also consent to Danske Bank providing me with information about the benefits of the customer programme.

The scope of my consent in the various contexts is described in more detail in the "Consent to the exchange of information and acceptance of marketing material" section of the "Terms and conditions for the customer programme".

Danske Hverdag

I hereby register for *Danske Hverdag*.

Danske Hverdag is a customer package that provides access to products and services at attractive prices. I choose the products and services I wish to order and use.

The *Danske Hverdag* agreement is subject to Danske Bank's list of charges. The quarterly fee payable for *Danske Hverdag* varies according to customer group classification.

It is a condition for using *Danske Hverdag* that I have registered for Danske Bank's customer programme **or** that I am aged 18 to 27. If this agreement expires, for example as a result of my attaining the age of 28 or termination of my registration for Danske Bank's customer programme, the charges payable for products and services will automatically be reset at Danske Bank's standard charges.

If I am studying in Denmark, I am eligible for Danske Studie and the Danske Hverdag+ customer package at a price of DKK 0. Danske Studie is available as long as I study (subject to submission of relevant documentation). More information about Danske Studie/Danske Hverdag+ is available at danskebank.dk/en.

When I no longer study, product charges will be reset at the standard charges. Information about charges is available at danskebank.dk/priser.

Danske Konto

I, SUBHAYAN DAS would like to order a Danske Konto, reg.no. 1551, account number 3655189459.

The account is a payment account and is therefore regulated by the Danish Act on payment services. The conditions that apply to payment accounts are specified in the Terms and conditions for payment accounts.

Danske Bank charges interest on excesses in payment accounts at an annual rate of 18.50% of the amount overdrawn, equivalent to a borrowing rate of 19.823%.

If a credit facility is available for the account, the interest rates stated in the credit agreement apply.

Danske Bank's list of charges applies to the account.

Danske Bank's standard charges for accounts with one owner generally also apply to payment accounts with two owners. When two account holders hold payment accounts jointly and both have the Danske Hverdag and/or the Danske Hverdag+ customer package, the terms and conditions applying to the jointly held payment accounts are the terms and conditions that apply to Danske Hverdag. If both account holders have Danske Hverdag+, the terms and conditions applying to jointly held accounts are those applying to Danske Hverdag+. Payment accounts with more than two owners are subject to Danske Bank's standard charges for such accounts.

NemKonto

☒ I would like to register my new account as my NemKonto.

The NemKonto is the default account used for all types of public sector benefits (tax refunds, general child benefits, supplementary child benefits, study grants and the like).

Mastercard Direct

☒ I would like to order a Mastercard Direct for my new account.

The new Mastercard Direct is with contactless payment function.

Read more about what that means in the Card conditions for Mastercard Direct.

Mail from Danske Bank

- ☒ In future, I would like all documents sent digitally by Danske Bank to be sent to me via e-Boks (my digital mailbox). I also want to receive all payment information (Betalingservice (direct debit) payment summaries) digitally.

In this connection, I enter into and accept the terms of

- Agreement on receipt of electronic documents in e-Boks
- Agreement with e-Boks A/S

Consent to Danske Bank A/S's disclosure of my CPR number

Danske Bank forwards my request for an e-Boks agreement to e-Boks A/S. I give my consent to Danske Bank A/S's disclosure of my CPR number to e-Boks A/S for identification purposes, as described in the "Consent to Danske Bank" section of the Terms and conditions for Agreement on digital receipt of documents in e-Boks.

Agreement on digital receipt of documents in e-Boks

I hereby enter into an agreement with Danske Bank A/S to the effect that Danske Bank, on my behalf, may register me for digital receipt of mail from Danske Bank in e-Boks. I am aware that I must accept the terms and conditions for using e-Boks (see below).

I accept that Danske Bank may send all information to me digitally via e-Boks even if agreement documents, terms and conditions, and other documents contain words such as "written", "letter", "statement of account", etc. This also applies to payment summaries if I am registered for Betalingservice.

When I receive letters and other documents digitally, they have the same legal effect as letters and other documents sent to me in physical form. This means that I must open and check documents sent to me digitally in the same way as I would mail received in physical form.

Danske Bank is not a party to the agreement between me and e-Boks A/S.

Agreement with e-Boks A/S

e-Boks A/S is the provider of the e-Boks service. In order to receive and store documents in e-Boks, I accept the Terms and conditions for using e-Boks. The e-Boks terms and conditions state, among other things, that my CPR number will be disclosed by e-Boks A/S to the public authorities and businesses with which I have registered, including Danske Bank A/S. The e-Boks terms and conditions also state that my CPR number is disclosed by e-Boks A/S to Post Nord A/S. The terms and conditions for the disclosure of my CPR number are described in more detail under the "Dissemination of CPR no." heading in the Terms and conditions for using e-Boks.

Betalingservice (direct debit), payment forms and regular account-to-account transfers

- ☒ I authorise Danske Bank to carry out payments on my behalf. The authorisation comprises
- payment through Betalingservice (direct debit)
 - payment of payment forms, including forms submitted through Danske Giro
 - regular account-to-account transfers
- ☒ I would like to register payment forms submitted for payment through Danske Giro with Betalingservice (direct debit).

Detailed information is available in the Rules for payment authorisation.

General

As part of this agreement, I have received information about all the terms and conditions that apply to the products ordered above, including Danske Bank's General conditions – consumers.

With my signature, I agree that Danske Bank's General conditions – consumers apply to my customer relationship.

The applicable charges and fees are available at www.danskebank.dk under Personal banking's Terms.

Date



Signature (SUBHAYAN DAS)

Danske Bank has informed me that the products referred to in this agreement will be available to me not later than five days after Danske Bank has received my signature (up to 10 days for payment cards, however).

The agreement will not take effect, however, until Danske Bank has received and registered my proof of identity as required under Danish law to set me up as a customer.

Danske Bank cannot set me up as a customer, the agreement will be terminated automatically without notice. I will be informed if the agreement is terminated.

Customers's copy

Customer's full name and address

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Agreement on digital receipt of documents in e-Boks

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Danske Bank is not a party to the agreement between me and e-Boks A/S.

Agreement with e-Boks A/S

e-Boks A/S is the provider of the e-Boks service. In order to receive and store documents in e-Boks, I accept the Terms and conditions for using e-Boks. The e-Boks terms and conditions state, among other things, that my CPR number will be disclosed by e-Boks A/S to the public authorities and businesses with which I have registered, including Danske Bank A/S. The e-Boks terms and conditions also state that my CPR number is disclosed by e-Boks A/S to Post Nord A/S. The terms and conditions for the disclosure of my CPR number are described in more detail under the "Dissemination of CPR no." heading in the Terms and conditions for using e-Boks.

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