

## Conditions for Konto-kik Erhverv – with users

(applicable from 15 June 2024)

The Conditions for Konto-kik Erhverv – with users apply between the customer and Nordea Danmark, filial af Nordea Bank Abp, Finland (the “bank”).

The customer can get online access to Konto-kik Erhverv – with users at the bank on several different devices, for example via the browser on their computer (Konto-kik Erhverv) or via apps on their smartphone or tablet (Nordea Business Mobile). Read more about the customer's options at [nordea.dk/nordea-business](https://nordea.dk/nordea-business).

### 1. What can Konto-kik Erhverv be used for?

#### 1.1 Scope of the user's access

In Konto-kik Erhverv the customer can give one or more users access to information about the customer's accounts, deposits, loans, credits, custody accounts etc. with the bank. This is done by the customer filling in a special appendix when the agreement is entered into.

Before the customer can give the user access to Konto-kik Erhverv, the user must give consent to the user's personal registration (CPR) number being passed on to the bank to identify the user.

The customer for example gives the user access to the following information about their commitment:

- Account details (for example balance, transactions and interest rates) for all the customer's existing and future accounts, deposits, loans, credits etc. with the bank.
- Card details (for example balance, transactions, card type, expiry date) for all the customer's existing and future debit cards and credit cards issued according to agreement with the bank.
- An overview that may include various details about guarantees and other financial services approved by the bank.
- The value of the customer's custody accounts with associated cash accounts, pension-related custody accounts with associated pension accounts as well as relevant trades and transactions on the mentioned custody accounts and accounts.
- Mortgage loans with Nordea Kredit.
- Electronic mail and chat communication, which the customer – or another user on behalf of the customer, for example via Nordea Business with users – has exchanged with the bank, as well as agreements, documents and archives, for example account statements and direct debit statements
- The user may be notified of changes to the conditions etc. relating to the customer relationship.

If the customer as part of their personal commitment currently has or in future will have jointly owned accounts, deposits and loans, custody accounts etc. or a power of attorney for accounts, deposits and loans, custody accounts etc., the user will not have access to information about these, and the user's access to agreements, documents and archives as well as mail and chat records will be closed.

The features available via Konto-kik Erhverv are described at [nordea.dk/nordea-business](https://nordea.dk/nordea-business).

The user has online access to Konto-kik Erhverv around the clock every day of the year.

### 2. Terms and conditions for using Konto-kik Erhverv

#### 2.1 The use of Konto-kik Erhverv requires MitID or Nordea ID

The user needs MitID or Nordea ID to use Konto-kik Erhverv.

The customer agrees with the bank whether the user is to have access to Konto-kik Erhverv using their personal MitID or Nordea ID.

MitID or Nordea ID consists of a user ID that the user uses together with their authenticators that may from time to time be linked to MitID and/or Nordea ID.

Authenticators must be approved by the bank.

The authenticators can for example be a password, a PIN, an app, a code display, an audio code reader or a chip that the user needs to verify their identity and log in to Konto-kik Erhverv.

The preferred MitID and Nordea ID authenticator is an app that the user can download and use on their smartphone and/or tablet.

The conditions for using MitID and Nordea ID, including the conditions for keeping user ID, passwords, PINs and authenticators safe, appear from:

*the Terms and conditions for MitID*, which are available at [www.mitid.dk](https://www.mitid.dk), and *the Nordea ID rules*, which are available at [www.nordea.dk/nordeaid](https://www.nordea.dk/nordeaid).

#### 2.1.1 Creating and using personal codes for MitID and Nordea ID

To be able to use MitID and Nordea ID for identification and authentication, the user must enter their user ID together with a personal code of their choice (password or PIN) or together with codes from their authenticators.

#### Storage and protection of passwords, PINs and authenticators for MitID and Nordea ID

The user must memorise their password for MitID or Nordea ID and must not disclose their personal code to others.

The conditions for storage and protection of the user's passwords, PINs and authenticators for MitID and Nordea ID appear from:

- the Terms and conditions for MitID, condition D.4, which are available at [www.mitid.dk](https://www.mitid.dk), and
- the Nordea ID rules, condition 2.2, which are available at [www.nordea.dk/nordeaid](https://www.nordea.dk/nordeaid).

If the user suspects that their password or PIN has become known to any other person and/or unauthorised persons have access to their authenticators, the user must immediately block their access to Konto-kik Erhverv, MitID and/or Nordea ID. See conditions 4.2 and 4.3 below.

### 2.2 Encryption

All personal data sent via the internet between the bank and the user's device will be encrypted. This means that the data will not be disclosed to others.

### 2.3 Liability

The bank is not liable for any loss or misuse arising from the unauthorised access by others to the user's Konto-kik Erhverv if

the user's authenticators for MitID or Nordea ID have been used, and

- the user has failed to inform the bank as soon as possible after they learned that the authenticators for their MitID and/or Nordea ID had become known to an unauthorised person
- the user has disclosed their MitID and/or Nordea ID authenticators to the person who gained unauthorised access or
- the user has made the unauthorised use possible through their grossly negligent conduct.

## 2.4 Changes to these conditions

Changes to these conditions to the customer's detriment may be made by giving 14 days' notice. Changes in the customer's favour may take effect without notice. If these conditions are changed, the bank will inform the customer on the bank's website ([nordea.dk/nordea-business](http://nordea.dk/nordea-business)), inform the user via Nordea Business, Nordea Business Mobile, Konto-kik Erhverv or send the customer a letter.

A change of which notice has been given will be deemed to have been accepted by the customer unless the customer has informed the bank before the new conditions take effect that the customer does not want to be bound by the new conditions.

If the customer informs the bank that they do not want to be bound by the new conditions, the agreement will be deemed to be terminated at the time when the new conditions take effect.

### 2.4.1 Term of the agreement

The agreement on the use of Konto-kik Erhverv – with users remains in force until it is terminated.

The customer may terminate the agreement at any time without giving notice.

The bank may terminate the agreement by giving 14 days' notice.

In the event of default the bank is entitled to terminate the agreement immediately.

## 3. Technical requirements

The user can test their device and internet connection at [nordea.dk/nordea-business/tekniskekrav](http://nordea.dk/nordea-business/tekniskekrav). The bank recommends that the user always keeps their antivirus program and operating system updated. Read more about safe use at [nordea.dk](http://nordea.dk).

## 4. Suspension or blocking of the customer's authenticators (MitID and Nordea ID)

### 4.1 Automatic blocking

If the customer enters their MitID password incorrectly three times, MitID will be suspended for an hour. If the password is entered incorrectly three times after the suspension is lifted, the customer's MitID will be blocked.

If the customer enters their Nordea ID password incorrectly six times, the customer's Nordea ID will be blocked.

The customer can regain access to MitID and Nordea ID by calling the bank on +45 70 33 44 44 around the clock.

### 4.2 The customer's/user's obligation to block their online access to Konto-kik Erhverv

The customer/user must block their online access as soon as possible if they detect or suspect:

- that any other person knows the password or PIN for the user's MitID or Nordea ID
- that any other person knows the codes for the user's authenticators

- (for example an app, code reader or audio code reader)
- that any other person has gained unauthorised access to the user's authenticators or
- that any other person has made unauthorised use of the user's online access to Konto-kik Erhverv.

The customer/user can block their online access in two ways:

- by calling the bank on +45 70 33 44 44 around the clock
- by calling Spærreservice (blocking service) on +45 33 33 22 49 around the clock.

The customer will receive a confirmation containing details of the time when their access was blocked.

The customer/user can also block their online access by blocking the authenticator for MitID and/or Nordea ID that the user uses for Konto-kik Erhverv.

## 4.3 The user's obligation to block MitID and Nordea ID

### The user's obligation to block their MitID and Nordea ID

appears from: - the *Terms and conditions for MitID*, condition D.7, which are available at [www.mitid.dk](http://www.mitid.dk), and the *Nordea ID rules*, condition 2.5, which are available at [www.nordea.dk/nordeaid](http://www.nordea.dk/nordeaid).

## 4.4 Operational disruptions

When the user logs in to Konto-kik Erhverv, they will, to the extent possible, be notified of errors and operational disruptions.

## 5. Processing of personal data

The bank processes personal data about the customer and the user to be able to provide the agreed products and services. The bank's processing of personal data and the customer's/user's rights are described in the bank's Privacy Policy, which is available at [nordea.dk](http://nordea.dk) or by contacting the bank.

## 6. Governing law and venue

Any disputes about these conditions must be settled according to Danish law and by Danish courts.

