

Payments and Transfers - Mobilbank

1. General information

These Rules are applicable to your access to Mobilbank - Transfer and Pay.

The functions are regularly extended and allow you to e.g.:

- see account entries on your accounts
- transfer money to accounts in Denmark
- pay bills using inpayment forms
- set up recurring payments

Rules for Mobilbank - Transfer and pay supplement "Dealing with Ringkøbing Landbobank" - General Terms and Conditions - Personal clients.

Feel free to contact Ringkøbing Landbobank at any time, if you want a printed copy of these rules. The rules are also available in your Inbox in Mobilbank and at www.landbobanken.dk/betingelser.

2. Technical requirements

If you log on via www.landbobanken.dk, we generally support the most recent or previous general version of internet browsers that the majority of our clients use.

If you log on via the app, we generally support the most recent or previous version of the iOS and Android operating systems. However, in connection with updating, our app will be able to run on older versions of an operating system for a limited time only.

Please note that for security reasons we may choose not to support certain operating systems and discontinued browsers.

3. Electronic mail

You generally receive mail from the Ringkøbing Landbobank including bank statements, agreements, terms and conditions and any changes hereto, electronically in your Inbox in Mobilbank and in your Netboks in Ringkøbing Landbobank Netbank.

The Bank will send monthly statements of account for your payment accounts to your Inbox.

Ringkøbing Landbobank may also send you agreements that require your electronic signature and other mail via a provider of electronic mail and signature solutions. Mail is regarded as delivered at the time at which it is available to you in your Netboks/Inbox. You may opt to receive certain types of mail that you receive electronically, such as account statements and annual statements, in paper form or by means of another electronic mail solution, subject to a fee. If Ringkøbing Landbobank is obliged to notify you specifically when you receive electronic mail, you will receive this message through one of the media options that you have registered with the Bank. This could be, for instance, via text message or email. If you have provided Ringkøbing Landbobank with your contact details, e.g. your mobile number and/or your email address, it is your responsibility to make sure these details are always updated with Ringkøbing Landbobank. Specific messages sent from the Bank to one of the media options that you have registered with the Bank are regarded as having been received, even if you have not updated your details. Although the Bank is not obliged to do so, the Bank may still opt to notify you specifically when you receive electronic mail. In addition, you can always opt to be notified by email or text message whenever you receive new electronic mail.

4. Operating your bank accounts

You can see and operate all your accounts in Mobilbank in the same way as if you contact Ringkøbing Landbobank in any other way.

Some of your accounts may be subject to limited rights of disposal.

You can make transfers and payments to a third party for a total amount of DKK 50,000 per banking day, unless otherwise agreed, whether these are made from your own accounts or from accounts that you are authorised to operate. The agreed amount may always be stated upon request to Ringkøbing Landbobank.

If you have registered a mobile number with Ringkøbing Landbobank, Ringkøbing Landbobank may use this in connection with executing certain transfers and payments. You are responsible for updating your mobile number if this is changed.

The Bank may, for instance, use your mobile number to send you a text message, if a specific transfer or payment instruction cannot be executed.

You may also experience being required to authenticate certain transfers or payments more than one time. This may happen by the Bank contacting you or by you receiving a text message. If you receive a text message, you must enter the contents of the message for the transaction to be executed.

5. Authorisation and execution of transfers and payments

When you approve transfers and payments in Mobilbank, you must use either your chosen six-digit code or your code in combination with your MitID app/code display/chip.

The general rule is that your user ID and your access code are personal and may not be disclosed to or used by anyone else but you. Consequently, your user ID and access code must be stored in such a way that no-one else can obtain the details of your MitID.

The same applies to your chosen six-digit access code. If you use a device that supports the use of a biometric solution, e.g. Face-ID or Touch-ID, you must also ensure that no-one else can access this.

When entering a payment instruction, it will be stated on the screen which details you need to enter, in order for the instruction to be executed correctly - for instance, registration and account number.

If you use the app, upon login by using your chosen six-digit passcode, Face ID or Touch ID, depending on the size of the amount, you must authenticate any transfers and payments made to a third party, either by entering your chosen six-digit passcode or entering your passcode in combination with your MitID app/code display/chip.

If you log on via www.landbobanken.dk, subsequently to logging on by using your MitID, you must authenticate transfers and payments made to third parties by means of your MitID.

Depending on the size of the amount, you may be required to authorise the payment by using MitID.

Generally, transfers between your own accounts do not require any further authentication.

A payment order is regarded as having been received, when you see the screen display conveying that the payment has been registered, following your authorisation.

You can find information on the maximum time it will take to execute a transfer or payment in continuation of these rules and on the page "Tidsfrister" (Deadlines) at www.landbobanken.dk/betingelser. Here you can also see when your transfers and payments must have been authorised, in order for them to be executed within the same day.

6. Consent to the processing of personal data according to the Danish Payment Services Act (Betalingsloven)

When you accept Rules for Mobilbank - Transfer and Pay, you also accept that Ringkøbing Landbobank may process your personal data, for instance, civil registration number (CPR) and account details, in connection with the use of specific self-service functions.

The processing of your personal data is solely done for purposes that are necessary for you to use the self-service functions to which you have subscribed, e.g. the execution of transfers and payments and retrieval of payment overviews.

Ringkøbing Landbobank collects any relevant personal data on you, shops, financial institutions and more.

By contacting Ringkøbing Landbobank, you can revoke your consent to the processing of your personal data at any time.

However, please be aware that, if you revoke your consent, you can no longer use Mobilbank - Transfer and Pay.

If you would like to learn more about how we process your personal data, we refer to our full personal data policy at www.landbobanken.dk.

7. Power of Attorney

You may give written authorisation for someone else to access your accounts with Ringkjøbing Landbobank. This person must be a client with Ringkjøbing Landbobank and a user of Mobilbank - Transfer and Pay or Ringkjøbing Landbobank Netbank.

Subject to the above conditions, you may also be granted a power of attorney to access another clients' accounts. A power of attorney is effective, until you revoke it in writing with Ringkjøbing Landbobank.

If you are under the age of 18, you cannot be granted a power to another clients accounts.

We will automatically block the access of an attorney (authorised user) under a power of attorney when the account holder reaches the age of 18.

Generally, an authorised user under a power of attorney will have access to and can sign up for functions equally to the account holder.

Any transaction made by an authorised user is binding, as if the transaction had been made by the account holder. The scope of authority between the account holder (the donor) and the attorney (the authorised person) is not pertinent to Ringkjøbing Landbobank.

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If you have granted another person a power of attorney, this person also has access to your Inbox, containing both historical and future documents.

8. Stop transfers and payments

You can stop a transfer or payment, as long as the delete function on this is active.

You can also stop recurring payments and payments from Betalingservice (payment service). On the page 'Tidsfrister' (Deadlines) at www.landbobanken.dk/betingelser, you can see the latest cut-off time for stopping various transfers and payments.

You can stop a transfer or a payment by activating the delete function on the detailed screen display of the specific transfer or payment.

You can find information regarding terms and conditions for cancelling payments, refunds of payment transactions and payment agreements with Betalingservice at www.betalingservice.dk. The terms and conditions are also available at www.landbobanken.dk/betingelser and in your Inbox.

9. Funds requirements

Ringkjøbing Landbobank is not obliged to execute transfers or payments made from accounts in which there are insufficient funds to cover the payment amount. Ringkjøbing Landbobank may therefore decline to execute your payment instructions, if there are insufficient funds in the account from which the payment is to be made.

10. Support

Ringkjøbing Landbobank's Hotline is staffed by employees who can offer you advice on and answer your questions related to the use of functions in Mobilbank.

You can contact Ringkjøbing Landbobank's Hotline by phone at +45 70 23 11 66 or by sending an email to hotline@landbobanken.dk, if you have any questions or need guidance.

11. Blocking

You have a duty to immediately block Mobilbank, if you suspect or become aware of any unauthorised use, or potential attempts at unauthorised use, of the functions provided in Mobilbank, or in the event that you lose your mobile device.

Blocking involves Mobilbank and all available functions.

You can always block Mobilbank by contacting one of Ringkjøbing Landbobank's branches or Ringkjøbing Landbobank's Hotline by phone at +45 70 23 11 66.

When you block your access, you will receive a written confirmation of the blocking with a specification of the time at which the blocking was made. Along with the confirmation, you will receive a form that you must return to the Bank, if you want to unblock your access. You must hand in or forward this form to Ringkjøbing Landbobank, when you wish to unblock your access. It is not possible to unblock your access by calling the Hotline.

We recommend that you activate the keypad lock on your mobile devices, in order to prevent any unauthorised use.

Please note that by blocking Mobilbank, you do not automatically block your MitID. Instructions for blocking MitID are available at MitID.dk.

12. Communication with the Bank

You can write to your designated branch or account manager through a safe and encrypted connection. We will handle your enquiry as soon as possible.

You can communicate with us in either Danish or English. Please note that certain documents from the Bank are available in Danish only.

13. Responsibility for personal accounts

The liability for unauthorised use of Mobilbank - Transfer and Pay is governed by the rules in the Danish Payment Services Act (Betalingsloven).

If you are under the age of 18, the responsibility for unauthorised use is also subject to the rules pertaining to the liability of minors to pay damages, as stated in the Danish Guardianship Act (Værgemålsloven).

You are liable for up to DKK 375 of losses arising from someone else's unauthorised use of your access to the functions in Mobilbank - Transfer and Pay, where a personalised security feature has been used.

You are liable for up to DKK 8,000 for losses arising from other people's unauthorised use of the functions in Mobilbank - Transfer and Pay, if Ringkjøbing Landbobank can establish that a personalised security feature has been applied, and you

- failed to inform Ringkjøbing Landbobank immediately after becoming aware of the fact that a personalised security feature had been lost or become known to the unauthorised person, or
- intentionally disclosed the details about a personalised security feature to the person who performed the unauthorised use of the function, without you realising, or should have realised, that there was a risk of misuse, or
- by gross negligence have enabled the unauthorised use.

You are liable for all losses arising from the unauthorised use of Mobilbank - Transfer and Pay by someone else, if Ringkjøbing Landbobank can establish that a personalised security feature has been used and you have intentionally disclosed the details of your personalised security feature to the person who has performed the unauthorised use of the function, in circumstances where you realised or should have realised that there was a risk of misuse.

You are also liable for all losses arising because you have acted fraudulently, intentionally neglected your obligation to protect your personalised security feature, or where you refrained from blocking Mobilbank.

You are not liable for any unauthorised use of Mobilbank - Transfer and Pay performed after Ringkjøbing Landbobank has been informed that

- your personalised security feature has gone missing, or
- an unauthorised person has obtained knowledge about your personalised security feature, or
- you wish to block Mobilbank for any other reason.

In addition, you are not liable for any unauthorised use of Mobilbank - Transfer and Pay, when such use was caused by acts carried out by Ringkjøbing Landbobank employees, agents or branches or a by an entity to which the Bank's activities have been outsourced, or due to any of these having failed to act.

Neither are you liable for losses arising due to Ringkjøbing Landbobank's failure to ensure that you can block Netbank and Mobilbank at any time, or inform the Bank as soon as you become aware of any losses, misappropriation or any other unauthorised use of Netbank and Mobilbank.

In addition, you are not liable if the loss, theft or the misappropriation of the personalised security feature could not be detected by you, prior to the unauthorised use taking place.

According to the Danish Payment Services Act (Betalingsloven), Ringkjøbing Landbobank is liable for your losses if the payment recipient knew or should have known that Mobilbank - Transfer and Pay had been subject to unauthorised use.

Ringkjøbing Landbobank is also liable, in accordance with the Danish Payments Services Act (Betalingsloven), for any loss stemming from transactions for which the Bank does not require strong customer authentication, unless this has resulted from your fraudulent behaviour.

You are only responsible for losses arising from the unauthorised use of Mobilbank - Transfer and Pay by someone else, if the transaction was correctly registered and booked with Ringkjøbing Landbobank.

After you have realised the unauthorised use or an erroneous payment transaction, you must immediately submit your dispute regarding the unauthorised use, your suspicion of this or your dispute of the erroneous payment transaction to Ringkjøbing Landbobank. This also applies in the event that an unauthorised payment transaction has been initiated via a provider of payment initiation services. 13 months after the debiting of the unauthorised or erroneous payment transaction, you can no longer dispute this under any circumstances.

Ringkjøbing Landbobank will consider your dispute, and in the meantime we will typically credit your account temporarily with the disputed amount. This will happen immediately, and no later than by the end of the following business day, unless we have reasonable grounds to suspect fraud, and we inform the Danish Financial Supervisory Authority (Finanstilsynet) about such grounds. This also applies in the event that an unauthorised payment transaction has been initiated via a provider of payment initiation services. If the payment transaction was not caused by the unauthorised use by another person of Mobilbank - Transfer and Pay or was not erroneous, we will debit your account with the amount again. Ringkjøbing Landbobank may claim interest subject to the rate of interest applicable to the account over the period during which the amount was temporarily held in your account.

In Ringkjøbing Landbobank's assessment as to whether you should have been aware of the unauthorised use or the erroneous payment transaction, we may take into account that the Bank issues monthly statements of account to your Inbox, and that you have access to transaction entries in Mobilbank.

For further information on how to submit disputes, please see www.landbobanken.dk/privat/selvbetjening/hjaelp/indsigelse.

14. Liability in relation to corporate accounts

Ringkjøbing Landbobank is not liable for losses on corporate accounts caused by the unauthorised use of Mobilbank - Transfer and Pay or by the faulty use of the functions in Mobilbank - Transfer and Pay.

Linking of corporate accounts in Mobilbank is at your own risk.

Retail accounts used for business purposes are considered to be corporate accounts, whereby they are covered under liability related to corporate accounts.

Should Ringkjøbing Landbobank suffer any loss due to the unauthorised use of corporate accounts in Mobilbank - Transfer and Pay, the account holder is liable for this loss.

Ringkjøbing Landbobank has taken out insurance, which, under certain conditions, will cover the account holder's losses on corporate accounts caused by the unauthorised use of Mobilbank - Transfer and Pay. Read more at www.landbobanken.dk.

15. Changes of rules

Ringkjøbing Landbobank will make changes to the rules of the functions of Mobilbank - Transfer and Pay without prior notice, provided that such changes are of no disadvantage to you.

In any other case, Ringkjøbing Landbobank will change the rules applying to the functions in Mobilbank - Transfer and Pay at two months' notice.

You will be informed about any changes either in writing or electronically, for instance in your Inbox.

You may be requested to accept the rule changes when you log in or when you use the function the first time after the change has come into force.

Any changes to the rules will be deemed accepted, unless you inform Ringkjøbing Landbobank before the date of the changes coming into force that you do not wish to be bound by the new rules.

If you do not wish to be bound by the new rules, this agreement will be terminated with effect as of the time at which the new rules come into force.

16. Expiry, termination and cancellation

This agreement shall be in force until terminated by you or by Ringkjøbing Landbobank.

You can always unsubscribe from the functions available in Mobilbank - Transfer and Pay or terminate this agreement in writing and without notice.

Ringkjøbing Landbobank may close your access to the functions in Mobilbank - Transfer and Pay or terminate this agreement at two months' notice.

In the event that either you or the account holder are/is administered in bankruptcy, file(s) for debt restructuring or debt rescheduling or initiate(s) some other form of insolvency proceedings, the access to Mobilbank - Transfer and Pay will immediately be closed, and no payment instructions will be executed.

In addition, your access to Mobilbank - Transfer and Pay will be closed immediately, and no payment instructions will be executed, if Ringkjøbing Landbobank suspects unauthorised use by you or someone else of the functions in Mobilbank - Transfer and Pay, any other security threats, or if you default on your commitment to or account(s) with Ringkjøbing Landbobank, in part or in full.

17. Ringkjøbing Landbobank's liability for payments

According to the Danish Payment Services Act (Betalingsloven), Ringkjøbing Landbobank is liable for any erroneous or non-execution of a transfer or payment. The same applies for any payment made via a provider of payment initiation services.

Even within the scopes for which a stricter liability applies, Ringkjøbing Landbobank shall not be liable for any loss incurred as a result of

- a breakdown of/non-access to IT systems or the corruption of data in these systems ascribable to any of the events listed below, regardless of whether the Bank itself or an external supplier is responsible for the systems operation;
- power failure or breakdown of the Bank's telecommunications, legislative or administrative intervention, natural disasters, war, rebellion, civil unrest, sabotage, terrorism or vandalism (including computer viruses and hacking);
- strikes, lockouts, boycotts or blockades, regardless of whether the conflict is aimed at or initiated by the Bank itself or its organisation, and regardless of the cause of the conflict. This also applies where the conflict affects only parts of the Bank;
- other circumstances beyond the control of the Bank.

Ringkjøbing Landbobank shall not be exempt from liability where

- the Bank ought to have foreseen the circumstances that caused the loss, when the agreement was made, or ought to have prevented or remedied the cause of the loss;
- the Bank is liable for the circumstances that has caused the loss, as stipulated by law in any case.

18. Missing payment report

If the recipient claims to not have received the amount that you have transferred, we encourage you to contact Ringkjøbing Landbobank, so the bank can initiate the filing of a missing payment report.

If Ringkjøbing Landbobank is blameless in terms of the erroneous or non-execution of a payment, a fee will be charged for any reversal of the payment transaction, cf. the Bank's price list.

You also have the option to inform the recipient about when and how the transfer was made, which will appear from the proof of payment that you have received from Ringkjøbing Landbobank. The recipient will subsequently have the option to file a missing payment report via its own financial institution.

19. Notification of unauthorised use and security threats

In the event of suspicion or actual instances of unauthorised use or security threats, the Bank may contact you by phone or via one of the other contact options that you have provided. This may be by email, text message or, as a last resort, by postal mail.

20. Complaints against Ringkjøbing Landbobank

If you want to file a complaint against Ringkjøbing Landbobank, please contact Ringkjøbing Landbobank's complaints officer. If your complaint is not upheld by Ringkjøbing Landbobank, complainants may contact the Danish Financial Complaint Board (www.fanke.dk).

You also have the option to file a complaint with the authorities that supervise Ringkjøbing Landbobank's compliance with the Danish Payment Services Act (Betalingsloven).

The Danish Financial Supervisory Authority checks whether this act is being complied with (www.finanstilsynet.dk).

The Danish Consumer Ombudsman (www.forbrugerombudsmanden.dk) supervises the compliance with disclosure requirements in connection with the execution of payment services, rights and obligations pertaining to the use of payment services, the use of payment data and disclosure of fees and charges.

The Danish Competition and Consumer Authority (www.kfst.dk) supervises the compliance with the rules governing fees in general.

21. Fees

Fees for using the functions available in Netbank and Mobilbank are stated on the price list stated below these rules and at www.landbobanken.dk/priser. Any fees will be paid on a monthly, quarterly or annual basis at the end of the period.

An account of charges will be submitted either on a monthly, quarterly or annual basis, depending on how often the fee is charged.

Fees and charges appear from your account entries and from the account statements issued for the relevant fee account in Netbank and Mobilbank.

Fees related to Netbank and Mobilbank will be withdrawn from one standard fee account. Fees may be charged for payments, for Netbank and Mobilbank and for subscriptions such as market depth.

If you hold a power of attorney to another persons' accounts, and your account is registered as the fee account, fees for e.g. payments made by you on behalf of this person will be withdrawn from this account. The number of fees and the amounts paid will appear from the proof of payment, and the amount will appear from the fee account. It is your task to settle fees paid with the person(s) by whom you have been granted a power of attorney.

If you have granted a power of attorney to another person, and your account is registered as the fee account in the authorised user's (attorney's) Netbank and Mobilbank, any fees for e.g. payments made by the authorised user will be withdrawn from this account. This applies to payments made from your accounts, from the authorised user's own accounts and from other accounts which the authorised user holds a power of attorney to operate. Fees appear from account entries and bank statements for the selected fee account. The number of fees, as well as the amount paid, will appear from the authorised user's account of charges.

If you want fees that are unrelated to payments made from your accounts to be paid by the right account holder, you must request the authorised user to collect these.

The size of the fee is dependent on which client category the authorised user (the attorney) has been assigned to. The fee may be higher or lower than the fee applicable for the client category that a potential account holder has been assigned to.

22. Right of cancellation

You may cancel this Agreement, in accordance with the Danish Consumer Contracts Act, within 14 days after the Agreement has been signed.

You can read about this in Ringkjøbing Landbobank's 'Information on the right of cancellation', which is available in your Inbox in Mobilbank, and at www.landbobanken.dk/betingelser.

Valid from 10 May 2025