

IDENTIFICATION PRINCIPLES OF DANSKE BANK

Valid from 31.12.2017

Offered Services

The telephone and e-banking of Danske Bank (here-after “the Bank”) as well as the TUPAS identification service can be used by means of the Bank Identifiers of Danske Bank.¹

The Bank Identifiers comprise of a user ID, a personal password and a security card. The use of the Bank Identifiers in services of Danske Bank corresponds to the verification of the user’s identification from a traditional document stating the identity of the user as well as the written signature by the customer himself/herself. The user is responsible for all orders and agreements made using the Bank Identifiers.

A user of the TUPAS identification service can make electronic signatures using his/her Bank Identifiers in the service of an outside service provider, if the service provider and the user agree on the legal implications of the use of these Bank Identifiers in the service of doing business on the internet. The Bank Identifiers cannot be used to execute the electronic signature referred to in the Act on Strong Electronic Identification and Electronic Signatures (617/2009).

The Bank Identifiers are completely personal and must not be transferred to the use of any other person than their proper owner.

Information on the Service Provider

Danske Bank A/S, Finland Branch
 Business ID 1078693-2
 Contact data of the Head Office

Address: Televisiokatu 1
 Postal code: FI-00075 DANSKE BANK
 Telephone: +358 200 2580
 E-mail: christian.name.family.name@danskebank.fi

¹ The Bank offers TUPAS identification services to companies and corporations offering electronic services of doing business on the internet. A customer can use the TUPAS identification service by logging on to the identification service through a link in the internet service of a company or corporation carrying the Danske Bank logo, and using his/her Bank Identifiers identify himself/herself to the company or corporation using the Danske Bank TUPAS identification service.

Every branch for private customers of the bank gives customer service relating to identification services. You will find the contact details of your nearest branch at the address www.danskebank.fi.

Danske Bank is registered in the trade register of the National Board of Patents and Registration of Finland. Danske Bank has a concession on acting as a credit institution according to the Act on the Operations of a Credit Institution.

The Bank’s operations are supervised by the Finanstilsynet, Århusgade 110, DK-2100 Copenhagen Ø, Denmark, telephone +45 33 55 82 82, www.finanstilsynet.dk.

Within the scope of the authority, the operations of the Bank are also supervised by the Financial Supervisory Authority, Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, Finland.

The Bank’s activities are supervised in the case of consumer issues, also by the Consumer Ombudsman (www.kkv.fi), Finnish Competition and Consumer Authority, P.O. Box 5, FI-00531 Helsinki Finland, telephone +358 (0)29 505 3000 (switchboard).

Danske Bank A/S, Finland Branch is part of the Danske Bank Corporation.

Initial Identification of a Person Applying for Bank Identifiers

The Bank verifies personally the identity of a person applying for Bank Identifiers in connection with the transfer of the Bank Identifiers based on a document issued by an authority reliably proving it or using strong electronic identification or another electronic identification technique which is data secure and can be corroborated. The person applying for Bank Identifiers will be verified according to standard 2.4 Identification of and knowing the customer by the Financial Supervisory Authorities.

The following are accepted as verification documents, when valid:

- a Finnish driver’s license issued after 1 October 1990 or an identity card issued by a police authority

- a passport issued by a member state of the EEA, Switzerland or San Marino or an identity card issued within the region of the EU, which can be used as a travel document.

A verification document cannot be accepted if its holder cannot be reliably identified from the image on the document. If the person does not have an acceptable document for verifying his/her identity, it is not possible to verify the authenticity of the document or the identity

Service Prices

Updated latest 4/2016.

Monthly fee for bank identifiers	€ 3.00
Renewal of bank identifiers or separate PIN codes	€ 10.00
New security card to replace spent one (sent by bank automatically)	€ 0.00
New security card to replace a lost one	€ 10.00
Delivery of bank identifiers, separate PIN codes and security cards abroad	
Sent by bank, with an acknowledgement of receipt	€ 10.00
By courier service	€ 45.00

Most Important Cooperation Partners of the Service Provider

Subcontractors of Danske Bank A/S are responsible for the manufacture of the Bank Identifiers and of the IT production. Finnish Mail and DHL are responsible for the distribution of the identifiers.

Contact Information of the Closure Service

It is possible to prevent the use of Bank Identifiers in the Bank's closure service. A notification can be made:

- personally in the Bank's branches during their opening hours,
- to the Bank's customer service on 0200 2590 (local network charge/mobile call charge, English service), weekdays 9 a.m. to 4 p.m. or 0200 2580 (local network charge/mobile call charge, Finnish service), weekdays 8 a.m. to 8 p.m.,
- by telephone round the clock to the Bank's telephone number receiving loss and closure notifications 24h on 0200 2585 (local network charge/mobile call charge) or when calling from abroad +358 200 2585 (local network charge/mobile call charge), or
- through the Bank's automatic telephone service on 0200 2581 (Finnish) or 0200 2571 (Swedish).

Supervising Authorities

The Financial Supervisory Authority, consumer authorities and the Finnish Communications Regulatory Authority are supervising the operations of the Bank as regards electronic identification and electronic signatures.