

Special Terms and Conditions for Danske Loan Servicing Account Personal Customers

(Please note that these Special Terms and Conditions apply in addition to the General Terms and Conditions. In the event of a conflict between these Special Terms and Conditions and the General Terms and Conditions, the Special Terms and Conditions will prevail)

[usually in response to market conditions). If your interest rate is fixed and you want to take money out of the account earlier than you agreed with us, then you may incur an early withdrawal cost and an administration fee. You can find details in our "Clear & Simple - Personal fees & charges explained" brochure or on our website www.danskebank.ie.

Cash Lodgements and Withdrawals

The Bank does not accept cash lodgements or offer cash withdrawals or offer foreign exchange services over the counter. Customers can lodge cash to an account through Post Offices in accordance the process prescribed by us applicable at that time.

IMPORTANT NOTE

This is neither a legal description of the products and services that we can provide to you nor of the way we will handle your relationship with us. It is meant to help you to understand how banking works, and the general nature of products and services that we supply to customers. Before making any agreement with us, be sure that you understand the full details of what is involved. In particular, you should carefully examine the agreement and our terms and conditions and be sure that you understand them. If you have any doubt about what you are agreeing to, please feel free to ask us questions or seek advice from your professional advisers, such as your solicitor.

1. Definitions

In these Special Terms and Conditions, the following terms bear the following meanings;

Account means a Danske Loan Servicing Account; and

Agreement means the General Terms and Conditions, these Special Terms and Conditions, the Brochures and any agreement between us and you relating to the Account and as amended from time to time, including any application you completed in respect of the Account and any Brochure or form you signed in respect of our use of your personal information,;

2. Opening and Closing Accounts

2.1 The Account is only available to Personal Customers who enter into or have entered into a loan agreement with the Bank. The Account can be conducted in joint names and you can request that we accept the instruction of only

one of the joint Accountholders to operate the Account. Joint Accountholders are jointly and severally liable in respect of any overdraft whether authorised or not.

3. Payments to your Account

3.1 The Account will accept electronic payments from domestic and foreign accounts.

3.2 The Bank does not accept cash lodgements or offer cash withdrawals or offer foreign exchange services over the counter. Customers can lodge cash or cheques to an Account using your credit lodgement book through Post Offices in accordance with the process prescribed by us at the time, details of which are available on request.

3.3 If you have entered on the lodgement slip the incorrect total of the items being paid into your Account, we will correct the error and credit the revised amount to your Account. We will advise you of the change.

3.4 If you pay cash into your Account through another bank it will be credited to your Account on the date we receive the credit for the cash lodged provided it is received before our Processing Cut-off Time and is a cash only lodgement.

4. Payments from your Account

4.1 You may only make payments from the Account to a loan account with us or payments relating to insurance taken out in connection with the loan.

4.2 In addition where funds have been credited to the Account in association with Tax Relief for Mortgage Interest, these funds may be paid to an external account in your name by standing order only.

5. Operation of the Account

5.1 The Account should be operated in credit. No overdraft facility is available with this Account.

Details of all Danske Bank A/S directors can be viewed at its registered offices.

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- 5.2 If your Account is overdrawn without first obtaining our agreement, or an agreed overdraft limit is exceeded, interest on the unauthorised overdraft will be calculated at the Default Rate or, where applicable, at the rate previously advised to you in the facility letter for unauthorised borrowing. Our default rate may vary in accordance with the General Terms and Conditions and is published on our website www.danskebank.ie. Charges may also be payable as set out in the applicable Brochure.
- 5.3 Unless we have agreed other terms with you in writing or unless we have obligations under applicable laws, regulations or regulatory requirements, we reserve the right to require immediate repayment at any time of all sums owing to us on your Account and/or to withdraw or reduce at any time any agreed overdraft facility.
- 5.4 In the case of the death of one party to an overdrawn Account, the survivor(s) will be jointly and severally responsible for the debt. This means that you and the other parties are liable together and also individually for these sums. The estate of the deceased person will also have liability.
- 5.5 If we decide to make payments from the Account when there are insufficient funds, any overdraft created is classed as unauthorised. If we make such a payment from the Account, it does not imply that we will do this again on any future occasion and any such payments do not imply an

- agreed overdraft arrangement with you.
- 5.6 Debit interest will be calculated on unauthorised borrowing. This will be done on a daily basis on the cleared debit balance and charged quarterly in arrears.

Termination

- 6.1 This Agreement is of an indefinite duration i.e. it will continue until you or we terminate it in accordance with Clause 4 of the General Terms and Conditions.
- 6.2 You may close your Account at any time provided you make alternative arrangements to make repayments to your loan.