

Appendix - Summary of Key Changes to Corporates & Institutions Terms and Conditions

Terms and Conditions – Corporates & Institutions	Key Changes effective from 31 st December 2018
Business eBanking – name changed to the Bank’s ‘Online Banking Channel’	We have replaced references to Business eBanking with the generic term Online Banking Channel.
Section 1 – General Terms and Conditions – Corporates and Institutions Part 2: Definitions	<p>Page 7</p> <ul style="list-style-type: none"> • We have inserted a definition for: <ul style="list-style-type: none"> ○ Online Banking Channel ○ Sanctions
Section 1 – General Terms and Conditions – Corporates and Institutions Part 3: General Terms and Conditions	<ul style="list-style-type: none"> • Page 17 Point 7.2 (ii) We have updated the text to outline the circumstances in which, where an unauthorised payment from Your account has occurred, a refund may be due. • Page 19 Point 10.9: We have clarified our position on honouring post-dated cheques. • Page 25 • Point 25.2: We have inserted information about how we deal with Sanctions. • Point 26.4: We have included information about the way we communicate via unencrypted email. • Point 27.2: The language is changed to indicate that we may give less than two months notice of a change in Terms and Conditions if required, but will always be in compliance with our legal obligations. • Page 27 Point 29: This point is amended to reflect that we share information with other members of the Danske Bank group in order to perform our obligations to customers.
Section 2 – Special Terms and Conditions – Corporates and Institutions Part 3 (Deposit Accounts)	<ul style="list-style-type: none"> • Page 40 point 7 and page 42 point 7: We have updated the language around the recording of telephone calls