

The Bank provides TUPAS authentication services to companies and corporations that offer online services. Customers can use the TUPAS authentication service to identify themselves with their online banking credentials to a company or corporation that uses Danske Bank's TUPAS service. They log into the service by clicking a link represented by the Danske Bank logo in the online service of the company or corporation.

Information on the service provider

Danske Bank A/S, Finland Branch (business ID 1078693-2)
Address: Televisiokatu 1
Postal code: FI-00075 Danske Bank, Finland
Tel. +358 200 2580
Email: firstname.lastname@danskebank.fi

Danske Bank A/S, Finland Branch is part of Danish Danske Bank A/S Group. The registration number of Danske Bank A/S is 61126228. Address: 2-12 Holmens Kanal, DK-1092 Copenhagen, Denmark

All of the Bank's private customer offices handle customer service related to authentication services. Contact details of the closest office are available at www.danskebank.fi.

Danske Bank is registered in the Finnish Trade Register maintained by the Finnish Patent and Registration Office. Danske Bank is authorised to carry out credit institution activity according to the Act on Credit Institutions.

Danske Bank's authentication service, related limitations and prices

The online banking credentials of Danske Bank (hereinafter "the Bank") can be used to access Danske Bank's phone, online and mobile bank, as well as the TUPAS authentication service.

The online banking credentials consist of a user ID, a personal password and a security card. When the banking credentials are used in the services of Danske Bank, they correspond to verifying the identity of the user from a traditional ID document and to the customer's signature. The user is responsible for any and all assignments and agreements made with the banking credentials.

A user of the TUPAS authentication service can use their online banking credentials to sign documents in a service of a third party, provided that the third party and the user have agreed on the legal effect of the use of the banking credentials in the service. The information security level of the online banking credentials corresponds to the level "substantial" laid down in the eIDAS regulation (EU 910/2014); the credentials are not digital certificates. The online banking credentials cannot be used as an electronic signature as laid down in eIDAS.

The holder of online banking credentials can use the credentials to electronically identify themselves in services that accept authentication with Danske Bank's online banking credentials. The third party and the customer can mutually agree on the legal effect of the actions performed with the banking credentials and the electronic signature in the third party's service.

The banking credentials are personal and may not be handed over to anyone else.

The banking credentials must not be used for authentication in any service provided or governed by a party subject to international sanctions. The banking credentials must not be used for any purpose that violates the law or good manners, or in any other manner that violates the social responsibility requirements published by the Bank.

A customer authenticated with their banking credentials must not be transferred to a new service provider or another service without a separate agreement to that effect between the Bank and the service provider.

Danske Bank is an authentication service provider as laid down in the Act on Strong Electronic Authentication and Electronic Trust Services (Laki vahvasta sähköisestä tunnistamisesta ja sähköisistä luottamuspalveluista, 617/2009; the "Authentication Act"), and Danske Bank acts as both a provider of the means of authentication and an authentication service provider.

Service prices

The Bank has the right to charge the prices laid down in the service price list or the price agreed with the customer for a banking code agreement and services used with the online banking credentials. The current valid price list is available from the Bank's offices.

Agreement and contractual terms

An agreement on the use of the authentication service will be signed. The terms will consist of the following documents:

- Authentication service agreement
- Contractual terms for the authentication service (pdf)
- TUPAS authentication service user manual (pdf; www.finanssiala.fi)
- Danske Bank's specifications to the user manual (pdf)

First authentication of a person applying for online banking credentials

The Bank will verify the identity of a person applying for online banking credentials in person using a document granted by an authority that reliably proves the identity of the applicant, by means of strong electronic authentication or by using another electronic authentication method that is secure and evidential. The identity of a person applying for online banking credentials will be verified in compliance with instructions from the Financial Supervisory Authority. The Bank may use an agent in the first authentication, provided that the Bank and the agent have agreed on this in the manner required by law.

As an authentication document, the following documents are accepted while valid:

- An ID card granted by the police
- A passport granted by the authorities of an EEA member state, Switzerland or San Marino or an ID card granted in the EU that can be used as a travel document

A document cannot be accepted for authentication if the holder cannot be reliably identified from the photo. If the person does not have an acceptable document for verifying their identity, it is not possible to verify the authenticity of the document or the identity of the applicant cannot be reliably verified for any other reason, the authentication of identity will be carried out by the police.

When online banking credentials are applied through the Bank's electronic services, the identity of the applicant will be verified using an electronic means of authentication that is at least at the same level as the online banking credentials.

Contact details of closing service

You can prevent the use of your online banking credentials by contacting the Bank's closing service. The service can be contacted free of charge in the following ways:

- In person at an office of the Bank during the regular opening hours
- By calling the Bank's customer service at 0200 2580 (local call charge/mobile call charge, service only available in Finnish) or at 0200 2570 (local call charge/mobile call charge, service only available in Swedish) during the opening hours of the customer service, on weekdays between 8 am and 6 pm
- By calling the Bank's 24/7 service number for lost cards and closure notifications at 0200 2585 (local call charge/mobile call charge) or +358 200 2585 when calling from outside Finland (local call charge/mobile call charge)
- By calling the Bank's automatic phone service at 0200 2581 (in Finnish) or 0200 2571 (in Swedish)

Regulatory authorities

The authority regulating the Bank is

Finanstilsynet

Århusgade 110, DK-2100 Copenhagen Ø, Denmark
Tel. +45 33 55 82 82
www.finanstilsynet.dk

The authority regulating the operations of the Finnish branch of Danske Bank A/S, within its authority, is

Financial Supervisory Authority

Snellmaninkatu 6, PO BOX 103, FI-00101 Helsinki, Finland
Tel. +358 9 183 51
www.finanssivalvonta.fi

Furthermore, the operations of the Finnish branch of Danske Bank A/S is being regulated by the following Finnish authorities, within their authority:

Finnish Communications Regulatory Authority

Itämerenkatu 3 A, PO Box 313, FI-00181 Helsinki, Finland
Tel. +358 295 390 100 (phone exchange)
Email: kirjaamo@viestintavirasto.fi
www.viestintavirasto.fi

Data Protection Ombudsman/Office of the Data Protection Ombudsman

Street address: Ratapihantie 9, 6th floor, FI-00520 Helsinki, Finland
Postal address: PO Box 800, FI-00521 Helsinki, Finland
Phone exchange: +358 29 56 66700, fax: +358 29 56 66735
Email: [tietosuoja\[at\]om.fi](mailto:tietosuoja[at]om.fi)

Consumer Ombudsman/Finnish Competition and Consumer Authority

Tel. +358 29 505 3000 (phone exchange)
Postal address: Finnish Competition and Consumer Authority, PO Box 5, FI-00531 Helsinki, Finland
Street address: Siltasaarenkatu 12 A, FI-00530 Helsinki, Finland
www.kkv.fi

Key partners of the service provider

The Bank's offices and, in exceptional cases, agents approved by the Bank handle the authentication of customers and hand over online banking credentials. Finnish Posti and DHL handle the distribution of online banking credentials. Danske Bank A/S's subcontractors handle the manufacture of the online banking credentials and IT production.

Assessing compliance of authentication service

Danske Bank regularly performs a compliance assessment as laid down in section 29 of the Authentication Act on its authentication service.