

1. General Provisions

- 1.1. This agreement of Express Notification (hereinafter the Agreement) sets forth the procedure and conditions for the use of Express Notification Service between Danske Bank A/S Estonia branch (hereinafter the Bank) and an individual using the Express Notification Service (hereinafter the User).
- 1.2. Express Notification is a banking service that enables the Client to receive information about the events fixed in the Agreement via a channel specified in the Agreement (hereinafter the Service).
- 1.3. The Client, as specified in this Agreement, is defined as any legal or natural person that has an account in the Bank (hereinafter the Client), is a user of the Sampo Internet Bank or has authorised a third person to use the Client's bank account via the Sampo Internet Bank, and has concluded a teleservices agreement.
- 1.4. The User, as specified in this Agreement, is a natural person who is the Client (legal or authorised representative of the Client) or a third person authorised by the Client to use teleservices on behalf of the Client.
- 1.5. In conclusion and performance of the Agreement, the parties shall act according to the General terms and conditions and the conditions of the teleservices agreement, unless stipulated otherwise in this Agreement.

2. Express Notification Service

- 2.1. The Bank forwards the Service via the channel and according to the settings specified in the Agreement. The User shall have the right to change, suspend and cancel the settings of notification events as specified in the Agreement and terminate the Agreement.
- 2.2. The choice of bank accounts set forth in clause 1.3 is determined by the account user rights of the teleservices agreement concluded between the Bank and the Client.
- 2.3. The Bank shall have the right to amend and/or upgrade the list of notification events of the Service at any time.

3. Service Fees

- 3.1. For using the Express Notification Service the Client shall pay the Bank the fees according to the price list of the Bank.
- 3.2. The Bank shall have the right to withhold in the Service-related bank account of the Client the fee for each completed notification.
- 3.3. Communication expenses related to the Service shall be paid to the communication provider by the User.

4. Liability and Security

- 4.1. The User is informed and accepts that the Bank provides the Service via third persons (e.g. mobile service providers).
- 4.2. The User has been informed about the risks related to the Service, for example the possibilities of alteration of forwarded information or the information becoming available to third persons, etc.
- 4.3. The Bank shall be responsible for damage caused by its failure to perform its duties, unless the failure to perform is caused by circumstances beyond the control of the Bank (e.g. a breakdown in the information system of the mobile service provider).

5. Duration and Modification of the Agreement

- 5.1. The Agreement commences upon its conclusion by the User via the Sampo Internet Bank.
- 5.2. The User shall have the right to terminate the Agreement at any time by submitting a respective application via the Internet Bank or at any Bank office.
- 5.3. The Bank shall have the right to terminate the Agreement by notifying the User 1 (one) month hereof in advance.
- 5.4. The Bank shall have the right to unilaterally amend the terms and conditions of the Service by notifying the User at least 1 month in advance. If the User has not informed the Bank of terminating the Agreement during that period, the User is deemed as having agreed to the amendments.
- 5.5. The Agreement shall automatically terminate with respect to such bank accounts on which the User has terminated the user rights of teleservices.