

Nordea

General terms and conditions

# Netbank and mobile bank



These terms and  
conditions are  
effective from  
**31 March 2025**  
9558VO32

## Table of content

|    |   |   |
|----|---|---|
| 1  | The agreement between us.....   | 3 |
| 2  | If the terms of the agreement are amended .....                           | 3 |
| 3  | How to contact us .....   | 3 |
| 4  | How we contact you .....  | 4 |
| 5  | Protect your security solution (Mobile BankID, personal code, etc.) ..... | 4 |
| 6  | Payment transactions .....  | 5 |
| 7  | Technical equipment.....  | 5 |
| 8  | Financial information on stock prices, etc. ....                          | 5 |
| 9  | Disruption and maintenance.....   | 5 |
| 10 | Customers who are minors .....  | 5 |
| 11 | Limitation of our liability.....  | 5 |
| 12 | Termination of the Netbank and mobile bank.....                           | 6 |
| 13 | Transfer of rights.....   | 6 |
| 14 | Swedish law and court .....   | 6 |
| 15 | If you have a complaint.....  | 6 |
| 16 | Distance contracts and right of withdrawal.....                           | 7 |
| 17 | How we process your personal data .....                                   | 7 |

## 1 The agreement between us

By opening the Netbank and mobile bank, you enter into an agreement with Nordea Bank Abp filial i Sverige, corporate identity number 516411-1683. This document contains the terms and conditions for the Netbank and mobile bank (formerly Nordea online and by phone). It shall be noted that these terms are a translation and that the Swedish version of these terms have priority.

The Netbank and mobile bank is itself free of charge and, in it, you will find the various services and products that we offer, which we call connected services. For the connected services you choose to open, this agreement applies, together with the terms and conditions of the service or product concerned.

### Useful information

Boxes with the symbol “i” provide tips and useful information about your account and services in the mobile or Netbank. They do not form part of our agreement.

## 2 If the terms of the agreement are amended

The agreement is then valid until further notice. We have the right to amend the terms and conditions of the Netbank and mobile bank. If the change is important, we will notify you thereof at least two (2) months before it becomes effective.

We will notify you of any change in the manner described in the section “How we contact you”. You have the right to terminate the Netbank and mobile bank arrangement free of charge if you do not wish to accept the changes.

### In safe hands

We want you to feel that you are in safe hands when using digital banking services. In our tutorial videos at [nordea.se/blimerdigital](https://nordea.se/blimerdigital), we show you step by step how you can do your most common banking business digitally.

On our website, we have also produced the folder “Your bank at home” in both Swedish and English. In it, we describe step by step how you can carry out your everyday banking business.

## 3 How to contact us

You can resolve many issues yourself 24 hours a day through the Netbank and mobile bank. It provides you with an overview of, for example, accounts, cards and savings. You can contact us in the following ways:

### Contact us



Block a card or BankID

08 – 402 57 10 around the clock, can also be blocked in the mobile bank



0771 – 22 44 88

When you call us through the mobile bank, you are automatically identified, which makes obtaining assistance easier. You can also see the expected waiting time.



Send a message through the Netbank or mobile bank



Visit us, find a branch at [nordea.se](https://nordea.se)



By letter, see the address at the end of the terms and conditions

## About Nordea

References to "we", "us", "Nordea" or "the Bank" are to Nordea Bank Abp, filial i Sverige, corporate identity number 516411-1683, 105 71 Stockholm.

Nordea Bank Abp, public limited company, corporate identity number 2858394-9, Helsinki, Finnish Patent and Registration Office. The board is domiciled in Helsinki, Finland.

## 4 How we contact you

We send messages to you through the Netbank and mobile bank, or by using other digital communication, such as push notifications. You must inform us of any change of name or address and of your current mobile number and e-mail address.

In order to receive push notifications, you must activate the service on your device.

We sometimes send correspondence by regular mail to your registered address or to an address otherwise known to us. You must inform us if you wish to change your address or if you wish us to send correspondence to an address other than that at which you are registered.

We consider that you have received correspondence sent by regular mail five days after we sent it to your registered address or to the address known to us. If you have acknowledged receipt of the letter beforehand, that date applies. We consider that you have received correspondence sent to the Netbank and mobile bank on the same day that we sent it to you.

## 5 Protect your security solution (Mobile BankID, personal code, etc.)

To use the Netbank and mobile bank, you must have a personal access tool accepted by the bank, used for your security solution, such as personal code, Nordea ID device or Mobile BankID.

The security solutions are important and you should be as careful with them as you are with other valuable documents.

### Avoid scams!

**Scammers** often make contact over the phone and **claim to be**, for example, **from the bank**, an electronics chain or from an authority. They often claim that the matter is urgent and give various reasons why the customer should use their BankID, bank code generator or hand over their codes.

**Hang up the phone and call Nordea** on 08 402 57 10 by dialling the number yourself. Don't let the scammer put you through. Visit [nordea.se/säkerhet](https://nordea.se/säkerhet) for tips on how to protect yourself from scams.

There are provisions in the terms and conditions for your security solutions that you are obliged to follow. When using your personal code, Nordea ID device or equivalent, the following terms and conditions also apply. You must:

- a) Keep all the codes for your security solutions secret.
- b) Not use your security solutions in a way that gives someone else access to your services with us. For example, you must not allow remote-controlling of your device in a way that gives someone else access to your Netbank and mobile bank.
- c) Destroy such documents that contain personal codes of any kind that you have received from us.
- d) Not note down codes on cards, card readers or other items. Neither may you keep notes about codes together with a security solution. If you do note down a personal code, you must not write what it is, or that it is a code, at the same time.
- e) Not, when you can choose your own code, choose a code that has any connection with your personal identity number, account number or phone number.

- f) Take all possible steps to ensure that the security solution cannot be used by an unauthorised person – it may only be used by you.
- g) Store the security solution safely and in sight, as necessary. In environments where there is a high risk of theft, you must be particularly vigilant and always keep your security solution in sight.
- h) You should also change your codes if you suspect that they have come to the knowledge of someone else or been subject to unauthorised use.

These rules also apply to single-use codes, PINs, passwords, etc. Single-use codes are, for example, the response codes displayed by a Nordea ID device after you have entered your personal code into the device.

If the security solution you are using does not come from us, for example Mobile BankID issued by another bank, you must also follow the terms and conditions of the agreement with that bank.

If you know that a security solution or any of your codes have been lost, been subject to unauthorised use by someone else, or come to the knowledge of an unauthorised party, you must inform us thereof immediately. You can call our Blocking Service around the clock on 08-402 57 10.

## 6 Payment transactions

Together with your security solution, the Netbank and mobile bank are considered to be payment instruments when you use them to make a payment transaction. Besides these terms and conditions, all rules governing payment instruments and payments in the terms and conditions for the account from which the transaction is made then apply.

## 7 Technical equipment

You yourself are responsible for having the technical equipment and connection required to use the Netbank and mobile bank and the costs of your data traffic. You must always be careful and protect your technical equipment from unauthorised use, for example by having antivirus software, a firewall and passwords for your devices.

## 8 Financial information on stock prices, etc.

In the Netbank and mobile bank, there is certain information that comes from suppliers other than Nordea, such as stock prices.

You may use information concerning stock prices and exchange rates or similar only for your own purposes and you may not disseminate it to anyone else. We are not liable for the accuracy of this information.

## 9 Disruption and maintenance

We have the right to suspend provision of the Netbank and mobile bank for maintenance or to update it. If we plan any interruption that may affect you for a long time, we will notify you thereof in advance.

In addition, we always have the right to suspend provision of the Netbank and mobile bank for security reasons, in the event of suspected illegal or unauthorised use, repeated unsuccessful login attempts, if the Netbank and mobile bank is used in a way that could lead to damage or disruption of the service, or if you do not follow instructions or terms and conditions for the Netbank and mobile bank.

## 10 Customers who are minors

If you are the guardian of a minor, you can sign agreements for different services at Nordea for the minor in the Netbank and mobile bank. In such cases, we assume that all guardians agree to entering into the agreement.

Guardians can terminate such an agreement individually.

## 11 Limitation of our liability

We are not liable for damages arising due to Swedish or foreign legislation, measures taken by authorities, acts of war, strikes, blockades, boycotts, lockouts, or other similar circumstance. The clause with respect to strike, blockade, boycott and lockout also applies if Nordea itself is subject to or undertakes such measures of industrial action. Neither are we liable for damages caused by interruption or other disruption in automatic

data processing, data transfer, telecommunications, other electronic communication, or in electricity supply or other similar circumstance beyond our control. Neither are we liable for damages due to technical faults that prevent the use of the Netbank and mobile bank.

We are not liable for damages arising in other circumstances if we have acted with due care. We are not liable in any event for indirect damages unless such damages were caused by our gross negligence.

## 12 Termination of the Netbank and mobile bank

This agreement is effective until further notice. You can terminate the Netbank and mobile bank at any time free of charge.

We have the right to terminate the agreement two months after notifying you thereof.

We also have the right to terminate the service with immediate effect if:

- a) you do not adhere to the terms or conditions, or if
- b) you use our products or services in contravention of any law, ordinance or regulations issued by a government agency.
- c) you do not reply to our questions or otherwise fail to assist us in our ongoing customer due diligence,
- d) we suspect that the Netbank and mobile bank will be used for criminal activities or will otherwise be used in contravention of prevailing legislation,
- e) you act or may be feared to act in a way that could cause harm to us or a third party, or
- f) you are listed on any of the sanctions lists regarding international sanctions that we observe in our operations.

In the event of death, bankruptcy or conservatorship pursuant to Chapter 11, section 7 of the Parental Code, the right to use the Netbank and mobile bank will cease immediately. We may then terminate the service without prior notice.

In cases where the Netbank and mobile bank is a payment service with a basic function, special termination rules apply:

- a) The Netbank and mobile bank may be terminated by us at two months' notice if there have been no transactions in your Personal Account in the last 24 months, or if special grounds exist.
- b) We are entitled to terminate the Netbank and mobile bank with immediate effect if you have intentionally used your Personal Account for illegal purposes or if you provided erroneous information in order to open the Personal Account with basic functions, and accurate information would have led to us refusing to open such an account for you.

## 13 Transfer of rights

We are entitled to transfer our rights and obligations under this agreement to another company in the Nordea group. "The Nordea group" means Nordea Bank Abp and its subsidiaries.

## 14 Swedish law and court

This agreement is governed by Swedish law and any dispute shall be settled by the Swedish court.

## 15 If you have a complaint

If you consider that something is wrong with the Netbank and mobile bank, please contact us, see the section "How to contact us". You can also write to us at Nordea Bank Abp, filial i Sverige, Smålandsgatan 17, 105 71 Stockholm.

In the event of a dispute with Nordea, you can also contact the National Board for Consumer Complaints (*Allmänna Reklamationsnämnden – ARN*), which is a board for alternative dispute resolution. Address: ARN, Box 174, 101 23 Stockholm, [www.arn.se](http://www.arn.se).

You can also use the EU's online dispute resolution platform: <https://ec.europa.eu/consumers/odr/>. More information about dispute resolution online is available at [www.konsumenteuropa.se](http://www.konsumenteuropa.se).

## **16 Distance contracts and right of withdrawal**

When you enter into this agreement remotely, you have the right to change your mind free of charge within 14 days from the date on which you received the agreement terms and conditions.

Once we have received such notification from you, the agreement ceases to be valid. The right of withdrawal applies only to the agreement concerning the Netbank and mobile bank itself and not to other products and services. These must be assessed individually. We may charge you for transactions you have made and services/products you have used prior to the withdrawal deadline.

## **17 How we process your personal data**

For information about personal data processing, please see our data protection policy available by clicking on the link [www.nordea.se/dataskyddspolicy](http://www.nordea.se/dataskyddspolicy).