

Module Description

Receiver's address

Agreement number: XXXXXX
Customer number: YYYYYYYYYY
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The Access Agreement specifies the version and/or modules provided to you. The User gets access to the services specified under the relevant module.

Cash Management - Account Information

The Account Information module allows you/the User to view

- a list of registered accounts
- balance history
- interest-rate history
- terms on the accounts
- a list of fees
- account transactions with details.

Cash Management - Payments

The Payments module allows you/the User to

- effect local payments
- effect cross-border payments
- effect cross-border transfers to and from your group's own accounts within the Danske Bank Group without loss of interest days
- save and re-use master data about your creditors
- update the status of payments
- cancel or edit payments that have been submitted but not yet processed
- effect confidential payments, e.g. wages/salaries
- edit and delete standing orders and direct debits (Sampo Bank only)
- authorise received eInvoices (Sampo Bank only).

The User will be able to effect payments as outlined in the individual User Authorisation.

Cash Management - File Transfers

The File Transfers module allows you/the User to

- transfer files to and from the Bank
- use files to integrate with most major ERP systems, thereby saving time and minimising the risk of input errors.

The User will have access to files relating to all accounts detailed in the individual User Authorisation.

Markets Online - Currency Information

The Currency Information module allows you/the User to view

- Reuters news from all major European and US stock exchanges
- news and analysis
- analysis of the Bank's opinion in relation to foreign exchange and interest rate trends
- current and historical interest rates, such as
 - BID and BOR rates
 - market interest rates up to five years
 - fixing rates
- current and historical exchange rates, e.g.
 - current tradable exchange rates on spot trades and forward contracts
 - historical trading prices for spot trades and forward contracts
 - official exchange rates from Denmark's Nationalbank and the European Central Bank, amongst others.

You can create your own summaries showing the currency crosses you find most interesting.

Markets Online - Currency Trading Information

The Currency Trading Information module allows you/the User to

- view a position summary of spot trades and forward contracts, FX options and deposits, interest rate swaps and cross currency swaps with ongoing assessment of the market value
- view lists of due dates of spot trades and forward contracts, FX options and deposits
- effect trades - spot trades, forward contracts and FX swap trades. Mandate is required for foreign-exchange transactions
- effect money market deposits (Sampo Bank only). The User must be authorised specifically to make deposit transactions.

Markets Online - Securities Information, Standard

Securities Information, Standard, allows you/the User to

- view rates and background information on approx. 19,000 securities
- create your own price lists
- read the latest news from Reuters
- read analyses and market commentaries from Danske Equities.

Markets Online - Securities Trading incl. Securities Information, Standard

Securities Trading incl. Securities Information, Standard, provides

- access to a detailed overview of the portfolio of securities
- access to search in/for completed transactions
- access to trade in shares and bonds in 12 leading markets. The user must be authorised specifically to make securities transactions.
- a detailed breakdown of the portfolio of securities
- a calculation of unrealised gains/losses and period returns on the portfolio of securities.

Collection Service

This module allows you/the User to

- process all payment collections in a single format sent electronically to the Bank or create single collections via our Business System user interface
- input invoice details for local and international customers to be printed and sent by Danske Bank Group
- input details for local invoices with inpayment forms with OCR references in Denmark, Norway, Sweden and Finland to be printed and sent by Danske Bank Group
- input international invoices stating account number, BIC/SWIFT address and IBAN to be printed and sent by Danske Bank Group
- achieve a "single point of entry" by collecting payments from debtors via direct debit using our unique electronic solution, i.e. Betalingservice and LeverandørService in Denmark, Autogiro in Sweden, AvtaleGiro and AutoGiro in Norway, Lastschrift in Germany, and Direct Debit in the UK, Ireland, Poland and Finland
- use e-invoicing, i.e. e|Faktura and OIOXML in Denmark, e-giro in Sweden and eFaktura in Norway and e-Invoice in Finland
- register and view all Direct Debit debtor agreements (not available in Northern Bank, National Irish Bank or Danske Bank, London).

The User must be authorised to operate this module.