

Power of attorney to operate an account - where the right may be exercised by the attorney(s) alone

The above persons are hereby individually granted the right to operate the above account(s)

The power of attorney to operate the account covers **the right to**:

- withdraw cash
- debit the account in individual payment transactions
- access account information, including transaction history where this facility is offered by the bank
- operate the account using the attorney's (s') own digital bank, including online bank, mobile bank and similar online payment services.

This will inter alia mean that:

- The monetary limit governing the power of attorney to operate the account follows the monetary limit applicable to the attorney's (s') digital bank from time to time
- The attorney(s) may conclude AvtaleGiro direct debit agreements and arrange standing payment orders on behalf of the account holder
- The attorney(s) must use her/his/their own personal security information and own BankID, not that of the account holder

The power of attorney **does not** include the right to:

- delegate the power of attorney to third parties
- use debit and credit cards without a separate agreement on supplementary card having been concluded
- terminate the account

Further conditions governing the power(s) of attorney

The power of attorney to operate the account(s) is governed by Part C of the Account Agreement: General Terms for Deposits and Payment Services. The following also applies:

- The power of attorney is not subject to a monetary limit.
- The attorney may use services supplied by other payment service providers, if the service(s) can be linked to the account(s)
- The account holder is liable for amounts overdrawn as a consequence of the attorney's use of the account(s).
- The power of attorney will remain in force until it is revoked or ceases to apply. Revocation must be reported to the bank, normally in writing. The bank is not liable for amounts disposed by the attorney(s) before the bank became aware of the revocation.
- The power of attorney will cease to apply upon the death of the account holder. The bank is not liable for amounts disposed by the attorney(s) before the bank was notified of the death of the account holder.
- The power of attorney will cease to apply in the event of the bankruptcy of the account holder. The bank is not liable for amounts disposed by the attorney(s) before the bank became aware of the bankruptcy.