



Authorisation to operate account for account holders over 18 years of age

Important information when filling in the form

The form will be returned if one or more of the following applies:

- The account signatory is not a customer of DNB/Sbanken. They can easily become a customer on DNB.no or in the Sbanken app available on Sbanken.no.
- The form has not been signed by the account holder or the account signatory. The account holder must sign for each account that the signatory is to be authorised to operate.
- The form has not been signed by the witnesses.

All fields must be filled in, except the fields marked 'optional'.

It will take 1–2 weeks before the account signatory is registered as having the right to operate the account(s).

Account holder

Account holder's name	Norwegian national identity number
Mobile phone number	Landline (optional)
Address	Postcode and place

I hereby give authorisation for my account(s) in DNB Bank ASA/Sbanken (as specified below) to be operated by:

Name of account signatory	Norwegian national identity number
Mobile phone number	Landline (optional)
Address	Postcode and place
Signature (account signatory)	

I hereby consent to the account signatory being given access to my account(s) and being able to carry out all payment transactions from my bank account(s). The account signatory will be granted access to the account(s) in the online bank and will be able to pay bills, make transfers and perform other payment transactions. The account signatory will also be able to see all past transactions made to and from the account.

Account 1

Account number	Place and date
Signature (account holder)	

Account 2 (optional)

Account number	Place and date
Signature (account holder)	

Account 3 (optional)

Account number	Place and date
Signature (account holder)	

Verify account holder's information

Account holder's name	Norwegian national identity number
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NB! The form continues on the next page

Signatures of the witnesses

• The witnesses may not be the account signatory's spouse/cohabitant, parents, siblings or children/grandchildren. We hereby confirm that we were present when the account holder signed this authorisation or confirmed their signature, and that we have signed as witnesses in accordance with the wishes of the account holder. We confirm that we are not closely related to the account signatory, and that the account holder is of full age and legal capacity, has established the authorisation of their own free will and was able to understand the implications of the authorisation.

Witness 1

Full name	Date of birth
Address	Postcode and place
Signature	Mobile phone number

Witness 2

Full name	Date of birth
Address	Postcode and place
Signature	Mobile phone number

Checklist

- ☐ Yes, the account signatory is a customer of DNB/Sbanken and has signed the form.
- ☐ Yes, the account holder has signed the form for all accounts to be operated by the signatory.
- ☐ Signature stamp: A doctor's certificate is attached (fingerprint signatures are not accepted).
- ☐ A copy of the ID of both the account holder and the witness must be attached if the witness is not a Norwegian citizen.

The right of disposal includes:

- The right to withdraw cash and to charge account(s) for individual payment orders. The account signatory must have their own bank card linked to the account(s) that they are authorised to operate.
- The access to the account information, including transaction history where this facility is offered by the bank.
- The account signatory/signatories is/are authorised to operate my account(s) using their own access to the online bank, mobile banking app and similar online payment services. The account signatory must use their own BankID.

Additional information:

- The limit for the right of disposal follows the amount limit set at any given time for the account signatory in the online bank, mobile banking app, etc.
- The account signatory may conclude AvtaleGiro direct debit agreement and arrange standing payment orders on behalf of the account holder.

More detailed conditions for the right of disposal:

Part B of the account agreement (the bank's General terms and conditions for deposits and payment services) applies to the right of disposal.

Moreover, the following applies:

- The account signatory may not give others (or pass on) the right to operate the account(s).
- The account signatory cannot enter into an eFaktura (eInvoice) agreement on behalf of the account holder.
- A guardian cannot register a third person as an account signatory. The authorisation must either be signed by the person who has a guardian, or a confirmation from the County Governor must be submitted, stating that the specified person can be registered as an account signatory.
- The account signatory does not have the right to terminate the account.
- There is no amount limit for the right of disposal.
- The account signatory will be able to use services provided by other payment service providers if such services can be linked to the account.
- The account holder will be liable for any overdrafts resulting from the account signatory's use of the account(s).
- The right of disposal applies until it is revoked or ceases to apply. Revocation must be reported to the bank, normally in writing. Until the bank is notified of revocation, it is not responsible for transactions made by the account signatory.
- The right of disposal ceases when the account holder dies. Until it is informed of the account holder's death, the bank is not responsible for transactions made by the account signatory.
- The right of disposal ceases if the account holder is declared bankrupt. Until it is informed of the account holder's death, the bank is not responsible for transactions made by the account signatory.

In accordance with the provisions of the Norwegian Personal Data Act, this form must be returned by post to DNB Bank ASA, PO Box 1600 Sentrum, 0021 Oslo, Norway.