

Part E of the Account agreement:**Agreement terms for BankAxept/Visa/Mastercard payment cards and other card-based payment instruments (debit cards) - consumer****Contents**

1. A brief description of the service
2. Conclusion of agreement and information
3. Prices and pricing information
4. The issuing of payment cards and establishing the personal security information
 - 4.1 The issuing of the payment card. The personal code
 - 4.2 Payment cards issued to parties other than the account holder (e.g., supplementary cards)
 - 4.3 The validity of the payment card. Renewal
5. Safeguarding the payment card and the personal code/security device. Reporting a loss
6. Using the payment card
7. Debit limits etc.
8. Debiting of the account
9. Prior hold
10. Debiting in arrears
11. The revocation of payment transactions
12. Receipts. Checking the statement of account
13. Overdrawing
14. Repayment where the exact amount was not authorised
15. Liability for non-approved use
16. Claims. Reversals
17. The blocking of the payment card by the bank for reasons of security etc.
18. Technical failures, book-keeping errors or similar circumstances
19. Special conditions for minor account holders
 - 19.1 General conditions
 - 19.2 The liability of parents
 - 19.3 Special conditions for minors up to and including the age of 12 years
 - 19.4 Special conditions governing payment instruments for minors aged between 13 and 18 years

Attachment: Special conditions relating to purchases using the payment card's Visa facility

- A. Area of application
- B. The right to be re-credited for amounts debited in certain situations
- C. Attempt to reach a settlement with the vendor, documentation, time-limit for lodging a claim etc.
- D. Limitations in liability
- E. Additional information concerning the use of the payment card's Visa facility in other cases

1. A brief description of the service

The service gives the account holder access to payment cards issued by the bank that can be used for paying for goods and services, for withdrawing, and if offered by the bank, depositing, cash as well as within other specified areas of application, with direct debiting, or if applicable, crediting, of the account to which the payment card is linked.

Payment cards mean payment cards and other card-based instruments, including virtual cards and procedures that allow payment cards to be used in applications on mobile telephones, smart watches or other digital equipment.

The payment card has various features and areas of use as specified in the clauses "*Conclusion of agreement and information*" and "*Use of the payment card*". The account holder will normally be required to confirm the payment using personal security information, see the clause "*Use of the payment card*". Personal security information includes for example a personal code, PIN, fingerprint, and facial recognition.

When payment cards for Visa/Mastercard are used for purchases on the Internet special rules apply governing the right in certain circumstances to be re-credited for debits if the goods or service are not delivered, are damaged or fail in other ways to comply with the order. Please see the attachment for further details.

The account holder must follow the rules and instructions issued by the bank concerning the use of the payment cards as applicable from time to time, as well as in contract conditions, information accompanying the payment card and in the digital bank, on the bank's website or as provided on request, see also the clause "*Conclusion of agreement and information*".

2. Conclusion of agreement and information

These contract conditions are supplemented by the bank's General terms for deposits and payment services. In the event of conflict, these contract conditions shall take precedence over the General terms for deposits and payment services.

The contract conditions apply to both the BankAxept and the Visa/Mastercard facilities of the payment card, except as otherwise expressly provided.



1658403005

In the information, rules and instructions provided to the account holder, the account holder must take note of the following points in particular:

- a) the areas of use for the payment cards
- b) situations in which the payment card may be used without the use of a personal code or other personal security information or signature, and the claims that may be charged to the account holder's account as a consequence of such use
- c) the way in which the account holder shall provide proof of his/her identity when using the payment card in the various areas of use
- d) the safekeeping of the payment card, personal code, or other similar personal security information and/or mobile unit to which the payment card is linked and advice on what codes should not be chosen
- e) the stipulated limits for withdrawals and for debiting the account in respect of the area(s) of use in which the payment cards may be used
- f) the procedure for reporting the loss of the payment card, personal code/security device and/or mobile unit to which the payment card is linked and for subsequent blocking of the account in this eventuality
- g) the extent to which merchants may place a hold on amounts in the account in connection with the ordering of goods or services
- h) the account holder's liability and risk in the event of the non-authorised payment transactions.

3. Prices and pricing information

Costs associated with opening, holding, and using the payment cards are shown in the bank's current price list, in account information and/or are communicated by other appropriate means.

If the payment card is used for transactions in currencies other than the currency in which the account is nominated, the amount on the sales invoice or withdrawal receipt will be converted from the currency of the country of use into Norwegian kroner on the same date that the amount is cleared between the foreign bank and account holder's bank. The date on which currency translation takes place will depend on how quickly the foreign sales establishment, or if applicable, the foreign merchant's banker, presents the payment for settlement. The amount will be converted at the market rate for buying/selling foreign currency with the addition of a conversion charge.

4. The issuing of payment cards and establishing the personal security information

4.1 *The issuing of the payment card. The personal code*

The bank will issue the payment card for use in for example point of sale terminals, ATMs and other payment solutions. If required by the bank, the payment card shall be signed or activated by the account holder upon receipt of the payment card. Activation may also be possible when the payment card is used for the first time.

The account holder will be allocated, or where applicable, given the option of choosing a personal code and/or other personal security information. The bank shall have satisfactory procedures in place for dispatching/issuing payment cards and codes/security devices to account holders.

When the account and/or the contractual relationship comes to an end, or if instructed by the bank on some other reasonable grounds, the account holder shall return, destroy or deactivate the payment card without delay. Further use of the payment card will be blocked.

4.2 *Payment cards issued to parties other than the account holder (e.g. supplementary cards)*

Subject to agreement with the bank, the account holder may give others the right to operate the account by means of a payment card. If the account holder gives other parties the right to operate the account in this way, the account holder will be liable in full for all debiting of the account resulting from the use of the payment card by the secondary account holder, including any overdrawing of the account.

Moreover, the secondary account holder is liable for his/her debiting of the account in the same way as the account holder. In using the payment card, the secondary account holder may have access to account information to the extent permitted by the system.

By accepting these agreement terms, the secondary account holder agrees to be bound by these terms and conditions insofar as they are applicable. The secondary account holder will be allocated, or given the option of choosing, a personal code and/or, where applicable, other security information.

When the account and/or the contractual relationship with the account holder and/or secondary account holder comes to an end, or if instructed by the bank on some other reasonable grounds, the secondary account holder shall return, destroy or deactivate the payment card without delay. If the authorisation is withdrawn, the account holder shall inform the bank and otherwise assist in the return/destruction of the payment card or assist in other ways in ensuring that the secondary account holder is not able to use the payment card.

4.3 *The validity of the payment card. Renewal*

The payment card can be issued for a specific period of validity. The account holder will be issued with or sent a new payment card in advance of the expiry date unless the agreement has been terminated by the account holder or the bank.

The bank will forward updated card information to the card scheme to enable updating on the part of the acquirer and merchants and enabling fixed and regular payments relating to the expired card to continue based on the new card information, if the acquirer and merchants utilise the service. The account holder is requested to contact the bank if automatic updating of this nature is not required.

5. Safeguarding the payment card and the personal code/security information. Reporting a loss

The payment cards are personal and must not be transferred or entrusted in other ways to or used by anyone other than the person to whom they were issued. The account holder must ensure that third parties are not given access to the payment cards and exercise normal due care in storing the mobile phone, smart watch, other digital unit to which the payment card is linked or if the account holder permits their use by others.

The account holder shall use the payment card in accordance with the conditions governing its issuance and use. The account holder shall follow the rules and instructions governing the use, storage, protection of personal codes/security information (for example BankID), the procedure for reporting loss and unlawful acquisition/use etc.

The account holder shall take all reasonable precautionary measures to protect the personal code and/or other security information linked to the payment cards. The personal codes/security information shall not be disclosed or made available to third parties, including the police, the bank, secondary account holders, family members or guardians. Moreover, the personal code/security information shall not be used in circumstances in which others might see or familiarise themselves with them. Personal codes/security information must be memorised. Should it nevertheless be necessary to write the codes down, this must be done in such a way that no one other than the account holder is able to understand the significance of such a note. The note containing this information must not be stored in the vicinity of the payment card or units, including mobile telephones, smart watch, digital units, or other equipment to which the payment card is linked.

The account holder must notify the bank or the bank's nominee without undue delay if the account holder becomes aware of the loss, theft or unlawful use or acquisition of the payment card, unlawful access to the account or that third parties have gained access to the personal code or other security information. The same applies to the personal code/security information, mobile telephone, smart watch, digital unit, or other digital equipment to which the payment card is linked. The account holder shall use the notification services provided by the bank and shall assist in other ways in ensuring that the payment card can be blocked as quickly as possible.

When a report of this type is received, the bank shall prevent all further use of the payment card. The bank shall provide the customer with confirmation of receipt of such notification and of the time at which such notification occurred and shall ensure that for a period of 18 months after notification was given the account holder is able to document having given such notification. The bank cannot impose a charge for such notification.

The account holder shall inform the bank without unaccounted delay if the payment card or mobile telephone, or other digital equipment to which the payment card is linked is recovered.

6. Using the payment card

When the payment card is used, the account to which the payment card is linked will be debited.

The card may bear one or more trademarks, for example BankAxept, Visa and/or Mastercard. The trademark is marked on the card and indicates the card scheme(s) on which the card is based. If the card supports multiple card schemes, the merchant may have chosen in advance which card scheme will be prioritized in the payment terminal. The card holder can override the merchant's choice of card scheme. The procedure may vary between different payment terminals, but this is often done by pressing the "yellow button" on the terminal before presenting the card, regardless of whether the card holder is paying with a physical card or a card via mobile phone or similar. The merchant can provide guidance in choosing a card scheme.

The card schemes VISA and Mastercard offer Click to Pay. The bank may have arranged for Click to Pay, which enables a payment transaction on the internet without entering the card number, expiry date and control digits for the payment card for each payment transaction. Click to Pay entails that the bank, the card scheme, and participants in the payment transaction share the card holder's name, e-mail address, telephone number, address, and card information with the merchant to carry out the checkout. The card holder's contact and payment information are stored securely by the card scheme. Click to Pay can be used by merchants marked with Click to Pay with the card types applicable from time to time determined by the card issuer and card scheme. The bank may require that the card holder activates Click to Pay prior to use. The account holder may deactivate the service anytime in the digital bank, or by contacting the bank.

The account holder must normally confirm the payment using personal security information. Where facilitated by the bank, the payment card may be used without personal security information or signature, for example in contactless payments or, in some cases, for purchases on the Internet. Further information accompanies the payment card and is provided in the digital bank, on the bank's website or on request.

The account holder may give advance approval for multiple future direct debits by one or more specified merchants. By notifying the bank in writing, the account holder may revoke advance authorisations of this nature for amounts that have not yet been debited.

Where required by the system, the account holder shall sign the receipt, debit note or similar debit authorisation. If requested to do so when a signature is used the account holder shall present satisfactory proof of identity.

The account holder may grant merchants that are Norsk Rikstoto commission agents permission to retrieve and register the account holder's name and account number and/or confirm that the PIN code given by the account holder is the PIN code for the payment card being used (validation transaction). The bank will then release the information to the merchant. To perform the service the payment card is inserted in the point-of-sale terminal. The merchant and Norsk Rikstoto shall inform the account holder of the information that is registered and the purpose of the registration. The account holder's use of this service is a matter between the account holder and Norsk Rikstoto.

7. Debit limits etc.

The payment cards may be used within the limits specified for withdrawals and debits, for example limit per debit, per time period and total amount. The debit limits may be dependent on the payment card used and on whether the payment card is used with or without a personal code and/or other personal security information.

The bank may at two months' notice to the account holder change the areas of use and debit limits. If necessitated by reasons of security, the bank may, without giving prior notice, limit the area of use of the payment cards, reduce the various debit limits and make other changes to security information or the like. The bank shall notify the account holder of the situation as soon as possible.

8. Debiting of the account

When the payment cards are used, the account holder's account will normally be debited without delay. The bank must not debit the account later than six months after the payment card is used unless the account holder has consented to the later debiting of the account. Even so, the bank may recover the transaction amount in accordance with the general rules governing the collection of amounts payable.

9. Prior hold

Where the exact amount payable in a payment transaction is not known when consent to the transaction is given, the merchant may place a prior hold for an amount on the account holder's account. A prior hold of this nature requires the account holder's consent to the exact amount on which the prior hold is placed. This may be given without the account holder using the personal code/security information or signature. Typical situations in which prior holds may occur are when charging an electric car, refuelling a vehicle, at a hotel or when ordering goods or services on the Internet, by mail order or by telephone or in other forms of remote sale. The hold will be lifted when the account is debited for the amount of the purchase. If the account holder has not consented to the prior hold, he/she may contact the bank to secure the release of the hold.

10. Debiting in arrears

The bank may debit the account holder's account in arrears for certain claims arising in connection with hotel accommodation, car rental etc. if when ordering the service or in the agreement with the sales establishment the account holder accepted the debiting of the account in this way or was made aware of the right of the bank to debit the account in this way. Debiting in arrears of this nature will be based on the agreement for hotel accommodation, car rental, online purchase etc. and will not require the account holder to resubmit a personal code/ security information or signature.

Merchants in Norway are required to give/send account holders prior notice of debiting in arrears that does not take place in immediate connection with the use of the payment card. If the amount has been charged to the account and the account holder denies liability for the debit, the account holder may submit a claim for the debit to be reversed in accordance with the provisions of the clause "*Claims. Reversals*" below.

11. The revocation of payment transactions

Payment takes place when the payment order is approved by the account holder and accepted by the payment system. After this point, the account holder cannot stop or cancel the transaction, unless the debit has been made by means of a prior hold or debit in arrears and enabling cancellation to proceed under the applicable rules.

12. Receipts. Checking the statement of account

Receipts that the account holder receives documenting payment card transactions can be used for subsequent checking against the overview of transactions provided in the digital banking services (online bank and the like) or other information on movements in the account. The account holder must notify the bank as soon as possible and no later than 13 months after the date of the debit if the information from the bank does not match the account holder's own records.

13. Overdrawing

The account holder does not have the right to debit the card for amounts exceeding the balance available in the account at the time of the debit.

If the account holder has debited the account for an amount the exceeds the balance available at the time of the debit (overdrawn the account) the account holder must reimburse the overdrawn amount without delay. If the account is overdrawn, the bank may charge overdraft interest from the time of the overdraft at the rate applicable from time to time as detailed in the price list as well as any charges for reminders.

If the account holder, acting in good faith, charges the account for amounts exceeding the available balance, the bank shall nevertheless not claim overdraft interest or other charges on the overdrawn amount(s) until the account holder has been given reasonable time to repay the overdrawn amount. If a substantial overdraft has persisted for more than one month, the bank shall notify the customer in writing and without delay of the amount of the overdraft, the nominal rate of interest, the agreed terms and conditions governing compensation to the bank and other costs resulting from the overdraft. The overdrawing of the account is a breach of contract that, depending on the circumstances, may in addition to liability for damages result in the cessation (termination) of the account and criminal liability.

14. Repayment where the exact amount was not authorised

The account holder may claim repayment of the full amount of a payment transaction including interest implemented by or via the payee if the account holder can prove that:

- a) the account holder had not approved the exact amount of the payment transaction, and
- b) the amount exceeded what the account holder might reasonably have expected on the basis of past patterns of use, the terms of the framework agreement and other circumstances.

Nevertheless, this right to repayment will not apply if the account holder's consent to the payment transaction was given directly to the bank, and the account holder, where relevant, was notified of the future payment transaction at least four weeks before the due date.

The account holder must present any claim for repayment no later than eight weeks after the debit date. Within 10 days of receiving the claim for repayment, the bank shall either return the full amount of the payment transaction including interest or provide a reasoned refusal of the claim, giving information on the right to bring the matter before the Norwegian Financial Services Complaints Board.

15. Liability for non-approved use

The bank is liable for losses attributable to a non-approved payment transaction except as otherwise provided for below. A payment transaction will be considered to have been approved only if the payer has given consent to the payment transaction (either before or after the transaction was executed) in the manner agreed between the account holder and the bank. This will also apply if consent to the payment transaction was given via the payee.

The account holder is liable for a deductible of up to NOK 450 for losses on a non-approved payment transaction resulting from the use of a lost, stolen or unlawfully-obtained payment card. Nevertheless, the account holder will not be liable for this sum if the account holder could not have discovered the loss, theft or unlawful acquisition in advance and has not acted fraudulently.

The account holder is liable for a deductible of up to NOK 12000 for losses on a non-approved payment transaction if the loss was caused by the grossly negligent failure of the account holder to fulfil one or more of the obligations provided for in the clause "*Safeguarding the payment card and personal code/security information. Reporting a loss*". If the loss the result of the intentional failure of the account holder to fulfil one or more of the obligations provided for in the clause "*Safeguarding the payment card and personal code/security information. Reporting a loss*", where the account holder should have understood that this breach of the agreement represented a real risk that the payment card might be misused, the account holder shall bear the entire loss.

The account holder is not liable for losses resulting from the use of a lost, stolen or unlawfully obtained payment card after the account holder has alerted the bank in accordance with the clause "*Safeguarding the payment card and personal code/security information. Reporting a loss*", unless the account holder has acted fraudulently. Nor is the account holder liable for losses if the bank has failed to ensure that the account holder/guardian is able to alert the bank in this way, has not required strong customer authentication where the account holder has initiated the payment transaction, or if the account holder could not have discovered the loss, theft or unlawful acquisition in advance.

If the account holder has acted fraudulently the account holder will in any event be liable for the full amount of the loss.

If the account holder denies having approved a payment transaction, the use of the payment card shall not of itself be regarded as sufficient evidence that the account holder consented to the transaction, or that the account holder acted fraudulently or with intent or with gross negligence failed to fulfil one or more of the obligations provided for in the clause "*Safeguarding the payment card and personal code/security information. Reporting a loss*". Responsibility for proving that the transaction was authenticated, correctly registered and booked and that the system was not struck by technical failure or other fault rests with the bank. The bank is required to present documentation proving that the account holder acted fraudulently with intent, or with gross negligence.

The liability of the account holder pursuant to this clause may be reduced in accordance with the provisions of Section 4-31 of the Financial Agreements Act.

16. Claims. Reversals

If the account holder denies having approved a payment transaction, the bank shall document that the transaction has been authenticated, correctly registered and booked and has not been struck by technical failure or other faults.

If following the above steps, the account holder contests liability for a non-approved transaction on the basis of the above rules on liability, the bank shall without delay and no later than by the end of the next business day carry back the amount and compensate any loss of interest from the time of the debit, provided that the account holder/guardian(s) submit(s) a claim for reversal without undue delay after the account holder has become aware of the situation and no later than 13 months after the date of the debit. The obligation to reverse the debit will not apply if the account holder/guardian(s) has/have acknowledged liability for the debit in writing, or if having reasonable grounds for suspecting fraud and within four weeks of receiving a written objection from the account holder/guardian(s) the bank has initiated legal action or brought the matter before the Norwegian Financial Services Complaints Board. If the matter is dismissed by the Complaints Board or a court a fresh four-week time limit will commence on the day on which the bank becomes aware of the dismissal.

The obligation to reverse the debit pursuant to the first paragraph does not apply to the sum of NOK 450 payable by the account holder unless the payment card has been used without the personal code or other equivalent security device.

Furthermore, the reversal obligation does not apply to incorrect registrations by a merchant that the account holder should have discovered when using the payment card to pay for the goods or the service. Such claims must be lodged against the vendor (the merchant). The bank does not accept any liability for the quality, condition, or delivery of purchased goods or services, unless otherwise provided for in or pursuant to statute or in other provisions of the agreement.

If the account holder suspects that he/she has been the victim of a criminal act in conjunction with the debiting of the account, the account holder is advised to report the matter to the police to enable evidence to be secured and losses to be limited.

The account holder shall submit a written report to the bank on the circumstances surrounding any loss situation.

If following the reversal, a final and unappealable judgment holds that the account holder is nevertheless liable for the debit or the account holder acknowledges liability, the bank may remedy the situation by redebiting the account.

17. The blocking of the payment card by the bank for reasons of security etc.

Irrespective of whether the bank has received notification from the account holder pursuant to the clause "*Safeguarding the payment card and personal code/security information. Reporting a loss*", the bank may block the payment card if there are objectively-justified reasons for doing so relating to the security of the payment instrument or if non-approved or fraudulent use is suspected. This might, for example, be that there is real risk of misuse by either the account holder or by an unauthorised third party, the discovery of security weaknesses in the payment card or other factors relating to the security of the payment card or the suspicion that the service in general may be exposed to attempted fraud.

The bank shall notify the account holder/guardian(s) of the blocking of the payment card and of its reasons for doing so. Such notification shall be given before the payment card is blocked or, if this is not possible, immediately after the blocking of the payment card. If notification would harm reasonably founded security considerations or would contravene statutes or provisions enacted pursuant to statute, the bank may omit notification of this nature. The payment card may also be blocked in the event of the death or bankruptcy of the account holder or in the event of termination, cancellation or discontinuation, see the general conditions of the account agreement.

18. Technical failures, book-keeping errors or similar circumstances

The bank is liable for the account holder's loss if the account holder's account has been wrongfully debited as a result of a technical failure, book-keeping error, or similar circumstances, including any such faults occurring at the merchant. Should the account holder invoke technical failure in the payment system, the bank must provide evidence of the proper functioning of the system during the relevant period.

The bank is not liable if the payment card cannot be used as a result of an operational failure in the payment system, or if the ATM has run out of bank notes, or similar circumstances, unless the bank has acted negligently. Liability for negligence is limited under the rules governing the liability of the bank in the general conditions of the account agreement.

19. Special conditions for minor account holders

19.1 General conditions

Special conditions apply to minor account holders which form part of and supplement these contract conditions for as long as the account holder remains a minor. In the event of conflict, the contract conditions for minor account holders shall take precedence.

The special conditions for minor account holders are supplemented by the Account agreement, including special conditions for accounts for minors.

The conclusion of an agreement on the use of a payment card is conditional on the written consent of the account holder's guardian unless the account holder is aged over 15 and the funds are freely disposable. The consent of the guardian(s) must also include use of the payment card without personal security information.

In granting their consent the guardian(s) confirm that:

- a) The account holder will have the right to dispose funds that are or will be credited to the account to which the payment card is linked.
- b) The account holder is granted the right to use the payment card for the purchase of goods and services, if applicable without personal security information, for example in contactless payments. This consent is granted within the limits on withdrawals and debits applicable to the payment card.
- c) The account holder and the guardian(s) have received written information, rules and instructions in the use of the payment card and this information will be reviewed together with the account holder, see the clause *"Conclusion of agreement and information"*.
- d) The established reporting procedures will be followed in the event of the loss of the payment card and/or personal security information, and/or the mobile unit(s) to which the payment card is linked, see the clause *"Safeguarding the payment card and personal code/security information. Reporting a loss"*.
- e) The parents understand their liability for the actions of their children resulting in damage, cf. clause 19.2.

A guardian acting alone may revoke the right of the account holder to operate the account and use the payment card by contacting the bank. Where the account and payment card have been opened by a minor who has reached the age of 15 years, the guardian(s) cannot revoke the right to operate the account or use the payment card. Where the account and payment card were opened by a guardian as a donor of a gift, the other guardian acting alone cannot revoke the right to operate the account or use the payment card.

The guardian(s) shall review the agreement and the received information, rules and instructions together with the account holder. In doing so the guardian(s) shall stress the importance of not interesting the payment card to other persons and that the personal code and personal security information must not be disclosed to others. Subject to agreement with the bank the guardian(s) may be granted access to the account and, if applicable, receive account information.

The account holder does not have the right to debit the accounts for amounts exceeding the amount available at the time of the debit. If the account holder intentionally debits the account for more than the amount available, the account holder will be required in accordance with Section 1-1 of the Damages Act to compensate the losses of the bank in so far as this is found to be reasonable in light of the account holder's age, development, past behaviour, financial resources and other circumstances.

19.2 The liability of parents

Under Section 1-2 no. 1 of the Damages Act parents are required to compensate damage caused by children and young people aged under 18 years to the extent that they have failed to provide the appropriate supervision, or in other ways of failed to act in a manner that given the circumstances could reasonably be expected of them in order to prevent the causation of damage.

Irrespective of their own fault in the matter, parents are liable for up to NOK 5,000 per damage event as a consequence of actions of the account holder resulting in damage, cf. Section 1-2 no. 2 of the Damages Act. Nevertheless, this liability is limited to an amount corresponding to the debit limits applicable to the payment card, unless the account holder has acted fraudulently or abetted in fraud against the bank.

19.3 Special conditions for minors up to and including the age of 12 years

For minors up to and including the age of 12 years liability for use that is not approved is limited to a deductible of NOK 200 for the instances specified in clause 15 second paragraph and NOK 1200 in deductible for the instances stated in clause 15 third paragraph.

19.4 Special conditions governing payment instruments for minors aged between 13 and 18 years

Conclusion of agreement and required consent from guardian

Where the agreement requires the consent of the guardian(s) the guardian(s) confirm(s) consent by the following means:

The account holder is given the right to use the payment card for the purchase of goods and services, including for purchases on the Internet and contactless payments without personal security information. This consent is granted within the limits on withdrawals and debits specified for the payment card.

After reaching the age of 13 years account holder may use the payment card for purchases on the Internet and the guardian(s) understand that this entails and will in particular note that:

- (i) Purchases on the Internet may be paid in advance and concluded agreement may be regarded as preapproved by a guardian when the payment card is used for purchases on the Internet with the risk that this represents
- (ii) The extent to which merchants have a right to place a hold on monies in the account in connection with orders for goods and services
- (iii) The vendor/payment recipient is not able to see that the customer is a minor and the consent may be equated with subsequent approval of the purchase agreement (the agreement becomes valid irrespective of the fact that one of the contracting parties is under the age of consent)
- (iv) The bank cannot be held liable for losses as a consequence of the use of the payment card for purchases on the Internet, including losses incurred by the vendor/payment recipient should the agreement be disputed on the grounds of incapacity.

Use of the payment card for purchases on the Internet

When the payment card is used for purchases of goods and services on the Internet the number embossed on the card will be used. The account holder must normally confirm payment using personal security information but in some cases the payment card may be used without personal security information.

Updating of card information

The bank will forward updated card information to Visa (Mastercard where applicable) to enable updating on the part of the acquirer and merchants and enabling fixed and regular payments relating to the expired card to continue based on the new card information if the acquirer and merchants utilise the service. The account holder/guardian is requested to contact the bank if automatic updating of this nature is not required.

Claims. Reversals

The bank's reversal obligation does not apply to the account holder's NOK 450 deductible.

Attachments: Special conditions relating to purchases on using the payment card's Visa facility**A. Area of application**

These special conditions apply to the account holder's use of the payment card's Visa facility for the purpose of purchasing goods or services on the Internet.

B. The right to be re-credited for amounts debited in certain situations

If the account holder has used the Visa facility on his/her payment card for purchases on the Internet, he/she will be entitled to be re-credited the amount debited by the bank in the following circumstances:

- a) If the account holder has not received the goods that were ordered or has not received the service that was ordered, and this is due to the inability or unwillingness of the service provider to deliver.

If the delivery date for the goods or service is not specified, the account holder must wait 15 calendar days from the transaction date before making a claim against the bank.

The account holder cannot make a claim against the bank if the non-delivery of goods was due to the retention of the goods by the customs authorities in the account holder's country.

Nor can the account holder make a claim against the bank if non-delivery of a service is due to the failure of the account holder to cancel a hotel booking or car hire service within the time for cancellation specified by the service provider.

- b) If the goods received were damaged or destroyed when received by the account holder.

The account holder must wait 15 calendar days from the date on which the goods were returned to the vendor or before making a claim against the bank.

- c) If the goods received are not the goods originally ordered by the account holder.

The account holder must wait 15 calendar days from the date on which the goods were returned to the vendor or before making a claim against the bank.

- d) If the vendor/service provider fails to repay the account holder in accordance with a repayment undertaking given by the vendor/service provider in compliance with Visa Europe's regulations (referred to as a "Credit Transaction Receipt" in Visa Europe's regulations), or if the account holder returns goods or services in accordance with the vendor/service provider's conditions for returns/cancellations and the vendor/service provider fails to issue a Credit Transaction Receipt as required in Visa Europe's regulations.

The account holder must wait 15 calendar days from such time as a valid Credit Transaction Receipt is issued, if applicable 15 calendar days from the return/cancellation of the goods/service, before making a claim against the bank.

The account holder cannot make a claim against the bank on the grounds of dissatisfaction with the quality of the delivered goods or service.

C. Attempt to reach a settlement with the vendor, documentation, time-limit for lodging a claim etc.

Before the account holder lodges a claim against the bank for the re-crediting of the account, the account holder must attempt to resolve the situation directly with the vendor or service provider.

It is the responsibility of the account holder to prove that the conditions for re-crediting have been met. Before any sums are re-credited, the bank may require the account holder to provide reasonable documentation in evidence of this.

Claims against the bank must be made without unaccounted delay and no later than 60 days after the transaction date for the purchase. In the case of re-crediting claimed in accordance with B. a), the 60-day time-limit commences on the date on which the goods or service should have been received or the date on which the account holder became aware that the goods or service would not be received. The claim must under no circumstances be lodged later than 480 days after the transaction date for the purchase.

Claims lodged after the 60-day time-limit, but within 120 days, may be met, provided that the bank is able to obtain coverage of the claim under Visa Europe's regulations. The bank has a duty to assist the account holder and to be instrumental in ensuring that claims presented during this period also receive coverage.

D. Limitations in liability

The liability of the bank is limited to the amount in Norwegian kroner debited from the account holder's account in the transaction.

Furthermore, in the events of the non-receipt of goods or services, the liability of the bank will be limited to whatever part of the order was not received.

Furthermore, in the event of the return of goods that are damaged or not as ordered, the liability of the bank will be limited to the unused part of the goods.

E. Additional information concerning the use of the payment card's Visa facility in other cases

Under Visa Europe's regulations, the account holder may enjoy certain rights relating to the use of the payment card's Visa facility which extend beyond the rights directly provided for in the agreement between the account holder and the bank. In the event of incorrect debiting or other irregularities relating to use of the payment card's Visa facility, the account holder shall raise the matter with the bank without delay, in order to safeguard his/her interests in this respect.