

### 1. Customer identification

Nordea identifies its personal customers through their online access codes or another means of identification accepted by it when a customer logs in to the Netbank service or any other service it offers that is used with online access codes. Personal customers can also use their access codes to log in to other service providers' Internet services.

### 2. Personal nature of access codes

The access codes of a personal customer are always personal. The access codes must never be handed over, even partly, to another person, not even a family member, and access to a service connection opened with the codes may not be given to another party.

### 3. Access codes of corporate or institutional customers

Access codes of a corporate customer or corporation are customer-specific. A corporate customer or corporation must ensure that its access codes are kept safely and that they will not fall into the hands of parties not authorised to use them.

### 4. Access codes

In these security guidelines, Nordea's access codes refer to the Netbank user ID, the Nordea Codes app, the code calculator, and the access codes, passwords, PIN codes or activation codes with which they can be used, as well as fingerprint identification or other means of identification accepted by Nordea and any passwords created using identification data.

### 5. Protection of access codes

You should memorise the identification data to be used with the access codes. Never store your personal identification data, such as your user ID, access codes, PIN or password, in the same place as your other banking access codes, such as in your purse or wallet, handbag, phone or home.

Protect the device, such as the keypad or mobile phone, with which you are using your access codes so that nobody can take possession of or learn the access codes.

### 6. Your computer's and mobile device's security

Ensure your computer's and mobile device's security by updating their operating systems and the software/apps installed in them. Protect your computer also with a firewall restricting network traffic and anti-virus software. Read the data security instructions on Nordea's website ([nordea.fi](http://nordea.fi)).

### 7. Login with fingerprint identification or similar biometric identification

If you wish to use an application or device with fingerprint identification or similar biometric identification for logging in to Mobile Bank or Netbank, you must remove the fingerprints or similar biometric identifiers of other users from the device before starting to use it. You can disable fingerprint identification by switching the Fingerprint ID function off in the device settings, by logging in to Nordea's Mobile Bank or Netbank with another device and removing the registered device from the list of accepted devices, or by uninstalling the code app from the mobile device.

### 8. Nordea Customer Service by phone

When you call Nordea Customer Service, we will identify you from your access codes when you enter your user ID with the number keys on your phone. You can enter your PIN code or a separate code during the call, if necessary.

### 9. Queries about access codes

Neither Nordea nor the authorities will ever ask you for your banking access codes in an e-mail or telephone call. Similarly, authorities are not allowed to ask for a customer's access codes, nor do they ever need them for anything. You should never tell your banking access codes to anyone asking for them in person, on the phone or by e-mail.

The code app includes a feature that allows you to verify that a phone call is from Nordea. The function, called "Verify call from Nordea", can be found in the code app's menu. If you use this feature, Nordea will not ask you for your access codes, but instead you must enter your codes in the app personally, which will allow Nordea to recognise you.

### 10. Cancelling access codes

If your user ID, code card, mobile device where the code app is installed, code calculator, PIN, other means of identification or password is lost or falls in the possession of someone else, or you suspect that someone may have gained knowledge of it, please report it to Nordea immediately. You can report it in person at one of our branches or by calling Nordea Customer Service for personal customers, tel. 0200 70 000, Mon–Fri 8.00–18.00 (+358 200 70 000 when calling from abroad) or Nordea Business Centre for corporate customers, tel. 0200 26262, Mon–Fri 8.00–18.00 (+358 200 26262 when calling from abroad). The Finnish-language telephone lines are open Mon–Sun, 24 hours a day. Their phone numbers are: Nordea Customer Service 0200 3000 (+358 200 3000) and Nordea Business Centre 0200 2121 (+358 200 2121).

### 11. Notifications concerning the security of the access codes

Nordea will issue notifications concerning the security of the access codes on its website or on the Netbank and Mobile Bank login pages.