

Nordea Debit Nordea Electron

Cardholder's guide



Nordea

If you have any questions about your card, we will be happy to help you.

// With Nordea Debit and Nordea Electron cards you can pay for products and services in Finland, abroad and on the Internet.

Nordea Customer Service

tel 0200 70 000 (local network charge/mobile call charge),
Mon–Fri 8.00–18.00
nordea.fi
Nordea branches

Plussa Customer Service

For further information on Plussa points, please visit plussa.com or call Plussa Customer Service, tel 010 19 8604 (+local network charge/mobile call charge), Mon–Fri 9-21, Sat 10-15.

Lost and stolen cards

Blocking service(24 hours a day)
In Finland, tel 020 333 (24 hours a day)
From abroad, tel +358 20 333 (24 hours a day)

Congratulations for choosing Nordea's card

This booklet gives you tips and instructions for using your card. Visit nordea.fi for Nordea's tariff and information about our other card alternatives. The contents of this brochure are as at April 2017.

Nordea Debit and Nordea Electron in a nutshell

- Purchases and cash withdrawals are always debited to the bank account linked to the card.
- Accepted as a payment instrument in Finland and abroad.
- The card includes the contactless payment feature.
- Cash can be withdrawn at ATMs 24 hours a day.
- Invoice payment at Nordea's payment ATMs.
- You can pay for your online purchases once you have registered your card for the online payment service.
- You can withdraw cash from your bank account in connection with card purchases in stores offering this cashback service.
- You can restrict your card's geographical usage area and set the card security limits of your choice.
- When you have Nordea's access codes, you can choose the PIN for your new or existing card.



Use your card every day



Nordea Debit is an international payment card and purchases and cash withdrawals made with it are debited to your account directly. The Nordea Debit card also features a contactless payment facility.

Nordea Electron is an international ATM and payment card or just an ATM card according to your wishes. You can also make contactless payments with the Nordea Electron card. You are always up to date on your finances since the cover on your bank account is checked whenever you make a card purchase or cash withdrawal.

When you have the **Plussa feature on your Nordea Electron**, you can ask for your Plussa bonuses to be paid directly to your Nordea account.*

* **Further information plussa.com.**

Security limits for withdrawals and payments

Daily withdrawal and payment limits increase the security of your card. In addition, you can limit your card use geographically. Limiting the use increases security, as the card can only be used in the places you have authorised.

When necessary, you can change the daily withdrawal and payment limits of your card as well as its usage area in Nordea's Netbank under Cards Security limits and Usage area and Internet.

Security limits

Nordea Debit

- With cash withdrawals at ATMs in Finland and abroad EUR 0–10,000 per day (withdrawal limit)
- With payments immediately due made in Finland at Nordea's payment ATMs EUR 0–50,000 per day (payment limit)

Nordea Electron

- With cash withdrawals at ATMs in Finland and abroad EUR 0–10,000 per day (withdrawal limit)
- With card purchases made in Finland and abroad and with payments immediately due made in Finland at Nordea's payment ATMs EUR 0–50,000 per day (payment limit)
- The security limit for payments does not apply to online purchases.

Paying for purchases

You can use Nordea Debit as a payment card all over the world at sales outlets carrying the Visa symbol and Nordea Electron at sales outlets carrying the Visa Electron symbol. The purchases paid with Nordea Debit and Electron are always debited to the account linked to your card.

When paying, place the card into the chip card reader, check the total amount of your purchases and key in your PIN. Beware that no one else can see when you are keying in your PIN. If the shop does not yet have a chip card terminal, you accept the payment with your signature. When you pay for your purchases, be prepared to prove your identity.

Cash from stores in connection with card purchases

You can withdraw cash from your bank account in Finland in connection with card purchases

- You can withdraw cash with Nordea Debit and Nordea Electron cards.
- You can withdraw cash in stores offering this cashback service.
- Remember to tell the cashier that you also want to withdraw cash.



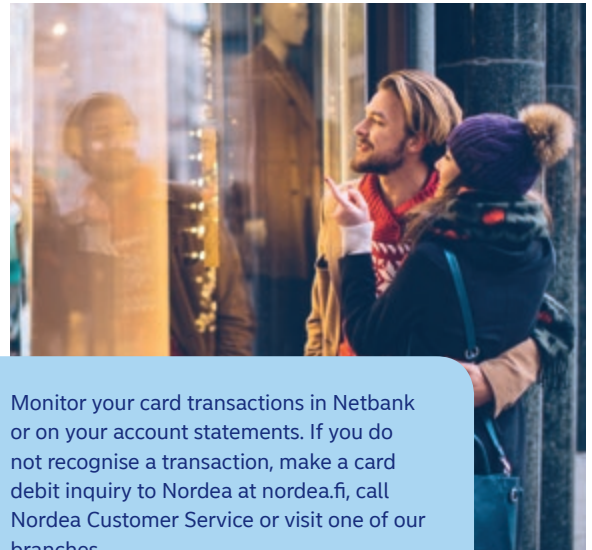
Banking at ATMs

In Finland and abroad

In Finland you can withdraw cash at Otto. ATMs by using the blue card reader. Transaction queries at ATMs are subject to a charge. When abroad, you can withdraw cash at ATMs, bank branches and cash withdrawal points carrying the Visa or Visa Electron symbol. There are over a million ATMs you can use to withdraw cash with your Visa. The ATMs carry the Visa symbol and can be found in more than 140 countries. The detailed list of locations is available on the Internet at visa.fi ♦ Kuluttajille ♦ Visa Travel Tools App.

Paying your invoices

With Nordea Debit and Nordea Electron you can also use Nordea's payment ATMs. Invoices are debited to your account either immediately or later on the due date.

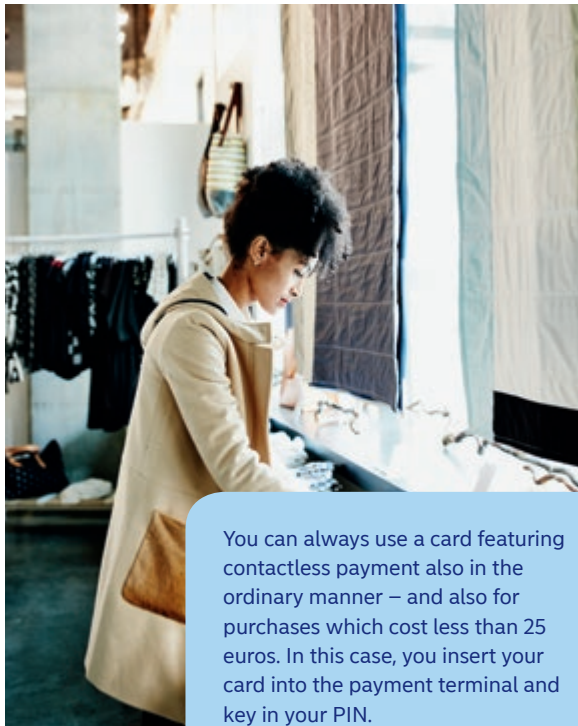


Monitor your card transactions in Netbank or on your account statements. If you do not recognise a transaction, make a card debit inquiry to Nordea at nordea.fi, call Nordea Customer Service or visit one of our branches.

Contactless payment with Nordea Debit and Nordea Electron cards

The Nordea Debit and the Nordea Electron cards also include the contactless payment feature which allows you to pay for purchases costing less than 25 euros without having to key in your PIN. This makes paying quicker and smoother for you.

All purchases exceeding 25 euros must still be paid by inserting the card into the payment terminal and keying in the PIN.



You can always use a card featuring contactless payment also in the ordinary manner – and also for purchases which cost less than 25 euros. In this case, you insert your card into the payment terminal and key in your PIN.

How to proceed

When paying with a card featuring contactless payment for the first time, insert your card into the payment terminal and key in your PIN. This will activate the contactless payment feature on your card and you may now pay for purchases which cost less than 25 euros without keying in your PIN.



1. When the cashier registers your purchase which costs less than 25 euros and asks for payment, hold your card close to the payment terminal.



2. The payment terminal will inform you of an authorised purchase with an audio and light signal. You do not need to key in your PIN.

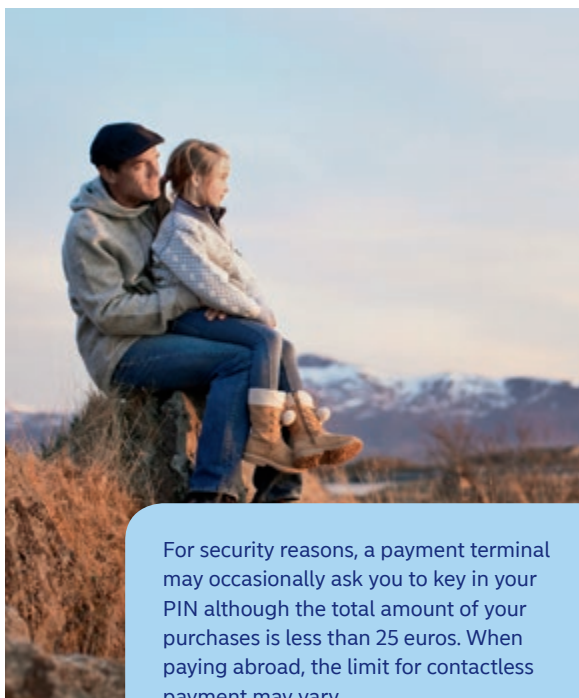


3. You will get a receipt for your purchase as usual.

Questions and answers:

Where can I pay using the contactless payment feature of my Nordea Debit or Nordea Electron card?

In all stores whose payment terminals display the contactless payment wave symbol and which accept contactless payment. The same symbol is on your card. You can use contactless payment in Finland and abroad. You can also pay with a card featuring contactless payment in the usual manner at all payment terminals by inserting the card into the payment terminal and keying in the PIN.



For security reasons, a payment terminal may occasionally ask you to key in your PIN although the total amount of your purchases is less than 25 euros. When paying abroad, the limit for contactless payment may vary.

Is contactless payment secure?

Contactless payment uses the same secure technology as ordinary chip cards.

Since you do not have to key in your PIN, outsiders cannot gain access to it. For security reasons, contactless payment terminals will occasionally request the cardholder to key in the PIN even if the sum is less than 25 euros.

The card PIN and the security code (CVV2) on the back of the card are elements that increase the safe use of the card and cannot be read with devices intended for skimming card details.

Nordea is responsible for the potential misuse of the card if the card and its PIN have been used and stored in accordance with the card terms and conditions. The contactless payment feature does not change the responsibilities determined in the card terms and conditions.

Can the payment terminal charge the same purchase twice if I remain near a contactless payment terminal?

The payment terminal cannot receive a card payment without a payment transaction, which means each payment can only be charged once.

What if my card is lost or stolen?

Report your lost card immediately to the card blocking service, tel 020 333. If you have used your card carefully and blocked it immediately, you are not responsible for any illicit purchases or payments made with it.

Online purchases

With Nordea Debit and Nordea Electron you can pay for your online purchases once you have registered your card for the online payment service in Nordea's Netbank under Cards ► Usage areas and Internet.

We recommend that you pay for your online purchases safely by using the Verified by Visa service. Online merchants who participate in the service display the Verified by Visa symbol on their website.

Verified by
VISA



Card number

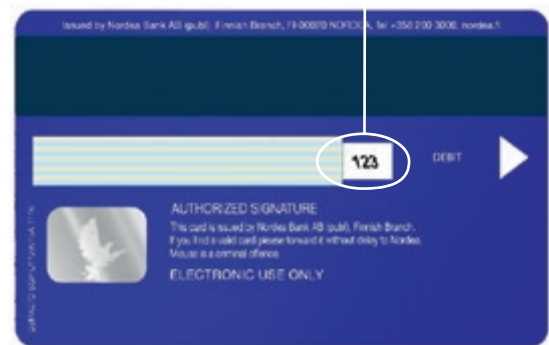
Validity of the card



When you pay online, you are asked to enter the card number, the card validity and the three-digit security code on the back of the card. You confirm the payment with your Nordea access codes.*

*** If you are under age (15–17 years) or do not have Nordea access codes, you can visit a Nordea branch and pick up a permanent password for online payments. If you are under age, your guardians will decide whether your card can be used for online payments. The registration form is available at our branches.**

Security code (CVV2)



Anywhere you go

Nordea Debit and Nordea Electron are always the right currency wherever you are.

However, when travelling abroad we recommend you also take with you some other Nordea card and some cash. Having more than one card with you gives you extra security if your card gets damaged or a foreign ATM seizes it. And occasionally, interruptions may occur in international data connections. A good companion to a Nordea Debit or Nordea Electron is, for example, a Mastercard combination card.

Set geographical restrictions on card use

We recommend that you set Finland as your card usage area and change the setting for the duration of a trip, for example.

Set the restrictions in Netbank under Cards ▶ Usage area and Internet, by calling Nordea Customer Service (Netbank access codes required) or by visiting a Nordea branch.

For further information visit nordea.fi ▶ cards.

MyMoney – Design your own card

Choose a picture to your liking for your Nordea Debit or Nordea Electron and you get a card which you can truly regard as your own*. You can determine the appearance of your card by using a digital picture of your own or a photo from Nordea's MyMoney photo gallery. Detailed instructions and rules for using a picture are found on the picture card design page at nordea.fi.

*** Cards with the Plussa facility cannot be given a special theme. Ordering a personalised card is subject to a charge. The price is charged in connection with the issue of a new or renewed card. See nordea.fi for Nordea's tariff.**



Jalmari Nordea Electron

You can get a picture of Jalmari the Beaver on your Nordea Electron card. The normal production price is not charged for the Jalmari picture.

Use your card with care

- Always memorise the PIN. Never keep the card and the PIN code in the same place.
- Beware that no one else can see when you are keying in your PIN. Never reveal the PIN to outsiders.
- Never tell the PIN over the phone, by e-mail or in any other way. Even a banking officer or a police officer never asks you to tell your PIN.
- Store your card as carefully as cash and check regularly that it is safe. Do not leave your card unattended in a car, on a restaurant table, or in a hotel room.
- Always check the sum total and the currency before accepting a payment.

If your card is lost or stolen or is seized by a foreign ATM, report it immediately to the card blocking service (24/7):

in Finland, tel 020 333
from abroad, tel +358 20 333

Save the number of the blocking service on your mobile phone. If your card is stolen, remember to report it to the police as well.