

### 1. Customer identification

The bank identifies its personal customers by their access codes when the customers log in to the bank's Netbank service. Personal customers can also use access codes to log in to other service providers' Internet services. 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. After having logged in to the Netbank service with the access codes, the access to the opened service connection may not be given to another party.

### 2. Access codes of corporate and institutional customers

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

### 3. Access codes

Nordea's access codes comprise a user ID, codes, a means of identification approved by the bank and/or a password created with the identification data. Memorise the user ID and the password. Never keep the user ID, the codes, other means of identification or your password in the same place, for example, in your wallet, handbag or at home. The printout with the user ID must be destroyed. Do not write down or save the user ID or the password.

### 4. Protection of access codes

Protect the device, e.g. 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.

### 5. Your computer's security

Take care of your computer's data security by updating the Internet browser, the firewall restricting network traffic and the anti-virus software. Read the data security instruction on the bank's website (nordea.fi).

### 6. Telephone service

When you call Nordea Customer Service, you are identified by your access codes when you enter your customer ID on the push buttons of your phone. A code is entered during the call, if necessary.

### 7. Note!

The bank never asks for your access codes by e-mail or by calling you. The same applies to the authorities; they do not ask for or need a customer's access codes at any time. Do not show your access codes to outsiders.

### 8. Codes

The bank sends its customer automatically a new code card after the 60th code, or with customers using the Netbank's portfolio service after the 50th code, has been used. It is wise to start using the new code card right away.

If you have lost your user ID, code card or other means of identification or password, or if they have falling into the hands of a third party or a third party has gained knowledge of them, please notify the bank of this without delay. You can make the notification in person at a Nordea branch or by calling the bank's Customer Service, tel 0200 70 000 (from abroad +358 200 3000). Outside the Customer Service's opening hours you can make a notification by calling the Blocking Service, tel 020 333 (from abroad +358 20 333). The Blocking Service is open 24 hours a day.