## General Terms and Conditions for the Betalingsservice App

Effective from 3. December 2024.

#### 1. What is the Betalingsservice App

The Betalingsservice App provides you with a simple and transparent overview of your payments and payment agreements within Betalingsservice.

The Betalingsservice App is provided by Mastercard Payment Services Denmark A/S ("Mastercard Payment Services"), located at Arne Jacobsens Allé 13, 2300 Copenhagen S, CVR no. 40 69 58 69, which is also the company responsible for offering Betalingsservice.

#### 2. Definitions

#### 2.1 Betalingsservice mandate (mandate)

A mandate is an arrangement between the debtor and the creditor authorizing the creditor to use Betalingsservice to initiate payments from the debtor's account.

#### 2.2 Creditor

The creditor is the company, organization, or equivalent entity to which the debtor makes payments under the mandate.

#### 2.3 Debtor

The debtor is the individual who makes payments to the creditor under the mandate.

### 3. Agreement on the use of Betalingsservice

To use the Betalingsservice App, it is a prerequisite that you have an agreement with your bank to use Betalingsservice.

If you have such an agreement with your bank, you will be able to view your mandates and completed payments from Betalingsservice in the Betalingsservice App.

For more information about the terms for using Betalingsservice, please refer to the "General Terms and Conditions for Debtors in Betalingsservice" below and at <a href="https://www.betalingsservice.dk">www.betalingsservice.dk</a>.

### 4. Rights to the Betalingsservice App

By downloading the Betalingsservice App, you accept the terms and conditions set forth by Google Play/Apple App Store. Mastercard Payment Services reserves all rights in relation to the Betalingsservice App.

## 5. Processing of personal data

When you register as a user of the Betalingsservice App, you enter into an agreement to use the Betalingsservice App. As part of this agreement, you are required to accept the "General Terms and Conditions for users of the Betalingsservice App" and the "General Terms and Conditions for Debtors in Betalingsservice". At the same time, you provide your contractual consent to Mastercard Payment Services' processing of your personal data.

Additionally, you grant a separate consent for Mastercard Payment Services to process your CPR number in connection with your use of the Betalingsservice App. Mastercard Payment Services requires this consent under Section 11, subsection 1 of the Danish Data Protection Act, to display your payment information and mandates from Betalingsservice.

You can find more information about how Mastercard Payment Services processes your personal data in the privacy notice for Betalingsservice. The privacy notice is available in the App and on the website at www.betalingsservice.dk/privat/gdpr.

You may withdraw your consent at any time. However, withdrawing your consent will mean that you can no longer use the Betalingsservice App. Withdrawal of consent is considered a termination of the agreement to use the Betalingsservice App.

### 6. Amendments to the agreement, rules, and annexes

#### **6.1 Notification of amendments**

Changes to these terms and conditions that are unfavorable to you are subject to two months' notice. Other changes may be implemented without prior notice. Changes will be communicated electronically through a notification in the App.

### **6.2 Approval of amendments**

When these terms and conditions are amended, you will be asked to approve the updated terms and conditions in the Betalingsservice App before you can continue using the App. If you do not approve the new terms and conditions, you will be deemed to have terminated the agreement, effective no later than the date on which the amendments enter into force.

If you reject the updated terms and conditions in the Betalingsservice App, you will no longer be able to use the App.

# 7. Applicable law and disputes

These rules are governed by Danish law.

You may contact Mastercard Payment Services if you have any questions or wish to file a complaint regarding the Betalingsservice App.

# General Rules for Betalingsservice Debtors

APPLICABLE FROM 1ST OF AUGUST 2020

The text can be found in English here Daniel:

https://www.betalingsservice.dk/Dokumenter\_/Documents/Betalingsservice/BS\_regler\_DB\_ GeneralRules\_EN.pdf