

Danske Monthly Investment

Applicable from 9th October 2024

Terms and conditions for regular investment orders (Danske Monthly Investment)

A regular investment order (an "order") is placed in accordance with these terms and conditions for Danske Monthly Investment.

In addition to these terms and conditions, the terms and conditions of the Danske Trade Online agreement, including the terms and conditions applying to the investment service and custody in force at any given time, apply to regular investment orders. These terms and conditions supplement the aforementioned agreements and the terms and conditions applying to them. These sets of terms and conditions apply to regular orders you place for fund units in investment funds.

Your Danske Monthly Investment agreement terminates at the same time as your Danske Trade Online agreement terminates.

You will receive the Key Information Document before placing your first subscription order. You must familiarize yourself with the investment fund material also during the validity of the agreement. Material will not be delivered separately to you in conjunction with later fund subscriptions made.

The updated Key Information Documents, fund prospectuses, fund regulations and other statutory fund materials in force at any given time can be found on the website of the relevant fund management company. You can also obtain physical copies of these on request from Danske Bank's customer service.

The Regular investment orders is referred to as "Danske Monthly Investment".

1 Regular order

The order is placed as a regular order to buy, which means that orders are placed at pre-determined intervals. Trading in

fund units generally takes place in the form of subscriptions and redemptions as described in the fund materials such as the Key Information Document, the fund prospectus and the fund regulations. However, units in some investment funds may be traded on a regulated market or other marketplace.

1.1 Regular order date

When setting up a regular order, you choose the date on which the regular order is placed for the first time. After this, the order is placed on the same date in each following month (Order Date) until it is cancelled, or the service is terminated. The day on which a regular order is chosen to be executed is referred to as an Order Day.

On the Order Day, Danske Bank transmits the order to a securities broker, marketplace or fund management company for execution. The order will be executed in accordance with the terms and conditions of the investment service valid at any given time and the marketplace or investment fund materials, such as the fund regulations.

If the Order Day is the 29th, 30th or 31st day of the month, the order will be transmitted on the last day of any month that does not have the 29th, 30th or 31st date, as applicable. If the Order Day is not a banking day, the Order Day will be moved to the following banking day.

If you wish, you can choose to have one or more investment-free months.

1.2 Amount of the order

On each Order Day, Danske Bank calculates how many fund units the order will be for based on the amount of the original order. If the chosen fund trades only in whole units, each order is placed for the number of units that Danske Bank estimates can be bought for the original amount specified. Because the order is placed for fund units, the settlement amount may differ from the amount originally specified for the regular order.

Danske Bank may set a minimum threshold for orders placed as regular orders.



1.3 Market orders and the price limit used

For funds that trade only in whole units, each order placed is an order to buy with a predetermined price limit. Each order is valid for one (1) banking day.

The price limit used for the order is always 5% higher than the last known price. The system determines this price.

1.4 Aggregated orders

All the orders you place as regular orders for units in the same investment fund and with the same Order Date are aggregated.

1.5 Non-execution of an order

Danske Bank will not notify you of non-execution of the order on the Order Day. Nor will Danske Bank replace such order. In accordance with clause 1.1, the subsequent regular order will be placed on the next Order Date.

2 Order generation

If for any reason, a specific order cannot be generated, Danske Bank will notify you of this by sending you a message in eBanking and Mobile Banking.

2.1 Sufficient funds control

Danske Bank checks the balance of the chosen cash account on the Order Day. If the available balance is insufficient to cover the order, the order will not be placed. A regular order is placed on the morning of the Order Date.

If more than one regular order is in force for a specific cash account, the order with the oldest signing date will be placed first.

If more than one order has the same signing date, sufficient funds control will be done in descending order with the regular order with the highest order amount being checked and placed first.

If there is insufficient balance in the cash account, Danske Bank will check on the first banking day after the Order Date to see whether sufficient cash has been deposited into the cash account to place the order. If there is sufficient balance in the cash account, the order will be placed on that day.

If there is insufficient balance in the cash account on the subsequent banking day, no further attempts will be made to

replace the order concerned and Danske Bank will notify you by sending you a message in eBanking and Mobile Banking

3 Modify or cancel a regular order

You may cancel a regular order at any time without notice. You can only cancel future orders.

You may modify a regular order.

Please note, however, that individual orders are binding and may not be cancelled or modified once they have been placed on the Order Day.

A regular order will be cancelled without notice if the custody account and/or cash account used for the regular order is closed.

4 Suspension of trading

If trading in the chosen fund is suspended before an order is placed, no order will be placed. Danske Bank will notify you by sending you a message in eBanking and Mobile Banking.

5 Funds available

Danske Bank chooses, at its discretion, the investment funds whose units may be bought under a regular order.

Danske Bank may at any time, at its discretion, cease offering investment in units in a particular investment fund under a regular order. If you have placed a regular order for such a fund, you will be given one (1) month's written notice before trading ends after which all future orders for units in the fund concerned will be deleted.

If the fund to which you have made a regular order merges into another fund, the regular order will be automatically transferred to the receiving fund in the merger.

6 Sell of fund units

If you wish to sell fund units bought under a regular order, Danske Bank will forward the order to the securities broker, marketplace or fund management company for execution. The order will be executed in accordance with the terms and conditions of the investment service valid at any given time



and the marketplace or investment fund materials, such as the fund prospectus and fund regulations.

7 Fees

Danske Bank may charge a fee for the regular order and may charge broker fees on each individual buy order.

Information about fees and charges (including broker fees) is available on Danske Bank's website and in the fund price list on the fund management company's website.

8 Changing and terminating the Danske Monthly Investment Service

Danske Bank may change its regular orders service.

If Danske Bank makes changes to the service, you will receive one (1) month's written notice of the changes before they are applied.

Danske Bank may terminate the Danske Monthly Investment service at six (6) months' notice. Notice will be given either by letter or electronic message. Termination does not affect fund units already bought and these will remain in your ownership.

You will be considered to have been informed of a change to or termination of the service once a week has elapsed since the notice concerning the change or termination was sent to you.

