

## Power of attorney

### FOR DEALING WITH THE BANKING AND FINANCIAL AFFAIRS OF A DECEDENT'S ESTATE AT DANSKE BANK GROUP

Decedent's name	Decedent's personal identity code	Date of death

Authorised person's name:	Personal identity code:
Place and date:	Telephone number:
Authorised person's signature:	

#### AUTHORISATION

The authorised person is entitled to represent the decedent's estate in banking affairs:

For each item, please tick one of the options.

#### ACCESS TO INFORMATION

YES NO

☐ ☐

#### THE AUTHORISED PERSON IS ENTITLED TO DO THE FOLLOWING:

- To obtain any information they wish about the decedent's bank accounts and book-entry securities accounts, fund units, credits and liabilities or other similar assets held by the Danske Bank Group companies (Danske Bank A/S, Finish branch, Danske Invest Fund Management Ltd).

**Additional information:** Each party to the estate is always entitled to receive information about the banking affairs of the decedent's estate for the date of death and the period thereafter. This authorisation also gives the authorised persons the right to access and view data from the lifetime of the decedent. This authorisation is required to add access or viewing rights to the decedent's services.

#### Accounts

YES NO

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- Assign the decedent's bank account(s) to the person specified below, who will become the new account holder

(name and personal identity code):

☐ ☐

- Gain access to the decedent's bank accounts and the right to terminate/close the decedent's accounts.

**Additional information:** The authorised person is free to pay bills, make account transfers and close the accounts of the decedent. NOTE: If the authorised person wishes to use an account of the decedent's estate with their own Danske Bank credentials, they must also have the right to access the account. The right of access to the account requires that the authorised person is also given an authorisation to access information (point 1 in the power of attorney)

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- To terminate any agreements concluded by the decedent on automatic payment services, direct debiting or any other payment transactions.

### Savings and Investments

YES NO

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5. To sell securities and book-entries.

☐ ☐

6. To terminate and close the estate's book-entry securities accounts/securities custodies.

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7. To redeem fund units held by the decedent's estate.

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8. To open new bank and book-entry securities accounts/securities custodies under the name of the decedent's estate.

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9. To place transfer orders regarding book-entry securities and funds under the name of a new owner on the basis of a legally valid deed of estate distribution or a corresponding title deed.

**Additional information:** When the decedent's assets are assigned to a widow(er) or heir, a legally valid deed of distribution for matrimonial assets and/or deed of estate distribution must be presented to the bank to register the transfer.

### Post, safe deposit box and the assignment of collateral/share certificates

YES NO

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10 To redirect post for the decedent's estate to an address of their choice.

☐ ☐

11 To have access to the decedent's safe deposit box, clear it and terminate the safe deposit box agreement.

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12 To receive or assign to a person of their choice any of the decedent's share certificates and mortgage deeds, whether in paper format or electronic, held by the bank.

**Additional information:** The authorised person must determine to whom the electronic or paper share certificates or mortgage deeds are to be assigned or relinquished.

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13 To agree with the bank on the repayment of the decedent's loans.

**Additional information:** If the authorised person is to repay a loan using the assets on the decedent's accounts, the authorised person must have access to the decedent's accounts [point 3 of the power of attorney].

☐ ☐

14 a) To agree with the bank on a payment plan for the decedent's loans.

☐ ☐

b) To agree with the bank on an amortisation-free period for the decedent's loans.

**Additional information:** If the authorised person is to repay a loan using the assets on the decedent's accounts, the authorised person must have access to the decedent's accounts [point 3 of the power of attorney].

This authorisation concerns all of Danske Bank's service channels, such as eBanking, the telephone bank and branch offices.

## ENTRY INTO FORCE OF THE AUTHORISATION

### The authorisation enters into force when:

1. All of the parties to the decedent's estate and any holders of a right of possession and/or access right (issuer(s) of authorisation) have signed this power of attorney, and the document has been delivered to the bank in a manner approved by the bank.
2. The authorised person has signed this power of attorney.
3. The bank has received a list of the parties to the estate specified in the deed of estate inventory, confirmed by the Digital and Population Data Services Agency, or any other documents required by the bank necessary for establishing the parties to the estate and any holders of a right of possession and/or access right, such as detailed extracts from the Population Information System for the decedent. The bank must have sufficient time to check these documents.

## TERMINATION OF THE AUTHORISATION

### The authorisation will be terminated if:

- The authorised person notifies the bank of the cancellation of the authorisation.
- One or several of the issuer(s) of authorisation notify the bank of the cancellation of the authorisation.
- The authorised person dies.
- The decedent's estate is declared bankrupt or an administrator is appointed for it.

### Cancellation of the authorisation:

- Must be performed in such a manner that the bank can reliably identify the person making the cancellation. The person making the cancellation must identify themselves either by using their eBanking credentials or by presenting an acceptable identification document at the branch office.
- If the authorising party has a guardian or they pass away after having given the authorisation, each of the guardians or parties to the decedent's estate may alone decide on and notify the bank of the cancellation of the authorisation.
- Will take place in such a manner that the bank and/or the fund management company have the right, but not an obligation, to notify the authorising parties or the authorised person of the cancellation of the authorisation.

The authorisation will not terminate until the bank and/or fund management company has had reasonable time to manage the in-house measures required by the cancellation notification or the provided information. The bank and/or the fund management company has the right to execute any orders, assignments and operating instructions given by the authorised person prior to the cancellation of the authorisation.

## PROCESSING OF PERSONAL DATA

See our currently valid privacy notice. The notice describes how we process the personal data of our customers and other private persons.

Read more: [privacy notice \(danskebank.fi\)](https://danskebank.fi/privacy-notice)

## RECORDING OF TELEPHONE CALLS AND ELECTRONIC MESSAGES

The bank has the right to record and save any phone calls and conversations with the customer. The bank has the right to use such recordings to verify the assignment, for risk management purposes and as evidence in the resolution of any disputes. In the case of investment services, a copy of the record will be available upon request from the customer for a period of five (5) years and upon request from a competent authority for a period of seven (7) years. For other services, the record will, as a general rule, be available for a period of ten (10) years.

**SIGNATURES OF ALL PARTIES TO THE ESTATE**

Name and personal identity code:	Name and personal identity code:
Place, date and telephone number:	Place, date and telephone number:
Signature:	Signature:

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Signature:	Signature:

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Place, date and telephone number:	Place, date and telephone number:
Signature:	Signature:

**ISSUING AN AUTHORISATION WHEN THE ESTATE INVENTORY HAS NOT BEEN PERFORMED YET**

If an authorisation is issued before the estate inventory has been drawn up, the parties to the estate assert to the bank, with the signatures above, that they do not know of any last will and testament made by the decedent or any other document that affects the parties to the estate, except for the following documents:

<input type="checkbox"/> Last will(s) and testament(s)	Dated:	<input type="checkbox"/> Prenuptial agreement	Dated:
<input type="checkbox"/> Notification of a waiver of the right to inheritance or assignment of a share of the estate	Dated:	<input type="checkbox"/> Other document	Dated: