



Special terms and conditions, Dankort Garanti+

1 Scope of the terms and conditions

These special terms and conditions concern Nets' services related to Dankort Garanti+. The terms and conditions supplement the company's Dankort payment card agreement (hereafter "Payment Card Agreement"). In case of discrepancies between these special terms/conditions and the Payment Card Agreement, the special terms and conditions take precedence.

2 General terms for Dankort Garanti+

If the card issuer or cardholder disputes a payment due to third-party misuse or insufficient funds, Nets guarantees to the company that payment transactions covered by the Payment Card Agreement will be reimbursed up to DKK 42,000 (minus a deductible of DKK 500) in addition to the DKK 8,000 guarantee stated in the Payment Card Agreement (section 6 "Payment Guarantee").

The reimbursement is made automatically, minus the deductible. Nets pays the refund to the company's account no later than the bank day after the chargeback occurs.

Example 1: A payment of DKK 40,000 is made to the company. The issuer disputes the payment due to third-party misuse. The agreement provides a guarantee of DKK 8,000, so Nets withdraws DKK 32,000 from the company's account. Since the company has opted for Garanti+, Nets refunds DKK 31,500, as the deductible is DKK 500.

Example 2: A payment of DKK 60,000 is made to the company. The issuer disputes the payment due to third-party misuse. The agreement provides a guarantee of DKK 8,000, so Nets withdraws DKK 52,000 from the company's account. Since the company has opted for Garanti+, Nets refunds DKK 41,500 (the maximum reimbursement minus the DKK 500 deductible).

The terms for the increased guarantee are otherwise the same as in the Payment Card Agreement.

3 Prices

The price for Dankort Garanti+ is 0.1% of the part of the transaction amount that exceeds the payment guarantee, as stated in the Payment Card Agreement.

Nets charges the company for Dankort Garanti+ with the same frequency as set out in the Payment Card Agreement, i.e., monthly or quarterly in arrears, and from the same account. The charge is documented in the notifications Nets sends to the company.



4 Activation, Changes, and Termination

The company can opt in or out of Dankort Garanti+ via MyNets digital self-service. Nets sends confirmation of the change to the email address registered by the company. Changes take effect the following day. The increased guarantee applies to payments made during the period when Garanti+ is active.

Nets may terminate Dankort Garanti+ with immediate effect if it assesses that the company's payments pose a particular risk of misuse.

Nets may change the prices for Dankort Garanti+ with 3 months' notice. Changes not disadvantageous to the company may be made without notice.