

Statements of consent

The Bank's copy

Bank	
Name (Person responsible for processing), address	Organization No.
	Telephone
	E-mail address

Customer	
Name, address	DoB/Nat.Reg.No.
	Mobile (see item II)
	E-mail address (see item II)

Consent to receive electronic marketing

I consent to the bank sending marketing information about its products and services directly to my (place cross in box – more than one cross may be marked):

e-mail address Text and multimedia messages to mobile phone (SMS and MMS) Internet bank

If you disclosed your electronic address to the bank in connection with an agreement with the bank, the bank may, without your consent, send you electronic information on the same type of products as those covered under the agreement. If you disclosed your e-mail address in connection with an agreement to open a deposit account, the bank may send you additional information on other types of account or other savings products by e-mail. You may notify the bank at any time that you no longer wish to receive electronic marketing material of this nature.

Consent to receive customised marketing

I consent to the bank using information on use and transactions and other detailed information (in-depth information) concerning my customer relationship with the bank for the purpose of customising its marketing of services and products in which I might be interested.

Yes No

The bank may, without your consent, use information on use and transactions and other information concerning a single product category (saving, borrowing or funds transfer) to customise its marketing of other services within the same product category directed at you. Further guidance may be found in the General Rules for the Processing of Personal Data (Customer Information) by the Bank, see Section 8 in particular.

Consent to the transfer of customer information to a common customer register

I consent to the bank releasing information on use and transactions and other in-depth information about my customer relationship to a common customer register shared with other companies within the same financial group or cooperating group.

Yes No

The purpose of the common customer register is to improve the service provided to the individual customer. Further guidance may be found in General Rules for the Processing of Personal Data (Customer Information) by the Bank, see Section 6 in particular. At present, the following companies have access to the information contained in the common customer register:

Signature(s)
I hereby confirm that I have received the general rules on the bank's processing of personal data (customer information) and have had the opportunity to familiarise myself with the rules.
Place, date
Customer's signature/Signature of guardian or guardians

The bank's personal security regulations

1. Regulations governing the bank's processing of personal data

The provisions of the act relating to the processing of personal data (the Personal Data Act) and the licensing conditions of the Data Inspectorate govern the bank's handling of personal data. The bank has therefore prepared comprehensive personal protection rules. These rules shall supplement all other agreement conditions that the bank has concluded with customers and applies to all forms of service, both present and future.

Personal data is understood to mean information concerning the customer and evaluations that can be linked to you as a personal customer.

If no other legal authority exists, the bank's processing will be based on voluntary, explicit and informed approval by the customer. Approval is not for example necessary in respect of personal data that is registered and used in order to implement an agreement or carry out an assignment on behalf of the customer.

2. The purpose of processing

The purpose of the bank's processing of personal data is in the first instance customer administration, invoicing and the fulfilment of the obligations undertaken by the bank in order to carry out assignments and service agreements with the customer. The bank will process personal data to the extent allowed by law or when the customer has agreed to such processing.

In addition, personal data is used for the following purposes:

- Follow-up of customers and marketing activities (see Section 8)
- Risk classification of customers and credit portfolios (see Section 9)
- The prevention and exposing of criminal acts (see Section 10)
- Surveillance by CTV (see Section 11)
- Recording of telephone conversations and storage of other customer communications in investment services (see Section 12)

3. Information on processing and right of access

In the following rules, the bank will provide general information concerning the processing of personal data.

Information on customer's service agreements with the bank will be available for the most part on the customer's online banking website. If the customer does not use online banking or cannot read electronic documents in other manner, the information can be provided on paper. Customers may, following written and signed application to the bank, demand access to other registered personal data, a description of the types of information that are processed and further information on the bank's processing.

4. Personal data obtained by the bank

Personal data registered by the bank is mainly received directly from customers. When obtaining information from third parties (for example from other banks, financial institutions and credit information agencies), the customer will receive notice of this unless the registration is statutory, giving notice is not possible or disproportionately difficult or it is clear that the customer is already aware of the information in the notice.

Should the bank wish to obtain information from the customer that is not necessarily connected with an agreement, the bank shall first inform the customer that submitting such information is voluntary, and how the information is to be used (that is to say the aim of the processing).

5. Personal data registered by the bank

When concluding an agreement and while the agreement is in force, the bank will register information concerning the customer and other persons connected to the agreement. The bank will also register information on persons whom the bank has rejected as a party to an agreement for the purpose of informing the person concerned of the rejection and also to be able to document the situation if required in order to show that a rejection of a deposit and payment order was made on reasonable grounds.

6. Passing on information

Registered personal data will be passed on to the public authorities and other outside agencies whenever there is a statutory duty of information or right of information. If permitted by legislation and provided the bank's duty of confidentiality does not prevent this, personal data may also be handed over to other banks and financial institutions in addition to cooperating partners for the purposes specified in the processing. Transfer of personal data between the bank's data processing operatives is not defined as distribution of information.

The bank will also send personal data to another enterprise within the group provided that this is necessary for group-based management, control and/or reporting requirements that are statutory or pursuant to the law. Processing of personal data is subject to confidentiality in the enterprise receiving such information.

When carrying out payment assignments to or from other countries, appurtenant personal data will be provided to the foreign bank and/or its associates. The legislation in the receiving country will regulate to what extent such personal data will be submitted to public authorities or supervisory bodies, for example in connection with the receiving country's tax legislation and measures taken to prevent money laundering and the financing of terrorism.

7. Group customer register

Banks that cooperate with other companies within the same financial group or other group may have a joint customer register. This applies to, for example, insurance companies, financial enterprises and management companies for securities. The object of a group customer register is to manage customer relationships and coordinate offers of services and advice from the different companies in the group.

Group customer registers will contain neutral information on the customer, such as name, date of birth, address and contact information, information on which company in the group the person concerned is a customer and in which services and products the customer has agreements. Date of birth and National ID Number may be registered in a joint group customer register if the object of this is management of a customer relationship.

8. Follow-up of customers and marketing

The bank will inform the customer of products within the product categories in which an agreement already exists between the customer and the bank. The bank's products are divided into the following categories:

- Payment services
- Savings and deposit products
- Loans and other credits

The bank may use the following neutral information for customer follow-up and marketing, without obtaining the agreement of the customer: name of the customer, contact information, date of birth and the services and products where an agreement exists. The bank may obtain such neutral information from a joint group customer register.

If products and services in a product category that differs from the agreement between customer and the bank (see the first section), the agreement of the customer is required if customer data other than the neutral information is to be used.

By applying to the bank, the customer may demand to have his/her name barred from use in marketing activities.

9. Risk classification of customers and credit portfolios

Pursuant to the provisions of the Norwegian Financial Institutions Act, the bank may process credit information and other personal data in connection with the establishment and use of systems for the calculation of capital requirements for credit risks. Systems for internal measurement methods are defined as the bank's models, work and decision-making processes for providing credit and credit management, control mechanisms, IT systems and internal guidelines linked to the classification and quantifying of the institution's credit risks and other relevant risks.

Personal data for this purpose may be obtained from credit information agencies.

10. Prevention and exposing of criminal actions – warnings of money laundering

The bank will process personal information for the purpose of preventing, exposing, clarifying and handling fraud and other criminal actions. Such information will be obtained from and sent to other banks and financial institutions, the police and other public authorities. The safekeeping of such information may be up to ten years after registration.

The bank will process personal data in order to fulfil the statutory investigation and reporting regulations for suspicious transactions as laid down in the provisions of the Norwegian Money Laundering Act. The bank has a statutory duty to report suspicious information and transactions to Økokrim (The Norwegian national authority for investigation and prosecution of economic and environmental crime), the unit for financial investigation.

Pursuant to the provisions of Section 23 first subsection litra b) and litra f), the customer does not have right of access to the information registered by the bank for such purposes.

11. CCTV

For the purpose of preventing and exposing criminal actions, the bank practises closed circuit television recording in bank premises, service units, ATM machines and payment terminals in "banks in shops". These recordings are deleted three months after they were recorded, unless they have been handed to the police or the bank has the right to process the CCTV recordings for other purposes.

12. Sound recordings of telephone conversations and the storage of other customer communications by investment services

In connection with the provision of investment services, the bank, as a securities handling enterprise has a statutory obligation pursuant to the provisions of the Norwegian Securities Trading Act to record all telephone conversations and to document other customer communications (e-mail, chat, MSN etc.). Recordings of calls to/from telephones and mobile phones and other documentation of communications with customers are retained for a period of three years.

Sound recordings can be retrieved by the bank on the basis of incoming and outgoing telephone numbers, the time of the call and/or employees of the bank/enterprise making the call. Communications through other channels can be retrieved on the basis of the customer's identity, time of communication and/or from employees of the bank/enterprise making the communication.

13. Correction and deletion

The bank will delete or anonymise registered personal data when the purpose of the individual processing has been fulfilled, unless the information shall be or may be retained pursuant to statutory provisions. Within the limitations adopted in the provisions of the Personal Information Act, the customer may demand correction or deletion of deficient or unnecessary personal data.

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