

# Nordea Private ebanking USER GUIDE

Nordea Private ebanking is safe and easy to use, and enables you to monitor your accounts, place orders and give instructions to your Wealth Partner in a discreet and secure environment.



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# How to login to Nordea Private ebanking

# Getting Started

You will receive two letters from the bank containing:

- 1) Your security token
- 2) The activation code

## First Login

You log-in in the top bar of www.nordeaprivatebanking.com/ebanking



Enter your User ID and click continue

Log in to your account	Step 1 of 2
Please enter your User ID	
User ID	*
Continu	IE

Enter your activation code

Your Activation code	Registration step 1 of 3
Please enter your Activation Co	de.
Activation Code	
	Continue
	continue

Then enter your security token (device) serial number (marked as S/N), which you find on the back of the security token.



Pick a password, it must:

- contain only alpha and numeric characters, at least one of each kind. For example abcd1234, abcdefg1.
- contain at least 8 characters
- contain at least 3 different characters

• be different from any previous passwords

#### And click "Confirm"

choose your credentials	Registration step 2 of 3
Please choose a new password and bin	d your device.
Enter your device serial number	غ
Enter your new password	φ
Confirm your new password	P

Once the registration is completed, you will see the following screen:



# Logging in

You log-in via <u>www.nordeaprivatebanking.com/ebanking</u>.

# Enter your User ID

*

- 1. Enter your new static password (the one you picked previously)
- 2. Enter your token's one-time-password by pressing the button and holding it for one second.

Note: the token device will provide you different numbers each time you press and hold.

Your Password and One Time Password	Step 2 of 2
Please enter your password and OTP	
Static Password	
One Time Password	
Cancel	Login

# Homepage

After your successful profile setup, on the homepage, you will see an overview of all your portfolios and contact details for your wealth partner.

Nordea							Last log in on	15 SEP 2016 My Details 👻	at 10:50 Help	1:51 CE	T ut	
Home	Portfolio 👻	Accounts	Payments	Messages	Documents	Credit Cards						
Wealth Pa	artner			Address Nordea Bank S., 562, Rue de Ner P.O. Box 562 L-2015 Luxemb	A. udorf ourg							9
Select	Portfolio											
	Portfolio Nur	nber *			Client		М	arket Value **	Perfor	mance		
								1,/23,351.39 EU	к	2.	38 %	
*) Please note that your portfolio number has changed, however your IBAN number remains the same. The old portfolio number can be seen on the first column. **) This overview page is always displayed in EUR.												

The homepage menu will show you the number of unread messages:

Home Portfolio - Accounts Payments Messages Documents Credit Car	Home	Portfolio -	Accounts	Payments	Messages	Documents	Credit Card
--	------	-------------	----------	----------	----------	-----------	-------------

# My Details

Under My Details you can change your password.

My De	e your password
User Details	
6	Phone You can also change this by calling us on 1111 111111
	Email
$\sim$	You can also change this by calling us on 1111 111111
	Address
T	STREET155612
1000	TOWN.COUNTRY
	POST.CODE
	You can change this by calling us on 1111 111111 or by visiting your local branch
Security Detail	Is
	Password
	You can change your password here

In case you need to change any of your personal details, please contact your Wealth Partner

# Portfolio

ľ	Portfolig	Accounts	Payme	nts	Messages	Documents
•	Summary Aggregated view allocation	vs of the portfolio		Held . Overvie	Assets w of all positions	in the portfolio
	Performance Last year's Portf	ce iolio Performance		Detai Position	led Position	S t class
ſ	Risk Indica Ex-post risk mea	tors asures for the por	tfolio	Recei Account months	nt Operation ted operations of	<b>15</b> the last 3

#### Summary

You may select from a drop-down menu to view any of your portfolios individually.

Your portfolio viewing is possible based on your portfolio allocation of assets and currency allocation of assets.

#### Summary

Select Portfolio	~	1,723,488.32 EUR	

#### Portfolio Allocation

Category	Market Value in <i>EUR</i>	Weight	
Cash/Deposits	179,030.33	10.39 %	٩
Bonds	615,556.15	35.72 %	٩
Equities	829,211.77	48.11 %	٩
Other Assets	99,690.07	5.78 %	٩
Total Assets	1,723,488.32	100.00 %	



#### Portfolio by Currency

Currency	Market Value in <i>EUR</i>	Weight
USD	400,890.81	23.26 %
EUR	751,489.84	43.60 %
JPY	45,017.66	2.61 %
GBP	80,207.47	4.65 %
CHF	82,076.17	4.76 %
SEK	28,486.87	1.65 %
DKK	293,207.51	17.01 %
NOK	42,111.99	2.44 %



#### Performance

You will see a one-year performance and detailed performance of your portfolio. This step may take longer to get calculated by the system.



#### Detailed Portfolio Performance 31/12/2015 - 09/12/2016

Period	From / To	Sharpe Ratio	Return Volatility	Annualised Performance
Year-to-date Performance	31/12/2015 - 09/12/2016		-	35.34 %
2015	31/12/2014 - 31/12/2015		-	52.51 %
2014	31/12/2013 - 31/12/2014		-	5.24 %
2013	31/12/2012 - 31/12/2013		-	7.34 %
Initial Market Value			Peal Canital D/I	
Initial Planet / Withdrawal			real Capital P/L	
investment/ withdrawar		U	ireal. Capital P/L	
Profit/Loss		R	eal. Currency P/L	
Final Market Value		Unre	eal. Currency P/L	
Performance (in %)			Income	
Benchmark Performance (in %)			Fees & Taxes	

#### **Risk Indicators**

This page will show you the risk indicators for your portfolio for the year-to-date.

### Risk Indicators 31/12/2015 - 31/03/2016

Portfoli	o
Portfolio Retur	n 0.21%
Over-Performanc	e
Average Retur	n 0.83%

# **Recent Operations**

This page will show you all accounted operations made on your portfolio during the past 12 months. You can download the data in PDF and CSV (excel) formats.

#### **Recent Operations**

Select Portfolio	
------------------	--

					🔎 Dor	wnload as PDF 🛛 📾 Dow	nload as
Execution Date	Value Date	Operation Type	Instrument	Quantity	Price	Net Amount	Reversal
13/09/2016	15/09/2016	Swap					
13/09/2016	14/09/2016	Future Variation Margin				-149,000.00 USD	
13/09/2016	15/09/2016	SECURITY PURCHASE				376,481.53 NOK	
13/09/2016	15/09/2016	SECURITY PURCHASE				90,612.63 NOK	
12/09/2016	13/09/2016	Future Variation Margin				179,500.00 USD	
12/09/2016	13/09/2016	Future Variation Margin				-57,000.00 USD	
12/09/2016	12/09/2016	Forward				-983,941.78 CHF	
12/09/2016	12/09/2016	Forward				956,627.08 CHF	
12/09/2016	12/09/2016	Swap				-980,430.10 USD	
12/09/2016	14/09/2016	SECURITY PURCHASE				906,360.60 NOK	
12/09/2016	13/09/2016	Future Variation Margin				108,750.00 EUR	
12/09/2016	13/09/2016	Future Variation Margin				179,500.00 USD	
12/09/2016	13/09/2016	Future Variation Margin				36,250.00 EUR	
12/09/2016	14/09/2016	SECURITY PURCHASE				3,889,531.25 DKK	
12/09/2016	12/09/2016	Future buy open				545.00 USD	

#### Held Assets

This page will show you all the assets held on a selected portfolio. You can download data in PDF and/or in CSV formats.

#### Held Assets

Sele	ect Portfolio		~	1,7	723,508.32 EUR				
							🛃 Down	load as PDF 🛛 🖶	Download as CSV
	Code	Ins	trument	Quantity	Market Price	Market Value	Weight	Net Cost Value	Gain/Loss
		Cash Accounts	CAD	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
		Cash Accounts	CHF	42,848.94		39,140.41 EUR	2.27%	39,539.48 EUR	-399.07 EUR
		Cash Accounts	CNY	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
		Cash Accounts	DKK	313,283.26		42,077.07 EUR	2.44%	42,102.87 EUR	-25.80 EUR
		Cash Accounts	EUR	12,999.16		12,999.16 EUR	0.75%	12,999.16 EUR	0.00 EUR
		Cash Accounts	GBP	26,826.66		31,583.08 EUR	1.83%	34,270.15 EUR	-2,687.07 EUR
		Cash Accounts	JPY	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
		Cash Accounts	NOK	390,121.27		42,092.87 EUR	2.44%	41,783.56 EUR	305.45 EUR
		Cash Accounts	SEK	9,347.19		978.33 EUR	0.06%	1,014.33 EUR	-36.00 EUR
		Cash Accounts	TRY	0.00		0.00 EUR	0.00%	0.00 EUR	0.00 EUR
		Cash Accounts	USD	11,460.78		10,196.90 EUR	0.59%	10,191.66 EUR	4.31 EUR
			Sub-total for C	ash/Deposits		179,067.82	10.38%		-2,838.18
<u>III </u>				38,000.00	99.90 % USD	33,886.72 EUR	1.97%	33,658.02 EUR	114.49 EUR
<u>lır</u> 🗐				230,000.00	106.29 % DKK	33,424.26 EUR	1.94%	33,048.26 EUR	-214.82 EUR
<u>III.</u>				197,000.00	100.38 % DKK	26,593.14 EUR	1.54%	26,494.33 EUR	65.55 EUR
<u>lır</u> 🗐				69,000.00	102.55 % EUR	70,934.87 EUR	4.12%	69,354.65 EUR	1,404.85 EUR
<u>III = </u>				12,000.00	102.68 % GBP	14,637.67 EUR	0.85%	17,069.73 EUR	-2,563.49 EUR
<u>lıt.</u>				11,000.00	102.51 % USD	10,149.78 EUR	0.59%	10,411.85 EUR	-380.18 EUR
<u>III.</u>				39,592.00	105.10 % EUR	41,770.86 EUR	2.42%	41,109.56 EUR	501.63 EUR
<u>III.</u>				325.00	122.70 USD	35,476.62 EUR	2.06%	32,282.54 EUR	3,194.08 EUR

By clicking on the 🔲 icon you can see the recent operations on that instrument.

## **Detailed Positions**

This page is similar to the held assets, but it will give you a more detailed view of your positions grouped by asset class when you click on the + icon. You can export data in CSV and/or in PDF format. By clicking on the icon you can see the recent operations on that instrument.

#### **Detailed Positions**

Se	lect Portfolio		~		1,723,03	5.60 EUR			
							🔓 Down	load as PDF 🛛 🙀	Download as CSV
+	Cash/Deposits								
+	Bonds								
-	Equities								
	Description ISIN	Currency	Quantity Quote Date	Quote Cost Quote	Exchange Rate Cost Exch. Rate	Market Value in EUR Cost Value in EUR	P&L% <i>Gain/Loss</i> in <i>EUR</i>	Weight Category Weight	Region
■.	ы	CHF		54.3500 64.9656	1.09420 <i>1.24000</i>	16,044.46 <i>16,937.12</i>	-5.27% -892.66	0.93% <i>1.94%</i>	Europe
■ .	ы	USD		22.3950 18.9609	1.12500 <i>1.10000</i>	52,018.41 <i>45,110.46</i>	15.31% 6,907.95	3.02% 6.28%	Emerging Markets
■ .	ы	JPY		2,081.5000 2,481.1322	115.07510 <i>129.39000</i>	21,344.07 22,632.02	-5.69% -1,287.95	1.24% 2.58%	Japan
∎ .	ш	USD		34.7400 <i>34.0148</i>	1.12500 <i>1.13000</i>	42,770.68 <i>41,638.45</i>	2.72% 1,132.23	2.48% 5.16%	North America
∎ .	ы	USD		75.4600 9 <i>3.3155</i>	1.12500 <i>1.14000</i>	7,177.40 <i>8,724.88</i>	-17.74% -1,547.48	0.42% <i>0.87%</i>	Europe
■ .	ш	JPY		10,473.0000 <i>10,207.9996</i>	115.07510 <i>145.79000</i>	23,636.43 <i>18,184.64</i>	29.98% 5,451.79	1.37% 2.85%	Japan
■.	ы	USD		25.1750 26.0222	1.12500 <i>1.25000</i>	32,449.21 <i>30,302.47</i>	7.08% 2,146.74	1.88% <i>3.91%</i>	Other Regions
■.	ы	EUR		37.5800 36.9000	1.00000 1.00000	17,174.06 <i>16,871.73</i>	1.79% <i>302.33</i>	1.00% 2.07%	Other Regions

For certain positions, you can see the price history from 31.12.2015 by clicking on

the distory



Nordea private ebanking – User guide

# Accounts

The accounts page allows you to access all your cash accounts, loans and deposits.

#### Account Overview

Press on the desired account\* to see recent transactions. Note the balances are only updated when you login.

CAD	Current Balance	0.00 CAD
	Available balance	0.00 CAD
CHF	Current Balance	42,848.94 CHF
	Available balance	42,848.94 CHF
CNY	Current Balance	0.00 CNY
	Available balance	0.00 CNY
DKK	Current Balance	313,283.26 DKK
	Available balance	313,283.26 DKK
EUR	Current Balance	12,999.16 EUR
	Available balance	12,999.16 EUR

\*Current Balance: Represents the amount of money in your account.

Available Balance: Represents your current balance with all pending debits of today.

### Back

DKK	Current Balance	313,283.26 DKK
	Available Balance	313,283.26 DKK

#### **Recent Transactions**

You will be able to download, save and print in the search options based on period, amount or number of transactions. Displaying the last 20 transactions within the past six months (since 31/12/2015). Use Search to retrieve previous transactions.

#### Q Search ≛Download in CSV ≛Download in PDF

Date	Description	Reference	Paid-In (DKK)	Paid Out (DKK)	Balance (DKK)
	Securities Purchase 192 Bavarian Nordic DK at DKK 251.7591			48,361.92	313,283.26
	Foreign Exchange Purchase Forex Spot Bought EUR 22,945.00 against DKK 170,692.44 @ 7.4392			170,692.44	361,645.18
	Foreign Exchange Purchase Forex Spot Bought EUR 42,564.54 against DKK 316,654.64 @ 7.4394			316,654.64	532,337.62
	Corporate Action Coupon Payment Realkredit Danmark FRN 01.10.19 DKK 602.02 @ 1.0000000		602.02		848,992.26
	Corporate Action Coupon Payment Nykredit Realkredit 3% 01.10.44 IO DKK 3,359.70 @ 1.0000000		3,359.70		848,390.24
	Corporate Action Partial Redemption Nykredit Realkredit 3% 01.10.44 IO DKK 21,309.70 @ 1.0000000		21,309.70		845,030.54
	Foreign Exchange Purchase Forex Spot Bought EUR 23,567.00 against DKK 175,267.78 @ 7.437			175,267.78	823,720.84
	Securities Purchase 197000 DLR Kredit A/S FRN 01.07.18 at 100%			197,000.00	998,988.62
	Foreign Exchange Purchase Forex Spot Bought JPY 52,091.00 against DKK 3,209.59 @ 0.061615			3,209.59	1,195,988.62
	Securities Sale 379288.47 Nordea Kredit Real 3.5% 0 at 104.600000%		399,288.64		1,199,198.21

You can also search for your transactions either by date or the amount. Simply click on the search button on the full transaction list page.

Recent Transactions			
Recent Transactions			
You will be able to download, save and print in the se	earch options bas	sed on period, amount or number of	f transactions.
Search by date			
Start Date	DD/MM/YYYY		
End Date	DD/MM/YYYY		
Search by amount			
Minimum Amount			
Maximum Amount			
Or			
Search by number of transactions			
Transaction Count			
Cancel	Search		

#### Payments

You can use this section of Nordea private ebanking to move money between your own accounts, send money, view the upcoming payments or see the payments that are on hold. The daily limit of external transfers is 25.000 EUR.

# \* This functionality is only available for advisory clients. It is currently not available to our Switzerland clients.

#### Move Money

In order to transfer money between your accounts, you can simply choose "from" an account "to" another account, and indicate the desired and finally the amount. You can only select the currencies of the accounts you are moving money from or to. Payment reference can hold a personal comment.

Move Money	Send Money	Upcoming Payments	On hold Payments	
Transfer between From account*	your own accounts			•
To account*				
Currency*		● EUR		
		© DKK		
Amount*				
Payment reference				
How should the trans	sfer be carried out?			
		Once - immediate	ely	
		Once - at a future	e date	
		As a standing ord	er	
		Continue		
Payments in a curren rate offered by the b	ncy that is different fr ank at the time of the	om your chosen current accoun e settlement plus a margin. For	t currency will be settled o orders above EUR 25,000	n the current account specified by you at the exchange equivalent, please contact the bank.

## Send Money

To send money to another account please fill in the required details and click continue. If you are sending money to an IBAN account, the BIC code will be populated automatically. In case you want to save the beneficiary details for later use please tick the "save beneficiary details" checkbox.

Move Money	Send Money	Future Payments	Pending Payments	
Transfer to oth Beneficiary Op	er accounts tions*	0 A 3	Saved Beneficiary New Beneficiary	
From Account*		- P	lease Select	
Currency				
Beneficiary Na	me*			
Account No or	IBAN*	OAcc	count No	
Save beneficia	ry details	⊡Ye		
Credit Currence	y*	- P	lease Select	$\checkmark$
Amount*				
Payment refere	ence 1			
Payment refere	ence 2			
Payment refere	ence 3			
Payment refere	ence 4			
How should the	transfer be carried o	out?		
		) On	ice - immediately	
		Oon	ice - at a future date	
		OAs	a standing order	
			atterne.	

After you click continue you will be asked to confirm the payment by entering the One-time Password generated by your security token device.

Step 2 of 3:	Confirm payment	
Please check your	details below and confirm if they are co	orrect.
From Account	LU	
Beneficiary	test Mouse	
To Account	LU	
Currency	EUR	
Credit Amount	111.00	
Please enter your	One Time Password*	
Back	Cancel	

#### Upcoming Payments

You will see a list of future-dated payments on your account and you may cancel them if you wish. You get started by choosing an account number from the drop-down menu.

You cannot modify an upcoming payment. If you need to change the details please cancel the payment and enter a new one.

					and the second	
Q Search	- FY		12.00			
ielected account	e :					
ou will be able	to download, save	and print in the search o	ptions based on period and/or a	mount, as well as number	of transactions.	
uture Payment	s					
Sount numb	er"					1
elect an accou	nt to view the futu	re payments				
· · · · · · · · · · · · · · · · · · ·	Send Money	Future Payments	Pending Payments			

## Pending Payments

In case there is a problem with your payment, it will show in the "Pending Payments" page. This means that our staff is working on the issue. Please contact your wealth partner for further information. If you wish to cancel the payment you may do so by clicking the "cancel" button.

#### Step 1 - Payment Details

Select the type of payment you would like to make.

Movo Monov C				
Hove Honey 5	Send Money	Future Payments	Pending Payments	
Select an account to	view the pen	ding payments		
Account Number*	Account Number*		Please Select	×

#### Beneficiaries

You can save a beneficiary from the send money page, and you can also create a new one and update the beneficiary list from the "Manage Beneficiaries" tab.

Payments / Transfers H	anage Beneficiaries Stande	ng Orders						
Manage Beneficiaries Here you can view your I	st of beneficiaries. Please a	5d, remove and update their det	talls					
Create new beneficia	ry .							_
Name	Nickname	Reference IBAN	N or Account Nur	nber	BIC	Act	ions	
Favid Vuaillat	David Vuaillat				BCEELULLXOOX	×	1	
Toto Name	Toto Nickname				DABAN022XXX	×	/	
Standing C Here you find You can char Payments / Transfers	rders I the standing nge or cancel t tanage Beneficiaries St	orders you have hem. anding orders	created	under F	Payments as	"star	ndin	g orders".
Manage your Standing ( This page allows you to Select an account to vie	Orders amend and cancel your o w the Standing Order	existing standing orders						
Account Number*								

×

# Messages

This is a secure channel to communicate with your Wealth Partner. Clicking on the messages menu will bring you to your inbox. New messages are marked in bold.

Compose Message Sert Me	resages	<del>.</del>							
nbox Messages	dox Messages								
From	Subject	Date	Action						
IMPLEMENTATION	test	20/08/2015 13:57:46	View Conversation	8					
IMPLEMENTATION	test 7	20/08/2015 13:56:47	View Conversation	8					
IMPLEMENTATION	test 6	20/08/2015 13:55:53	View Conversation	8					
IMPLEMENTATION	test 5	20/08/2015 13:54:46	View Conversation	8					
IMPLEMENTATION	test 4	20/08/2015 11:52:21	View Conversation	8					
IMPLEMENTATION	test 3	20/08/2015 11:47:00	View Conversation						
IMPLEMENTATION	test 2	20/08/2015 11:46:44	View Conversation						
IMPLEMENTATION	test 1	29/08/2015 11:45:19	View Conversation	8					

If the message has an attachment, it will show the paperclip icon .

To see the messages inside the conversation click on "View Conversation"

Subject	From	То	Date	Action	
test 6	IMPLEMENTATION	You	20/08/2015 13:55:53	View Message	0
			Page 1 of 1		
Back					

### To read the message click on "View Message"

Inbox Compose Message	Sent Messages	
Subject - test 6		Download Attachment
Message	test 6	Downoad Attachment
Return To Messages	Reply	

Compose Message In order to send a message to your Wealth Partner, you will need to enter your OneTime Password generated by your security token device, along with the subject and the message.

Inbox Compose Message Sent Messages	
Compose New Message	
Subject*	
Message*	
5	
Please enter your One Time Password*	
	Continue

# Sent Messages

You will see a list of your previous conversations.

Inbox Compo	se Message	Sent Messages						
Sent Mexages								
то		Subject	: Date Sent	Action				
		Thi is the subject Thi is the subject Thi is the subject Thi	29/08/2015 12:24:15	View Conversation				
		Thi is the subject Thi is the subject Thi is the subject Thi	20/08/2015 12:23:58	View Conversation				
		test	29/07/2015 08:53:56	View Conversation				
		ttest	28/07/2015 17:10:50	View Conversation				
		This is a test	28/07/2015 14:49:13	View Conversation				
		This is a test	28/07/2015 14:48:53	View Conversation				
		test counter	21/07/2015 09:53:05	View Conversation				
		test	15/07/2015 17:03:52	View Conversation				

### Documents

Here you will be able to download confirmations, account balance statements, Net Equity Statements, EUSD exchange of information statements and marketing publications for your portfolios. Documents from 2014 (included) onwards are available to you. To get started you always need to filter by "search under account".

Search u	nder the account*	Start date	End date	
Documen All 7 Searc	t group	v ers Mark as read	Document status	
Number	of unread documents:	58 Document Group	Subject	Select
Q	17/03/2016	All	SECURITIES CLIENT CONFIRMATION	
Q	17/03/2016	All	FOREIGN EXCHANGE CONFIRMATION	0
Q.	17/03/2016	All	FOREIGN EXCHANGE CONFIRMATION	0
۹	07/03/2016	All	Term Deposit	0
Q,	07/03/2016	All	Term Deposit	
Q.	07/03/2016	All	Term Deposit	0
Q,	07/03/2016	All	Term Deposit	0
Q.	07/03/2016	All	Investment Loan	0

Unread documents will be displayed in **bold** texts. To view a document click on the icon. This will also mark the document as read.

If you wish to mark multiple documents as read, select them by ticking the checkbox on the right and clicking on "Mark as read" button.

### Credit Cards

This page will show all the credit cards you have registered with the bank.

\* This functionality is only available to our Luxembourg clients.

				1	My Details •	Otopost
Home	Portfolio +	Accounts Paymer	ts Messages Documents	Credit Cards		
Credit	Cards De	tails				
Card	Number	543193300000	6	Limit		
Acco	unt	LU		Currency	USD	
Card	Туре	MasterCard® G	blo	Status	ISSUED	
			View Hint Statement	QView Full Tran	saction Live	
Card	Number	543193300000	•	Limit		
Acce	unt	LOC		Currency	USD	
Card	Type	HasterCard® G	blo	Status	ISSUED	
			View Hint Statement	QView Full Tran	saction List	

To see the transactions please click on the "View full transaction list", were you can select the period in the dropdown menu, that you want to see the transactions for. You can view transactions up to 12 months back.

### Help

For information about installation or for help to solve problems, please contact Nordea private ebanking Helpdesk on +352 43 88 73 30 or on email: ebankinghelpdesk@nordea.lu during Office Hours 9.00-17.00 CET.

### Blocking of ebanking account

Should you note or presume an abuse of your account through Nordea private ebanking, or if you have lost your User ID, password, activation code and/or security token device, or presume that a third party has or might have obtained your User ID, password, activation code and/or security token device by theft or otherwise, you shall immediately disable access to your Nordea private ebanking by introducing five successive login attempts with an incorrect password.

You shall, without undue delay, notify the Bank, by telephone and a subsequent confirmation in writing, of the abuse, loss, theft or misappropriation of the User ID, password, activation code and/or security token device (herein referred to as "Notification"). The procedure whereby you disable access to our Nordea private ebanking by introducing five successive incorrect passwords is a preliminary protection for you against further misuse, but does not qualify as official blocking of the account, which can be effected only by the Bank.

Upon receipt of a Notification, the Bank will block access to the account.

The Bank may interrupt the user's access to Nordea's private ebanking at any time if it assumes or suspect an abuse.

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