

Bank
Enterprise no.

Account agreement - Private Customer

Deposit account agreement and auxiliary payment services -Part A

Bank's copy

Type of account	New/Modification	Account no.
Account holder information Name, address		
Account holder's civ. reg. no./D-number ((D-numbers are issued to persons with temporary resident status))		
Date and place of birth	Citizenship	Sex
E-mail		
Private phone no	Mobile	Phone no. at work
1) To be completed if civ. reg. no./D-number has not been assigned		

1. The account agreement

The Norwegian act on finance agreements and services (lov av 25. Juni 1999 nr. 46 om finansavtaler og finansoppdrag) requires the bank to enter into an agreement with its customers when a deposit account is opened and related payment services are used.

The account holder, or the person who opens an account for others such as minors or other legally incompetent persons, shall on opening an account give proof of identity and confirm the accuracy of the information given.

The act also prescribes the contents of account agreements.

The account agreement consists of the following parts:

- Part A** This document (the account agreement)
- Part B** The Bank's current price list
- Part C** The Bank's General Terms for deposits and payment orders - Private Customers
- Part D** Other special terms of agreement for the account
- Part E** Other special terms of agreement for auxiliary payment services of the account
- Part F** Form for appointment of authorised signatories
- Part G** Any other documents and agreements
- Part H** Consent forms

2. Information required for entering into an account agreement

The Norwegian act on finance agreements and services requires the bank to give account holders written information about the main terms and conditions of the agreement before an account agreement is entered into. The information may be given to the account holder by electronic communication, see below. Among other things, information shall be given on interest rates, charges, how the account and related payment instruments can be used, responsibilities and risks related to the use of the account and to its unauthorised use by others, and what rules apply to the guaranteed security of deposits. The account holder confirms by his signature that he has received this information and had the opportunity to study it before the agreement was completed. The information is taken to form a part of the account agreement.

3. Extension of account agreement for new products and services

If the account holder and the bank agree to extend (supplement) the existing account agreement to include other payment services, the account holder will receive the current tariff and relevant special conditions of agreement for the (those) payment service(s) to which the extension applies.

4. Authorised signatories and their appointment

The person or persons who are given the right to use the account (authorised signatories) must give proof of identity to the bank and confirm the accuracy of the information given. Information on authorised signatories and their appointment is entered on a special form and is taken to be part of the account agreement.

Special conditions

Remarks

Account holder's/Account opener's signature	
One copy of the account agreement has been received by, or has otherwise been made available to, the account holder. The account holder confirms having had the opportunity to study the account agreement before it was completed.	
Place, date	Place, date
Account holder's/Account opener's signature	Bank's signature

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