

Gifts and Hospitality

To avoid any potential conflicts of interest, Danske Bank has a clear set of rules for giving and accepting gifts and hospitality.

| Danske Bank Group has implemented a Gifts and Hospitality Directive that |
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| applies to all employees. It is the Group's standards for giving and receiving |
| gifts and hospitality. |

The standards ensure that we always act with integrity in our interactions with customers and other business partners, thus safeguarding our relationship with you against potential conflicts of interest or accusations about bribery and corruption.

GIFTS

As a main rule, we do not give or receive gifts to or from customers, business partners or other stakeholders, as this may raise doubt about the Group's impartiality. This also applies in relation to national and religious holidays and implies that we in general do not give Christmas gifts. Gifts received, from for instance business partners, will be shared in the team in a reasonable manner unless returned to the giver.

Reasonable personal gifts within normal practice in connection with receptions and special occasions such as work anniversaries or retirement are accepted.

HOSPITALITY

Hospitality to or from customers, business partners and other stakeholders are accepted if they are appropriate, in line with our core values and are of predominantly professional character.