

Subscription agreement of an individual

For electronic certificates issued under the intermediate certificate of Auðkenni

between
Auðkenni hf.,
kt. 521000-2790,
Engjateigi 3, 103 Reykjavík,
here after named Auðkenni,

and
[]
kt. []
[]

here after named **subscriber**.

[Serial number of identification certificate]

[Serial number of signature certificate]

1 Introduction

Auðkenni is a certification authority which issues electronic certificates. The certificates can be used for a full electronic signature in accordance with the Act nr. 28/2001 about electronic signatures.

The subscriber agrees to the electronic certificates being filed on his debit card. He is aware that this agreement applies to the processing of the electronic certificates and that the terms for the debit card do not apply to the electronic certificates.

2 Definitions

Revocation: Irreversible action including certificates rendered invalid before their expiration date.

Certificate revocation list: A list of certificates no longer valid due to revocation.

Subscriber: An individual to whom an electronic certificate is issued and has the authority to use it.

Public key: A cryptographic key intended for any party, for use in encrypted communication with a subscriber. In the case of dual encryption a public key is used both for encryption and proofing of an electronic signature.

Private key: A secret key intended for one user. In the case of a dual key encryption as in a public key environment, a private key is used both for decryption and to create an electronic signature.

PKI PIN: A personal entry number which limits a subscriber's access to electronic certificates to himself.

PUK: A subscriber's personal entry number, used to activate the certificates.

Electronic certificates: A certificate in electronic form linking cross-checking data to a subscriber and confirming who he is. The subject's public key is in the certificates along with other data, encrypted with the private key of the certification authority. Electronic certificates are used to sign, encrypt or identify a subscriber.

Registration authority: A responsible party for the certification of a subscriber, but neither signs the certificates nor issues them, more specifically a bank institution which delivers the electronic certificates to the subscriber.

Suspension: A temporary inactivity of certificates, either due to the fact that they have not been activated or they are being checked for the possibility of having to be revoked.

Certification: A statement issued after the registration of a subscriber confirming that he is the one who the information in public certificates presented at the registration indicate.

Certification policy of Auðkenni: A document containing demands which Auðkenni has set for itself about the issuance and processing of electronic certificates.

3 Authority to use electronic certificates and reception of certificates

3.1. Granting of authority

Auðkenni grants the subscriber authority to use the electronic certificates during the certificates' time of validity for electronic signature, encrypting, or the subscriber's identification, with the conditions specified in this agreement.

3.2. Limits of authority

The subscriber is aware that the certificates are linked to his person and he is only permitted to use the certificates in connection with actions pertaining to himself.

3.3. Reception of certificates

By the signing of this agreement the subscriber confirms reception of the electronic certificates.

4. Execution of the agreement

Registration authorities act on behalf of Auðkenni in matters pertaining to this agreement.

Registration authorities are responsible for the certification of a subscriber and the delivery of electronic certificates to him, but neither sign the certificates nor issue them.

5. Authority and obligations of Auðkenni

5.1 Service by Auðkenni

Auðkenni supplies information about the condition of electronic certificates, i.e. whether certificates are valid, have been revoked or suspended.

All service rendered by Auðkenni due to electronic certificates is in accordance with the certificate policy of Auðkenni as it is at each time. The certificate policy can be accessed at www.audkenni.is.

Auðkenni publishes announcements on its website about all changes made to a published certificate policy. Such announcements are in addition published at the subscriber's netbank.

5.2. Service regarding revocation at the subscriber's initiative

During the term of this agreement Auðkenni will immediately start the revocation of the electronic documents at the request of the subscriber.

In the case of a subscriber wishing to revoke the electronic certificates he must forward an announcement in this regard to the registration authority with the electronic certificates issued by Auðkenni. If the subscriber has lost his PKI PIN or lost his debitcard which contains the electronic certificates the subscriber should forward an announcement to the registration authority via telephone, e-mail or faxsimile. If the registration authority deems the true real by the subscriber it suspends the certificates until the subscriber proves his identity in person at the registration center by who of valid public identification documents or by use of electronic certificates issued by Auðkenni.

5.3 Auðkenni's permit for one-sided revocation

Auðkenni has permission to unilaterally revoke electronic certificates which have been issued on grounds of this agreement:

- If available information from the national register reveals a subscriber's name-change.
- At the demise of a subscriber.
- If there is reason to believe that a mistake has occurred in the issuance of certificates or in the certification of a subscriber.
- If Auðkenni or a registration authority is certain that the information in electronic certificates is not correct, i.a. they have changed, for whatever reason.
- If the subscriber does not have in his possession the debit card which contains the electronic certificates, i.a. due to the subscriber's loss of the card and having it returned to the registration authority, the card having been swallowed by an automatic teller machine or having been called in by a registration authority or another party permitted by a registration authority, such as a sales representative, due to misuse.
- Upon annulment of a subscription of electronic certificates according to permission in section 10.

Auðkenni must immediately send an announcement to the subscriber in the case of a suspension or revocation of his electronic certificates.

6 Subscriber's obligations

6.1. Information for identification

The subscriber confirms that all information he has supplied upon reception of electronic certification is correct and that the public identification which he supplied is authentic and was valid upon the reception of the electronic certificates.

6.2 Changes of information for identification

If the subscriber's name changes from what appears in the electronic certificates, he must notify the registration authority immediately, discontinue the use of the electronic certificates and allow Auðkenni to revoke them. Auðkenni shall in turn issue new certificates at the request of the subscriber.

6.3 Notifications sent to a legal address

All notifications concerning the processing of the electronic certificates are sent to the subscriber's legal address as it is listed in the national register. The subscriber agrees that notifications sent to his legal address are correctly addressed to the subscriber.

6.4 Processing of certificates upon expiration

The electronic certificates are the property of Auðkenni. The subscriber agrees that upon expiration of the certificates, for whatever reason (i.a. due to the expiry or revocation of the certificates), he is no longer authorized to use them to carry out new operations. Upon expiration he is authorized to use the certificates as a reference to operations or looking up of operations which took place during the validity of the certificates.

6.5 Processing of PKI PIN and part of PUK

The subscriber confirms that part of PUK has been delivered to him and that he has selected a PKI PIN which is difficult for an outsider to connect with his person. He is aware that he must be fully discreet about the PKI PIN. The subscriber must specifically look out for the following:

- It is not permissible to hand over a PKI PIN to others or inform others about a PKI PIN.
- It is not permissible to store information about a PKI PIN in the same place as the electronic documents.
- Should the subscriber document his PKI PIN it is not permissible for him to express that it is a code number for electronic certificates.

The subscriber is responsible for all operations carried out with the electronic certificates and the PKI PIN.

6.6. Electronic certificates endangered

If the subscriber has any reason to believe that the electronic certificates have in any way been misused or the safety of his private code or PKI PIN could have been jeopardized during the validity of the certificates he must immediately request a revocation of the electronic certificates from Auðkenni.

6.7 Agreement of certificates and notification of errors or malfunction

The subscriber agrees to notify the registration authority immediately if an error occurs in issued certificates or if he becomes aware that the electronic documents do not work the way they should.

Use of the certificates is seen as a consent to the information which appears therein.

7 Responsibility limitations

Auðkenni is only responsible for damage that might occur due to the use of electronic documents if it is traceable to criminal or illegal actions of Auðkenni's employees or parties which Auðkenni is responsible for, such as registration authorities.

Under no circumstances (save damage which could be caused by fraud or intention) is Auðkenni responsible for any kind of indirect, coincidental or consequential damage, including but not limited to any kind of loss of profit, loss of use, or penalty payments or penal codes which are caused by or in connection with use, release, authority, activity or non-activity of certificates, electronic signatures, or any kind of execution, operation or service offered by or intended in connection with the electronic certificates.

o.b.o. Auðkenni ehf.

[name of registration authority]

8 Process of information

The subscriber is aware that Auðkenni will store information given by the subscriber at registration, suspension and revocation of certifications until 10 years have passed from the demise of the subscriber. The same applies to information about communication with the subscriber pertaining to the validity of the certificates and remarks concerning the legitimacy of the electronic certificates.

The subscriber agrees that Auðkenni is authorized to publish material of the electronic certificates within and without the registration system of Auðkenni, i.a. in connection with revocation lists.

In preserving aforementioned information, Auðkenni will abide in detail by law nr. 77/2000 regarding the protection of privacy and the processing of personal data.

9 Duration

The duration of the certificates commences at the issuance and ends [] except in the case of the certificates being revoked before the time according to permission in this agreement.

The duration of this agreement is the same as the duration of the certificates. Upon expiration, for whatever reason, Auðkenni shall revoke the subscriber's certificates.

10 Violation of agreement

Should the subscriber violate this agreement or if Auðkenni has it on good authority that the safety of the private key has been jeopardized, Auðkenni has the authority to revoke this agreement and call in the electronic certificates with a written notification to the subscriber.

11 Endorsement

The electronic certificates are attached to the person's subscription. The subscriber is under no circumstances permitted to endorse the electronic certificates. They are not inherited and debt collectors have no authority to collect through them.

12 Jurisdiction and venue

The validity of these terms and the interpretation of their clauses shall be determined by Icelandic law.

In the case of a disagreement between the subscriber and Auðkenni regarding the subscriber's application for electronic certificates, the subscriber's use of them or regarding Auðkenni's rights or obligations, court proceedings shall take place in the Reykjavik District Court.

[place] [date]

subscriber