

Terms and Conditions for use of the BankID Signature Service

Version 1.1

Date 25.09.2025

PUBLIC

1. Contact Information

Contact information for STØ AS, as Qualified Trust Service Provider (QTSP).

Location:
Biskop Gunnerius gate 14 A
0185 Oslo

Postal address
Postboks 9236 Grønland
0134 Oslo

org.nr
NO 927 611 929 MVA



Name: Stø AS
Location: Biskop gunneriusgate 14 a, 0185 OSLO
Postal address: Postboks 9236 Grønland, 0134 OSLO
Website: www.bankid.no
Customer Support: [Help \(bankid.no\)](https://www.bankid.no/help)

Document history:

Version	Date	Changes	Approved by
1.0	25.11.2024	Version approved for publication	BankID BankAxept AS ID Policy Board
1.1	24.09.2025	Update and approved version with new company name	ID Policy Board

2. About the service

This Signature Service is provided by Stø AS.

The Signature Service enables digital signing of documents and agreements by authenticating your identity through your electronic ID (e.g., your BankID), subsequently issuing a Qualified Certificate which is valid for 15 minutes and that can be used for electronic signature. The Signing Service also includes a Qualified Timestamp, providing a reliable way of verifying the time and date an electronic document was signed.

The Signature Service is issued and delivered by Stø AS as a Qualified Trust Service Provider (QTSP) in accordance with Norwegian legislation, the act of Electronic Trust Services (Lov om elektroniske tillitstjenester) and eIDAS Regulation (EU) No 910/2014. Bidbax is annually audited for compliance with the requirements from ETSI EN 319 401, ETSI EN 319 411-1, ETSI EN 319 411-2, ETSI EN 319 421 and ETSI TS 119 431-1.

For more detailed information about the applicable trust service policy for the Signing Service, see the Trust Services Practice Statement (TSPS): <https://bankid.no/en/documentation-qualified-signatures>

3. About the Agreement

The Terms and Conditions outlined below constitute the agreement ("Agreement") between you as the customer and Stø AS, the issuer of the Certificate. Please read the Agreement carefully and feel free to contact Stø if you have any questions.

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The Agreement explains what the Signature Service is and describes the obligations you, as a customer, undertake by using the service. As part of the Agreement, the PKI Disclosure Statement (PDS) also applies: (available at: [Documentation qualified signatures](#))

When the Agreement instructs you to notify the issuer of your electronic ID (e.g., BankID), it means you must contact the bank that issued your BankID. You can do this by using the phone number listed on the bank's website or following any other instructions provided by the bank.

In addition to the Agreement, the relevant provisions of Norwegian legislation apply at all times.

The Agreement shall be deemed accepted once you confirm that you have read and accepted the terms and conditions by checking the acceptance box upon using the Signature Service.

4. Your obligations when using the Signature Service

To use the Signature Service, you must be a physical person with an approved electronic ID. Currently, Norwegian BankID is the only accepted electronic ID.

You have a duty to ensure that all use of your electronic ID complies with the agreement between you and the company that issued your electronic ID. If you use BankID as your electronic ID, you have entered a "BankID agreement" with your bank. An electronic ID that has been revoked or suspended by the bank cannot be used in the Signature Service.

When using the Signature Service, you will be guided through the steps of the signing process. You must ensure that personal codes and security mechanisms are not disclosed at any point during the process. If errors occur or you suspect any security incidents in the process, you must immediately interrupt and stop the process and notify Stø of the situation.

Subscribers and Relying Parties shall, when relying on a Timestamp, verify that the Timestamp has been correctly signed and that the public key certificate has not been revoked or otherwise compromised at the time of verification, taking into account any limitations on the usage of the Timestamp or other precautions prescribed in agreements or elsewhere.

If you suspect that your electronic ID is being misused, you must promptly contact the issuer of the electronic ID to have it blocked.

5. Liability and limitations

5.1 General

If you negligently or intentionally violate the terms of this Agreement, you may be liable for losses incurred by Stø or others.

If Stø negligently or intentionally violate the terms of this Agreement, Stø may be liable for losses incurred by you, unless you have acted fraudulently.

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5.2 Liability under the Financial Services Act

When using the Signature Service to sign agreements related to financial services, the Financial Services Act regulates both your and Stø's liability. Breach of the obligations in this Agreement can also be invoked by other providers of financial services when assessing whether there has been misuse of electronic signatures under the provisions of the Financial Services Act.

5.3 Limitation of Liability

Stø cannot be held liable for indirect losses (such as lost profits or other consequential losses due to operational disruptions) unless the loss is due to gross negligence or intentional acts or omissions on Stø's part.

Stø cannot be held liable for losses resulting from the inability to use the Signature Service, whether due to technical errors, suspension/blocking of your electronic ID, or other reasons.

Stø disclaim liability for any losses you may incur if you use the Signature Service in violation of our terms in this Agreement.

5.4 Force Majeure

Should an extraordinary situation occur beyond the control of the Parties, which, according to ordinary commercial law, qualifies as force majeure and renders it impossible for one or both Parties to fulfill one or more obligations under this Agreement, the affected obligations will be suspended for the duration of the extraordinary situation.

6. Processing of Personal Data

Stø process your personal data in accordance with the EU General Data Protection Regulation 2016/679 (GDPR) and Norwegian privacy legislation.

For more information and the full privacy statement, please refer to: [Privacy, Terms and Regulations](#)

7. Dispute Resolution

This Agreement is governed by Norwegian law.

If a dispute arises where you disagree with Stø and the matter is not resolved to your satisfaction, you can bring the case before regular courts.

The venue is Oslo District Court.

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