

Terms and Conditions for use of the BankID Signature Service ("T&C")

Version 1.2

Date: 05.02.2026

PUBLIC

Location:
Biskop Gunnerius gate 14 A
0185 Oslo

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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
1.2	05.02.2026	Update and approved version	ID Policy Board

1. About the Trust Service

Qualified Signature and Qualified Timestamp (hereinafter the "Trust Service") is a Qualified Trust Service provided by Stø AS, organisation number 927 611 929 ("Stø").

The Trust Service enables digital signing of documents and agreements by authenticating your identity through your electronic ID (e.g., your BankID). A Qualified Certificate is then issued, valid for 15 minutes, and can be used to create an electronic signature.

When digitally signing documents, agreements or transactions, a Qualified Timestamp is also issued, documenting the exact time of the electronic signature. The Timestamp ensures integrity, verifiability and long-term evidential value in accordance with eIDAS.

The Trust 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. Stø is audited annually in accordance with 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 further details on the applicable policy for the Trust Service, see the Trust Service Practice Statement (TSPS): <https://bankid.no/en/documentation-qualifiedsignatures>

2. Contact Information

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

Name: Stø AS
 Location: Biskop Gunnerius gate 14 A, 0185 OSLO
 Postal address: Postboks 9236 Grønland, 0134 OSLO
 Website: www.bankid.no
 Customer Support: [Help \(bankid.no\)](http://Help(bankid.no))

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3. About the Terms

As part of the Terms, the PKI Disclosure Statement (PDS) also applies and is available at:

[Documentation qualified signatures](#)

Where the Terms require you to notify the issuer of your electronic ID (for example BankID), this means that you must contact the bank that issued your BankID, normally your primary bank relationship. 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 these Terms, relevant provisions of Norwegian legislation apply at all times.

The Terms are deemed to be accepted once you confirm that they have been read and accepted by checking the acceptance box prior to using the Trust Service.

4. Your obligations when using the Trust Service

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

You are responsible for ensuring that all use of your electronic ID complies with the agreement between you and the issuer of your electronic ID. If you use BankID as your electronic ID, this is governed by your BankID agreement with your bank.

An electronic ID that has been revoked or suspended by the issuer may not be used with the Trust Service.

When using the Trust 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.

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. Relying Parties

Third parties ("Relying Parties") who rely on the Trust Service, shall verify that the digital signature and Timestamp is correctly signed by Stø and that the Public key certificate has not been revoked or otherwise compromised at the time of verification, and shall take into account any limitations on use or other conditions set out in agreements or elsewhere.

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6. Liability and limitations

6.1 General

If you negligently or intentionally violate these Terms, you may be held liable for losses incurred by Stø or others.

If Stø negligently or intentionally violate these Terms, Stø may be held liable for losses incurred by you, unless you have acted fraudulently.

6.2 Liability under the Financial Services Act

When the Trust Service is used to sign agreements related to financial services, the Norwegian Financial Services Act may affect both your liability and Stø's liability.

As a Qualified Trust Service Provider, Stø is responsible for errors or deficiencies related to the Trust Service itself, including issuance, validation and technical functionality for which Stø is responsible. Stø is not responsible for losses arising from the underlying service of banks or other financial service providers.

Breach of the obligations in these Terms 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.

6.3 Limitation of Liability

Stø shall not be liable for indirect losses (such as lost profits or other consequential losses due to operational disruptions) unless caused by gross negligence or intentional acts or omissions by Stø.

Stø shall not be liable for losses caused by lack of access to or inability to use the Trust Service, whether due to technical errors, suspension/blocking of your electronic ID, or other reasons.

Stø disclaims liability for any losses incurred as a result of use of the Trust Service in violation of these Terms.

7. 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 these Terms, the affected obligations shall be suspended for the duration of the extraordinary situation.

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8. Processing of Personal Data

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

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

9. Logs

Event logs from the Trust Service are retained for seven (7) years for evidentiary purposes. The logs include all issued signature certificates and timestamps during the relevant period.

10. Dispute Resolution

This Agreement is governed by Norwegian law.

If a dispute arises and no amicable solution is reached, the matter may be brought before the ordinary courts.

The legal venue is Oslo District Court.

11. Glossary

Definitions of words and expressions used in the Terms:

- a) **eIDAS:** Regulation (EU) No 910/2014 of 23 July 2014 on electronic identification and trust services for electronic transactions in the internal market.
- b) **ETSI:** European Telecommunications Standards Institute.
- c) **Qualified:** When used in connection with one or more trust services or trust service providers, the term means that the relevant trust service(s) or trust service provider(s) meets the requirements set out in eIDAS.
- d) **Public Key Certificate:** A sequence of data which, together with other information, contains Stø's public key and which cannot be forged, as the information is signed using the private key of the certificate authority (CA).
- e) **Stø:** Stø AS, provider of the Trust Services Qualified Signature and Qualified Timestamp, organisation number 927 611 929.

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- f) **Timestamp:** Data in electronic form which binds other electronic content to a specific point in time, thereby establishing evidence that such data existed at the time the timestamp was created.
- g) **Trust Service:** Qualified Signature and Qualified Timestamp.
- h) **Trust Service Provider:** Stø as the provider of the Trust Services Qualified Signature and Qualified Timestamp. In English referred to as a “Trust Service Provider” (TSP).
- i) **Relying Party:** A natural or legal person (third party) who is the recipient of a Qualified Signature or Qualified Timestamp and who relies on it.
- j) **TSPS:** Trust Service Practice Statement.
- k) **The Terms:** These standard terms and conditions governing access to and use of the Service.

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