

Framework Collective Agreement 2025-2028

Employers Organisation for Fintech Denmark (AF) and
Finansforbundet

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The Employers Organisation for Fintech Denmark (AF) and Finansforbundet (Financial Services Union Denmark) have entered into this Framework Collective

Agreement on the mutual understanding that the local conditions differ for individual companies and employees.

The parties therefore agree that local solutions and agreements must be considered and concluded from a holistic perspective that supports specific local conditions.

1 Coverage

(1) The Framework Collective Agreement is a minimum collective agreement. When a company becomes covered by the Framework Collective Agreement, local agreements must be concluded as a supplement to clauses 2, 5 and 8 of the Framework Collective Agreement. If there is no employee representative, local agreements are entered into with Finansforbundet.

The collective agreement covers employees employed by companies that are members of the Employers Organisation for Fintech Denmark (AF). The collective agreement applies to work undertaken in Denmark.

The collective agreement only applies to companies with ten or more full-time employees, unless otherwise agreed.

Unless otherwise agreed locally, the Framework Collective Agreement does not cover:

- Employees who are part of the actual management of the company
- Employees who are shareholders, limited partners, cooperative members or the like with an ownership share of 5% or higher

Employees who are employed on a temporary contract for up to six months. Employees who are employed under several successive fixed-term employment contracts are covered by the framework agreement from the time when the total employment period exceeds six months.

- Employees working eight hours or less a week.
- Students with a student card from a general and vocational upper secondary educational institution or higher educational institution, except for in relation to pay, see clause 8.
- Employees employed in Denmark under the special tax scheme for researchers.

2 Working hours

(1) A local agreement on the rules for working hours must be concluded.

Working time

(2) The annual norm for full-time employees is 1,924 hours, equivalent to an average of 37 hours of work per week, excluding lunch.

3 Skills enhancement and cooperation

Finanskompetencepuljen (Finance Competence Fund)

(1) The companies are covered by the Finanskompetencepuljen agreed between Finansforbundet and Finance Denmark/Employer under the standard collective agreement.

The companies and employees may thus make use of the funds subject to the guidelines applicable to Finanskompetencepuljen.

The companies pay DKK 350 per employee per every six months. As of 1 July 2026, the contribution will be increased to DKK 500 per employee per every six months.

(2) companies covered by the Framework Collective Agreement are obliged to contribute actively to finansforbundet being able to communicate with their employees on an ongoing basis.

(3) When an employee representative is elected, it must be agreed with the company how to finance the training.

4 Outplacement

(1) If an employee with a length of service of 24 months or more is terminated due to the company's circumstances, the employee is offered an outplacement programme based on the terminated employee's needs, including clarification of professional and personal skills as well as practical job search tools. The terminated employee must be offered the services of a permanent consultant comprising at least eight interview sessions each lasting one to two hours. The programme offered must be appropriately aligned with the offers made available by the company, Finansforbundet and the unemployment insurance fund.

5 Pension and insurance

Pension

(1) A local agreement on a pension scheme and pension contributions as well as insurance must be concluded.

The pension scheme must be set up as a collective scheme and contain a savings element as well as a risk coverage element.

Health insurance

(2) All employees are covered by health insurance.

The content of the health insurance is agreed locally between the company and the employee representative(s).

The premium for the health insurance is paid by the company.

Health insurance may be included in the pension scheme, subject to agreement.

6 Holiday and time off

(1) employees covered by the Framework Collective Agreement adhere to the rules of the danish holiday act (ferieloven) and are also entitled to take holiday and time off to the extent that this fits with the operation of the company and the employees' personal needs by agreement with their immediate manager and in compliance with the rules of the holiday act.

7 Social provisions

Pregnancy, childbirth and leave

(1) Employees who have been employed for one year are entitled to pregnancy and paternity/maternity leave, etc. in accordance with the provisions below, which apply to parents of children born on or after 1 October 2023.

(2) Female employees are entitled to full pay during pregnancy leave, however, no earlier than four weeks before the expected date of birth. After childbirth, the mother (giving birth) is entitled to maternity leave at full pay for up to ten weeks. It is compulsory for the mother to take two weeks' leave after giving birth.

In addition, the mother (giving birth) is entitled to parental leave at full pay for up to 16 weeks. If an agreement is not reached on the timing of parental leave, the mother (giving birth) may time her parental leave in the 11 to 52-week period as one continuous period. The employee may also choose to time the parental leave as two equally long continuous periods within the above-mentioned period. The employee is not entitled to full pay in connection with deferred leave.

(3) Fathers/Co-mothers (not giving birth) are entitled to paternity leave at full pay for up to two weeks. If an agreement is not reached on the timing of paternity leave, the paternity leave must be taken as one continuous period until week 10.

(4) Fathers/Co-mothers (not giving birth) are subsequently also entitled to parental leave at full pay for up to 14 weeks. With respect to children born after 1 July 2026, the period in which the employee is entitled to full pay will be extended by 18 weeks. If an agreement is not reached on the timing, the father/co-mother may time their parental leave in the 11 to 52 week-period after childbirth as one continuous

period. The employee may also choose to time the parental leave as two equally long continuous periods within the above-mentioned period.

(5) The employee is not entitled to full pay in connection with deferred leave. In addition, the employee may decide to time two weeks of the parental leave until week 10 after childbirth.

(6) The notice rules follow the notices in force at any time stipulated in the Danish Maternity, Paternity and Parental Leave and Benefit Act.

(7) The employer's obligation to pay full salary is conditional on the employee being entitled to benefits according to the Danish Maternity, Paternity and Parental Leave and Benefit Act.

(8) If the paternity/maternity leave is extended due to the child's admission to hospital, see the Danish Maternity, Paternity and Parental Leave and Benefit Act, full pay must be provided. The parents decide which of them is entitled to the extended leave. If the maternity/paternity leave is extended under this provision, the employee's entitlement to time off, see (2)-(4) above, will be deferred by the corresponding number of weeks.

(9) In case of the child's death, full pay is provided for the periods in which sickness benefits are paid, see the Danish Maternity, Paternity and Parental Leave and Benefit Act. Furthermore, full pay is provided to the father in the benefits entitlement period according to section 7(2) of the Danish Act on Entitlement to Leave and Benefits in the Event of Childbirth (*børse/sloven*) (mother's illness within the first ten weeks).

(10) In addition, full pay is provided during absence due to pregnancy discomforts attested by a doctor's certificate.

A pregnant employee may not be dismissed by the company during the last three months preceding the expected date of birth, unless special circumstances on the part of the employee justify such dismissal.

(11) When an employee takes parental leave without pay from the company, see the Act on Entitlement to Leave and Benefits in the Event of Childbirth, the company pays both the employee and the company's normal pension contributions during the period, subject to a maximum of 60 weeks after the birth. Pension contributions are also paid for deferred leave under section 11 of the Act on Entitlement to Leave and Benefits in the Event of Childbirth that is taken later than 60 weeks after birth.

The employee must notify the company within eight weeks of the birth if the

employee wants to exercise this right. The company pays both the employee's and the company's usual pension contributions during the period.

Length of service accrues during childcare leave granted under an agreement.

(12) The above rules apply correspondingly when an employee in a registered partnership adopts a child from birth in accordance with the provisions of the Danish Adoption Act (*adoptionsloven*).

(13) LGBTQ+ families will, under sections 23a and 23b of the Act on Entitlement to Leave and Benefits in the Event of Childbirth, enjoy the same rights as the mother (giving birth) and the father/co-mother (not giving birth), see the above.

Fertility treatment

(14) Employees undergoing medically justified fertility treatment, based on a referral from a general practitioner or specialist, are entitled to paid time off for such treatment.

The employee must, to the extent possible, plan the treatment after hours, or alternatively, at times when any inconvenience to the company is minimised.

Upon the company's request, employees must document fertility treatment in accordance with the first sentence. The company must pay the total doctor's fee for issuing such a medical certificate.

Employees whose partners are undergoing fertility treatment are entitled to time off without pay if they want to be present during the above treatment.

Upon the company's request, employees must make a solemn declaration on his/her partner's fertility treatment, as stated above.

Adoption

(15) If the adoption authority decides that the employee must be absent from work when receiving the child, the employee has the following rights:

On receipt of an adoptive child outside Denmark, the employee is entitled to leave with full pay during the period in which the employee is entitled to benefits, but not more than eight weeks prior to receipt of the child.

On receipt of an adoptive child in Denmark, the employee is entitled to leave with full pay during the period in which the employee is entitled to benefits, but not more than two weeks prior to receipt of the child.

With regard to maternity leave, paternity leave and parental leave with full pay, adoptive parents have the same rights as biological parents from the time of reception.

An employee who adopts a child is entitled to leave without pay for 14 weeks from the time of receipt of the child.

Leave to care in the home for a closely related person who has an impairment, is seriously ill or dying

(16) Employees wanting to care for a closely related person who is impaired, has a critical illness or is severely or terminally ill must be given the option of taking leave from work.

The detailed terms governing such leave are agreed locally between the company and the employee representative(s). Where no agreement has been concluded, or an agreement cannot be reached on such terms, the following rules will apply:

An employee who wishes to care for a closely related person who has an impairment, is seriously ill or dying at home is entitled to time off with pay from the company if the employee is either

- A. engaged by the municipal authority pursuant to section 118 of the Danish Social Services Act (*lov om social service*) to care for a closely related person with a substantial and permanent physical or mental impairment or an invasive, chronic disease or other illness of long duration, or
- B. granted a constant care allowance, pursuant to section 119 of the Social Services Act, by the municipal authority for taking care of a closely related person who wishes to die in their own home.

If the employee is engaged in accordance with paragraph A, the company must compensate the employee for the difference between the employee's usual pay with pension contributions and the amount paid by the municipal authority in salary etc., holiday pay and pension contributions.

If the employee is awarded constant care allowance in accordance with paragraph B, the company will assume the employee's right to constant care allowance and pay full salary in the leave period entitling the employee to the allowance.

In the leave period, holiday entitlement accrues and pension contributions are payable on the basis of the usual salary. The leave period is included in the employee's length of service.

Time off in the event of a child's illness

(17) If necessary, an employee is entitled to time off with pay for up to five working days of the period of sickness of a child still living at home (usually a child under the age of 15) to make arrangements for suitable childcare or to care for the child.

In the event of absence of more than two days, the employee must give reasons why it is not possible to organise other suitable childcare.

Time off in the event of hospitalisation of a child

(18) In the event of hospitalisation of a sick child under the age of 18 requiring the presence of the parents, or outpatient treatment replacing hospitalisation, time off with full pay will be given for up to two weeks.

Part-time work for parents with children

(19) Parents with children under the age of 12 are entitled to enter into a fixed-term agreement on reduced working hours with the company. Part-time work for parents with children must be agreed for a minimum of three months and a maximum of 12 months.

Senior part-time employment

(20) Employees who have been employed with the company for at least five years and have reached the age of 60 [as from 1 January 2030: 61] may agree to have their working hours reduced.

A reduction of working hours may be agreed to be implemented as whole days or weeks.

After the reduction in working hours, the employee and the company agree whether their pension contributions are to be paid on the basis of the previous employment rate.

8 Pay

(1) Pay is agreed on an individual basis between the company and an employee, and the employee is entitled to an annual salary review.

The pay must reflect the employee's performance, qualifications, flexibility, work at odd hours, content of the position, responsibilities and educational background.

The salary is paid monthly in arrears.

(2) Students will be paid an hourly rate determined by the company. After 12 months of employment, the hourly rate must as a minimum be DKK 155.93. As of 1 July 2027, the hourly rate must as a minimum be DKK 167.

Development in pay

(3) The annual minimum pay development will be agreed between AF and Finansforbundet.

The following payroll adjustments have been agreed for the term of the collective agreement:

- 2.4% in 2025
- 2.5% in 2026
- 2.5% in 2027

The time of implementation is agreed locally.

The agreed pay adjustment will be implemented no later than 30 June the following year.

Payroll includes the pay of employees on a fixed monthly salary, less employer-paid pension contributions, of DKK 72,500 (as of 1 July 2027: DKK 77,500) or less and having a length of service of more than six months at the time of implementation.

Employees whose salary is not included in the calculation of the payroll figure are not entitled to the agreed pay adjustment. The specific principles applicable to the implementation of the annual minimum pay developments are agreed locally.

The company must once a year – to its employees – document that the annual payroll (as of 1 July of the year in question to 30 June of the following year, for example an increase of 2.4% in the period from 1 July 2025 to 30 June 2026) has been implemented according to agreement.

9 Entry into force and termination provisions

The Framework Collective Agreement is concluded subject to the approval of the respective organisations and, in the case of AF, the founding members in accordance with their internal approval procedures, after which it will enter into force.

The collective agreements and other agreements may be terminated with four months' notice to expire at the end of a month of June, however, no earlier than June 2028.

Copenhagen, 28 May 2025

Employers Organisation for Fintech Denmark

Finansforbundet

Represented by Jonas Brøsted Leander

Represented by Marianne Kjær

Agreement between Employers Organisation for Fintech Denmark and Finansforbundet on rules for the settlement of industrial disputes

1 Scope of the agreement

(1) These "Rules for the settlement of industrial disputes" apply in the event of:

- a. Disputes on the interpretation of collective agreements and agreements concluded between Employers Organisation for Fintech Denmark and Finansforbundet as well as collective agreements concluded with reference to this collective agreement between the parties or disputes on the interpretation of practices.
- b. Disputes between Finansforbundet and Employers Organisation for Fintech Denmark in staff grievances under employment law.
- c. Disputes relating to comprehension and breach of the Danish Act on Notices, etc. in connection with Collective Dismissals (*lov om varsling mv. i forbindelse med afskedigelser af større omfang*).

(2) Cases of principle and cases involving statutory interpretation may be brought before the ordinary courts.

Other cases may be brought before the ordinary courts upon agreement between the parties. (3) Cases involving breach of the collective agreement must be lodged with the Danish Labour Court. Prior to lodging, a joint meeting must be held at the request of either party to discuss the case no later than 14 days after receipt of the request.

2 Union meeting

(1) Either party must request in writing that a dispute mentioned in clause 1 be negotiated at a union meeting. In the event of termination/summary dismissal, such request for negotiation must be submitted as soon as possible and no later than four weeks after receipt of such termination.

The parties agree that it is expedient to resolve conflicts as locally as possible, whenever possible. If the company has an employee representative, local negotiations must take place prior to the holding of a union meeting.

(2) The union meeting must be held without undue delay and within 14 days of receiving the request.

(3) Minutes of the negotiations and outcome of the union meeting are taken. The minutes are signed at the union meeting.

(4) Notification that a party wishes to bring a case of principle before the

ordinary courts or have it heard by industrial arbitration must be submitted in writing to reach the opposing party no later than four weeks after the union meeting.

Agreement between Employers Organisation for Fintech Denmark (AF) and Finansforbundet on local employee representatives

1 Election of an employee representative

Members of Finansforbundet have the right to elect an employee representative in the company if the company employs at least six members of Finansforbundet.

2 Duties of the employee representative

(1) An efficient system of employee representatives is crucial to both the companies and the employees.

The employee representative and the management share the task of safeguarding the interests of the employees and the company alike and are meant to contribute to maintaining and promoting a stable and close collaboration based on open dialogue and mutual trust.

The employee representatives' rights and duties in general are set out in the present agreement.

(2) Employee representatives may meet with new employees during work hours to inform them about their tasks as employee representatives.

The company and employee representative may agree how to hold the meeting, however, the company undertakes no practical tasks and assumes no obligations in relation to such meeting.

Participation in a meeting with the union is voluntary for new employees.

(3) It is the responsibility of the employee representative and the company's/entity's management to inform each other about matters of importance that are assumed to have an impact on the employees' working and staff conditions.

(4) In the event of changes in the entity that are assumed to have an impact on the employees' working conditions, the employee representative must be informed as soon as possible and have the opportunity to present their views before implementation.

(5) Discussions between the entity's management and the employee representative take place when requested by either party.

(6) The employee representative represents the members.

3 Eligibility for election

Employee representatives are elected among recognised and skilled members of Finansforbundet with experience and insight into the company's affairs who have been employed for at least 12 months at the time of election. Employees under notice and managers with staff responsibility may not be elected as employee representatives.

4 Time of election

It is agreed locally how to elect the employee representative. Unless otherwise agreed, election takes place every other year (in odd years) in November with commencement no later than 1 January of the following year.

5 Election procedure

Finansforbundet takes the initiative to complete the election. The protection becomes effective at the time when the company is informed in writing of the election results.

If the company intends to object to the election, such objection must reach Finansforbundet no later than four weeks after receipt of the written notification from Finansforbundet about the approval of the election. In case of disputes, the matter is negotiated between the contracting parties, and if no agreement is reached in this way, the matter is brought before an arbitration tribunal according to the rules for settlement of industrial disputes.

6 The employee representative

It is the responsibility of the employee representative and the company's management to inform each other about matters of importance that are assumed to have an impact on the employees' working and staff conditions, including information about the inflow/outflow and relocation of employees.

In the event of changes in the entity that are assumed to have an impact on the employees' working conditions, the employee representative must be informed as soon as possible and have the opportunity to present their views before implementation.

Discussions between the entity's management and the employee representative take place when requested by either party.

7 Pay reductions, termination, summary dismissals and warnings

The employee representative must be informed before a member's pay is reduced at the company's initiative and before the employment contract of a member of Finansforbundet is terminated.

Such information must normally be given the day before – and preferably 24 hours before – notifying the employee. Information must be given in sufficient time for the representative to be best prepared to safeguard the interests of the member and to consult with Finansforbundet. In the event of summary

dismissal, the information must be given as soon as possible.

In case of cautionary interviews, pay reductions and termination, the company must propose that the local employee representative participate in the meeting with the management. If the member does not want the employee representative to be present at the meeting, the employee representative must subsequently be informed about the outcome of the meeting.

The employee representative is subsequently entitled to inform Finansforbundet about the warning, pay reduction or termination.

8 Training and education

Newly elected employee representatives who have not previously completed basic training will generally, in the first two years, be entitled to time off with pay for up to seventeen days to participate in Finansforbundet's basic training programme for union representatives and subsequently to three days per year for updating/supplementary course activities. Enrolment for courses is made according to agreement with the manager of the unit.

Additionally, employee representatives are entitled to time off with pay for three days annually to participate in Finansforbundet's review of new agreements and collective agreements between the contracting parties or to meet with the local union executive committee on industrial matters.

9 Time off for organisational work

The tasks for which the employee representative is responsible may be carried out during working hours. However, endeavours should always be made to minimise any inconvenience to the work of the company.

Activities initiated by the company count as working time. If the employee representative holds other positions in Finansforbundet, including local branch and/or Executive Committee, time off for such work must be agreed specifically with the company.

10 Protection of employee representatives

Employee representatives may only be terminated or have their pay reduced if this is done for compelling reasons. Prior to any such termination/pay reduction, negotiations must be held between the parties to the collective agreement, unless circumstances attributable to the employee representative warrant a summary dismissal. A request for a union meeting must be made no later than two weeks before the intended termination/pay reduction. When a meeting has been requested, the company must inform the employee representative of such request.

If, after the meeting, the company still deems termination/pay reduction to be necessary, notice of termination/pay reduction may not be given until one week later.

Finansforbundet may bring the matter before an arbitration tribunal in accordance with the established rules for settlement of industrial disputes.

If the termination/pay reduction of an employee representative, including a health and safety representative, is not made for compelling reasons, the company must pay compensation. When determining the compensation amount, the delegate's age, length of service and any other circumstances relating to the matter must be taken into account.

General agreement between Employers Organisation for Fintech Denmark (AF) and Finansforbundet

1

This general agreement applies to the member companies of AF and to the members of Finansforbundet whose terms of employment are defined in a collective agreement entered into by the two organisations and/or a company collective agreement, see clause 4.

Nevertheless, the general agreement does not apply to member companies with fewer than ten full-time employees – typically start-up companies.

Member companies may, as a maximum, chose not to be part of the general agreement for two years from acceptance as a member of AF.

2

(1) Finansforbundet recognises the companies' right, in accordance with laws, agreements and collective agreements, to lead and distribute the work and to use the labour force deemed appropriate.

(2) AF and Finansforbundet agree to promote close cooperation and to work for calm and stable working conditions at the companies.

3

(1) AF recognises the employees' freedom to be members of Finansforbundet and to participate in union work.

4

(1) Collective agreements may only be entered into between AF and Finansforbundet and as a company collective agreement concluded between a member company of AF and Finansforbundet/the employee representative of Finansforbundet.

(2) None of the parties relevant to this general agreement, i.e. neither AF nor Finansforbundet, have the right to call a dispute in any context.

(3) All types of disagreements/disputes between the parties covered by this general agreement must be settled through industrial bodies as referred to in chapters 1 and 2 of the Danish Labor Court Act (*lov om arbejdsretten*), and according to the rules applicable under the parties' agreement on the rules for the settlement of industrial disputes.

(4) When a collective agreement entered into between AF and Finansforbundet or in the form of a company collective agreement has been terminated, negotiations on a new collective agreement must be initiated immediately, see clause 5.

5

(1) Any disagreement on the renewal of/disputes on collective agreements, including both collective agreements entered into between AF and Finansforbundet and company collective agreements may never give rise to a stoppage of work. Such disagreements are to be solved under the rules below of subclauses (2)-(4), see clause 4(2)-(3).

(2) If no new collective agreement can be reached, either party to the collective agreement may request mediation with the participation of the organisations. A request to this effect must be made in writing by the organisation in question to the opposing organisation, and the request must be received by the opposing organisation no later than 14 days after the minutes of disagreement have been signed or the disagreement has otherwise been established.

If no agreement has been reached no later than 14 days after commencement of the mediation, the matter will be settled by industrial arbitration. A request to this effect must be made in writing by the organisation having requested mediation. If no mediation has taken place, the matter will likewise be settled by industrial arbitration.

(3) The arbitration tribunal, see subclause (2), consists of five members: Two members are appointed by each organisation, two members are appointed as representatives of the parties to the collective agreement, and one umpire is appointed jointly by the Danish Employers' Association for the Financial Sector (FA)/AF on the one side, and Finansforbundet on the other. If no agreement is reached on the election of an umpire, he/she will be appointed by the Chair of the Conciliation Board as the selection is to be made from among people with knowledge of the principles for collective agreement renewal, including knowledge of the principles for renewal under the auspices of the Conciliation Board.

(4) In addition, the provisions of the agreement on rules for the settlement of industrial disputes apply to the arbitration tribunal's case processing.

The decision of the umpire should take into consideration the developments in the area of the collective agreement between FA and Finansforbundet.

The decision of the umpire must be made no later than one month after the arbitration proceedings and will govern the collective agreement terms of the employees as of the date of expiry of the previous Framework Collective Agreement or company collective agreement.

6

When a company withdraws from AF, the company and Finansforbundet are obliged to comply with the collective agreements in force at the time of withdrawal, and this general agreement, until expiry of the collective agreements.

The parties remain committed to observing the provisions of the collective agreement until another collective agreement has been concluded or expired. The collective agreement will, nonetheless, always apply for 12 months after notification of termination/withdrawal.

7

(1) This general agreement is concluded subject to the approval of the respective organisations and, in the case of AF, the founding members in accordance with their internal approval procedures, after which it will enter into force and be applicable until terminated with at least six months' notice to expire on 1 October, however not earlier than 1 October 2024.

(2) The party wishing to make changes to the general agreement must notify the other party thereof six months prior to termination, and subsequently negotiations will be entered into with the aim of agreeing and thereby avoiding termination of the general agreement.

(3) If, after termination has occurred, negotiations on renewal of the general agreement have not been concluded by the date of expiry, the general agreement will remain in force until the collective agreements in force at this time have been replaced by new ones, and the general agreement will lapse at the time of entry into force of the new collective agreements.

Copenhagen, on

Employers Organisation for Fintech Denmark (AF)

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