

GF Money Consumer Finance Denmark ApS

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Annual Report 2024

The Annual Report was presented and
adopted at the Annual General Meeting of
the Company on 2 June 2025

Mika Nestori Pihlava
Chairman

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GF Money Consumer Finance Denmark ApS

Company details

Company	GF Money Consumer Finance Denmark ApS Carl Jacobsens Vej 16C, 4. 2500 Valby
	CVR No. 38003399
	Date of formation 1 September 2016
	Financial year 1 January 2024 - 31 December 2024
Executive Board	Karl David Öhlund , Man. Director Mika Nestori Pihlava , Manager Anna Vadimovna Wiedebaum , Manager
Auditors	KRESTON CM Statsautoriseret Revisionsinteressentskab Adelgade 15 1304 København K CVR-no.: 39463113

Management's Statement

Today, Management has considered and adopted the Annual Report of GF Money Consumer Finance Denmark ApS for the financial year 1 January 2024 - 31 December 2024.

The Annual Report is presented in accordance with the Danish Financial Statements Act.

In our opinion, the Financial Statements give a true and fair view of the assets, liabilities and financial position of the Company at 31 December 2024 and of the results of the Company's operations for the financial year 1 January 2024 - 31 December 2024.

In our opinion, the Management's Review includes a true and fair account of the matters addressed in the review.

We recommend that the Annual Report be adopted at the Annual General Meeting.

Copenhagen, 23 May 2025

Executive Board

Karl David Öhlund
Man. Director

Mika Nestori Pihlava
Manager

Anna Vadimovna Wiedebaum
Manager

Independent Auditors' Report

To the shareholders of GF Money Consumer Finance Denmark ApS

Opinion

We have audited the financial statements of GF Money Consumer Finance Denmark ApS for the financial year 1 January 2024 - 31 December 2024, which comprise an income statement, balance sheet, statement of changes in equity and notes. The financial statements are prepared in accordance with the Danish Financial Statements Act.

In our opinion, the financial statements give a true and fair view of the Company's financial position at 31 December 2024 and of the results of its operations for the financial year 1 January 2024 - 31 December 2024 in accordance with the Danish Financial Statements Act.

Basis of opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs) and additional requirements applicable in Denmark. Our responsibility under those standards and requirements are further described in the "Auditors' responsibility for the Audit of the Financial Statements" section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants (including International Independence Standards) (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statement in Denmark, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's responsibility for the financial statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with the Danish Financial Statements Act and for such internal control as Management considers necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Company's ability to continue as a going concern; disclosing, as applicable, matters related to going concern; and using the going concern basis of accounting in preparing the financial statements unless Management either intends to either liquidate the Company or suspend operations, or has no realistic alternative but to do so.

The auditor's responsibility for the audit of the financial statements

Our responsibility is to obtain reasonable assurance as to whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is no guarantee that an audit conducted in accordance with ISAs and additional requirements applicable in Denmark will always detect material misstatements. Misstatements can arise from fraud or error and can be considered material if it would be reasonable to expect that these - either individually or collectively - could influence the economic decisions taken by the users of financial statements on the basis of these financial statements.

As part of an audit conducted in accordance with ISAs and additional requirements applicable in Denmark, we exercise professional judgement and maintain an attitude of professional skepticism throughout the audit. We also:

- * Identify and assess the risk of material misstatements in the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for a material misstatement resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or override of internal control.
- * Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the

Independent Auditors' Report

Company's internal control.

- * Evaluate whether the accounting policies used are appropriate and whether the accounting estimates and the related disclosures made by Management are reasonable.
- * Conclude on whether Management's use of the going concern basis of accounting in preparing the financial statements is appropriate and, based on the audit evidence obtained, conclude on whether a material uncertainty exists relating to events or conditions, which could cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may imply that the Company can no longer remain a going concern.
- * Evaluate the overall presentation, structure and contents of the financial statements, including note disclosures, and whether the financial statements reflect the underlying transactions and events in a manner that gives a true and fair view.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control which we identify during our audit.

Statement on Management's Review

Management is responsible for the Management's review.

Our opinion on the financial statements does not cover the Management's review, and we do not express any form of opinion providing assurance regarding the Management's review.

Our responsibility in connection with our audit of the financial statements is to read the Management's review and, in doing so, consider whether the Management's review is materially inconsistent with the financial statements or with the knowledge we have gained during the audit, or otherwise appears to be materially misstated.

Moreover, it is our responsibility to consider whether the Management's review meets the disclosure requirements in the Danish Financial Statements Act.

Based on our procedures, we are of the opinion that the Management's review is in accordance with the financial statements and has been prepared in accordance with the requirements in the Danish Financial Statements Act. In our opinion, the Management's review is not materially misstated.

Copenhagen, 23 May 2025

KRESTON CM

Statsautoriseret Revisionsinteressentskab

CVR-no. 39463113

Bent Kofoed
State Authorised Public Accountant
mne11664

Kevin Klitgaard Lindgaard
State Authorised Public Accountant
mne51050

Management's Review

The Company's principal activities

The Company's principal activities consist in cash lending and other financial activities, as well as all activities that management considers related.

Development in the activities and the financial situation of the Company

The Company's Income Statement of the financial year 1 January 2024 - 31 December 2024 shows a result of DKK -4.174.255 and the Balance Sheet at 31 December 2024 a balance sheet total of DKK 65.955.929 and an equity of DKK -17.933.898.

The company's management is aware that the capital has been lost. The management has positive expectations for the future and expect that the capital can be restored within a short number of years through earnings from the operation.

The Parent Company has committed to providing financial support to GF Money Consumer Finance Denmark ApS by loans to the extent necessary to finance the operations of the Company and settlement of the Company's financial obligations in the period until adoption of the annual report for 2025.

The Parent Company has subordinated loans capital of DKK 18,5M.

The Parent Company has loans capital of DKK 11,9M.

During this period existing and future loans to GF Money Consumer Finance Denmark ApS will only be terminated to the extent that the Company's financial position enables repayment, and such loans will be subordinated to other creditors in GF Money Consumer Finance Denmark ApS.

Post financial year events

After the end of the financial year, no events have occurred which may change the financial position of the entity substantially.

Accounting Policies

Reporting Class

The annual report of GF Money Consumer Finance Denmark ApS for 2024 has been presented in accordance with the provisions of the Danish Financial Statements Act applying to enterprises of reporting class B with the adoption of individual rules from class C.

The accounting policies applied remain unchanged from last year.

Reporting currency

The annual report is presented in Danish kroner.

Translation policies

Transactions in foreign currencies are translated into DKK at the exchange rate prevailing at the date of transaction. Monetary assets and liabilities in foreign currencies are translated into DKK based on the exchange rates prevailing at the balance sheet day. Realised and unrealised foreign exchange gains and losses are included in the income statement under financial income and expenses.

General information

Basis of recognition and measurement

The financial statement have been prepared under the historical cost principle.

Income is recognised in the income statement as it is earned, including value adjustments of financial assets and liabilities that are measured at fair value or amortized cost. Moreover, all expenses incurred to achieve the earnings for the year are recognised in the income statement, including depreciation, amortization, impairment losses and provisions as well as reversals due to changed accounting estimates of amounts that have previously been recognised in the income statement.

Assets are recognised in the balance sheet when it is probable that future economic benefits attributable to the asset will accrue to the Company, and the value of the asset can be measured reliably.

Liabilities are recognised in the balance sheet when it is probable that future economic benefits attributable to the asset will flow out of the Company, and the value of the liability can be measured reliably.

At initial recognition, assets and liabilities are measured at cost. Subsequently, assets and liabilities are measured as described for each item below.

Certain financial assets and liabilities are measured at amortised cost, which involves the recognition of a constant effective interest rate over the term. Amortised cost is calculated as original cost less repayments and with the addition/deduction of the accumulated amortisation of the difference between the cost and the nominal amount. This way, exchange losses and gains are allocated over the term.

In connection with recognition and measurement, consideration is given to predictable losses and risks occurring prior to the presentation of the financial statement, i.e. losses and risks which prove or disprove matters which exist at the balance sheet date.

Accounting Policies

Income statement

Revenue

Revenue is recognised in the income statement if the goods have been delivered and the risk has passed to the buyer before year-end and if the revenue can be reliably calculated and expected to be received. Revenue is recognised excluding VAT and all discounts granted are recognised in revenue.

Direct costs

Direct costs comprise the cost of goods purchased less discounts, costs subcontractors and change in inventories for the year.

Other external expenses

Other external expenses include expenses for distribution, sales, advertising, administration, premises, bad debts, operating leasing expenses etc.

Staff costs

Staff costs include wages and salaries including compensated absence and pension to the Companies employees, as well as other social security contributions etc.

Amortisation and impairment of tangible and intangible assets

Amortization and impairment of intangible assets, property, plant and equipment has been performed based on a continuing assessment of the useful life of the assets in the Company. Non-current assets are amortized on a straight line basis, based on cost, on the basis of the following assessment of useful life and residual values:

	Useful life	Residual value
Completed development projects	3 years	0%
Other fixtures and fittings, tools and equipment	3 years	0%
Leasehold improvements	5 years	0%

Profit or loss resulting from the sale of intangible assets or property, plant and equipment is determined as the difference between the selling price less selling costs and the carrying amount at the date of sale, and is recognised in the income statement under other operating income or expenses.

Financial income and expenses

Financial income and expenses are recognised in the income statement based at the amounts that concern the financial year. Financial income and expenses include interest revenue and expenses, financial expenses of finance leases, realised and unrealised capital gains and losses regarding securities, accounts payable and transactions in foreign currencies, repayment on mortgage loans, and surcharges and allowances under the advance-payment of tax scheme.

Dividends from other investments are recognised as income in the financial year in which the dividends are declared.

Accounting Policies

Tax on net profit for the year

Tax on net profit/loss for the year comprises current tax on expected taxable income of the year and the year's adjustment of deferred tax less the part of the tax of the year that relates to changes in equity. Current and deferred tax regarding changes in equity is recognised directly in equity.

Balance sheet

Intangible assets

Development projects that are clearly defined and identifiable, and where the degree of technical utilization, sufficient resources and a potential future market or development potential in the Company are provable and where the intention is to manufacture, market or use the product or process are recognised as intangible assets if the value in use can be determined reliably and it is sufficiently certain that future earnings can cover production, sales and administration costs as well as total development costs.

Other development costs are recognised as costs in the income statement as they incur.

Development costs comprise costs, including wages, salaries and amortization, that are directly or indirectly attributable to the development activities of the enterprise and meet the recognition criteria.

Capitalized development costs are measured at cost on initial recognition and subsequently at the lower of cost less accumulated amortization and the recoverable amount.

Property, plant and equipment

Property, plant and equipment are measured at cost on initial recognition and subsequently at cost less accumulated depreciation and impairment losses.

The depreciable amount is calculated taking into consideration the residual value of the asset at the end of its useful life, reduced by impairment losses, if any. The depreciation period and the residual value are determined at the data of acquisition. If the residual value exceeds the carrying amount of the asset, depreciation is discontinued.

In case of changes in depreciation period or residual value, the effect of a change in depreciation period is recognised prospectively in accounting estimates.

Cost includes the purchase price and expenses directly related to the acquisition until the time when the asset is ready for use. The cost of self-constructed assets includes costs for materials, components, subcontractors, direct payroll costs and indirect production costs.

The cost of composite asset is disaggregated into components, which are separately depreciated if the useful lives of the individual component differ.

Deposits

Deposits are measured at cost.

Receivables

Receivables are measured at amortized cost which usually corresponds to the nominal value. The value is reduced by write-downs for expected bad debts.

Impairment of accounts receivables past due is established on individual assessment of receivables.

Accrued income, assets

Accrued income recognised in assets comprises prepaid costs regarding subsequent financial years.

Accounting Policies

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand as well as short-term securities with a term of less than three months which can be converted directly into cash at bank and in hand and involve only an insignificant risk of value changes.

Equity

Equity comprises the working capital and a number of equity items that may be statutory or stipulated in the articles of association.

Development cost reserve

Development cost reserve includes recognised development costs. The reserve is not available for the payment of dividend or losses. The reserve is deducted or dissolved by depreciation of the recognized costs or abandonment of the activity. Such reduction or dissolution is made by means of a transfer to distributable reserves.

Current tax liabilities

Current tax liabilities and current tax receivables are recognised in the balance sheet as estimated income tax charge for the year, adjusted for prior-year taxes and tax paid on account.

Liabilities

Financial liabilities are recognised initially at the proceeds received net of transaction expenses incurred. In subsequent periods, financial liabilities are measured at amortized cost, corresponding to the capitalized value using the effective interest method, so that the difference between the proceeds and the nominal value is recognised in the income statement over the life of the financial instrument.

Mortgage debt is accordingly measured at amortized cost, corresponding to the outstanding balance in case of cash loans. In case of bond loans, amortized cost corresponds to the outstanding balance determined as the underlying cash value of the loans at the time of borrowing adjusted for amortisation of capital losses on the loans over the repayment period.

Other liabilities are measured at net realisable value.

Other payables

Other payables are measured at amortized cost, which usually corresponds to the nominal value.

Accruals and deferred income entered as liabilities

Accruals and deferred income entered as liabilities consist of payments received regarding income in the subsequent financial years.

Subordinate loans and other lower-ranking creditors' claims

Subordinate loans and other lower-ranking creditors claims are recognised as independent liabilities in the balance sheet.

Contingent assets and liabilities

Contingent assets and liabilities are not recognised in the Balance Sheet but appear only in the notes.

Income Statement

	Note	2024 kr.	2023 kr.
Revenue		14.498.057	12.566.156
Direct costs		-2.852.906	-3.437.222
Other external expenses		-8.097.594	-7.447.676
Gross profit		3.547.557	1.681.258
Other employee expense	1	-1.120.918	-982.367
Depreciation, amortisation expense and impairment losses of property, plant and equipment and intangible assets recognised in profit or loss		-72.423	-24.615
Profit from ordinary operating activities		2.354.216	674.276
Finance income		45.923	56.457
Finance expenses	2	-6.574.394	-4.722.122
Profit from ordinary activities before tax		-4.174.255	-3.991.389
Tax expense on ordinary activities	3	0	0
Profit		-4.174.255	-3.991.389
Proposed distribution of results			
Retained earnings		-4.174.255	-3.991.389
Distribution of profit		-4.174.255	-3.991.389

Balance Sheet as of 31 December

	Note	2024 kr.	2023 kr.
Assets			
Completed development projects	4	426.925	0
Intangible assets		426.925	0
Fixtures, fittings, tools and equipment	5	625	4.377
Leasehold improvements	6	0	0
Property, plant and equipment		625	4.377
Deposits	7	404.593	32.792
Investments		404.593	32.792
Fixed assets		832.143	37.169
Short-term trade receivables		63.569.543	40.810.103
Other receivables		63.770	597.898
Short-term tax receivables		48.000	48.000
Deferred income assets		484.595	366.188
Receivables		64.165.908	41.822.189
Cash and cash equivalents		957.878	489.437
Current assets		65.123.786	42.311.626
Assets		65.955.929	42.348.795

Balance Sheet as of 31 December

	Note	2024 kr.	2023 kr.
Liabilities and equity			
Contributed capital		50.000	50.000
Reserve for development expenditure		333.002	0
Retained earnings		-18.316.900	-13.809.642
Equity		-17.933.898	-13.759.642
Subordinate loan capital		0	13.922.017
Long-term liabilities other than provisions		0	13.922.017
Debt to credit institutions		52.642.860	30.549.341
Trade payables		524.339	311.560
Payables to group enterprises		11.905.560	11.082.029
Other payables		351.555	150.632
Deferred income, liabilities		0	92.858
Subordinate loan capital		18.465.513	0
Short-term liabilities other than provisions		83.889.827	42.186.420
Liabilities other than provisions within the business		83.889.827	56.108.437
Liabilities and equity		65.955.929	42.348.795
Capital loss	8		
Contingent assets	9		
Contingent liabilities	10		
Collaterals and assets pledged as security	11		
Related parties	12		

Statement of changes in Equity

	Contributed capital	Development expenditure	Retained earnings	Total
Equity 1 January 2024	50.000	0	-13.809.643	-13.759.643
Profit (loss)	0	0	-4.174.255	-4.174.255
Revaluations	0	333.002	-333.002	0
Equity 31 December 2024	50.000	333.002	-18.316.900	-17.933.898

Notes

	2024	2023
1. Employee benefits expense		
Wages and salaries	978.718	848.495
Post-employment benefit expense	112.700	102.900
Social security contributions	20.748	14.769
Other employee expense	8.752	16.203
	1.120.918	982.367
Average number of employees	3	3
2. Finance expenses		
Finance expenses arising from group enterprises	2.627.482	2.334.626
Other finance expenses	3.946.912	2.387.496
	6.574.394	4.722.122
3. Tax expense on ordinary activities		
Tax expense on ordinary activities	0	0
	0	0
4. Completed development projects		
Cost at the beginning of the year	753.366	753.366
Addition during the year, incl. improvements	495.596	0
Cost at the end of the year	1.248.962	753.366
Depreciation and amortisation at the beginning of the year	-753.366	-732.503
Amortisation for the year	-68.671	-20.863
Impairment losses and amortisation at the end of the year	-822.037	-753.366
Carrying amount at the end of the year	426.925	0

The development project includes the creation of functions to support new business lending operations. These functions form a part of a digital platform utilized by the company's business customers. The platform, including these lending functionalities, will continue to be developed with new features in the coming years. The functions are completed gradually and put into use, after which depreciation begins. This approach supports our new product offering, a revolving credit line with an attached card, benefiting both our customers and our business operations.

Notes

	2024	2023
5. Fixtures, fittings, tools and equipment		
Cost at the beginning of the year	58.274	58.274
Cost at the end of the year	58.274	58.274
Depreciation and amortisation at the beginning of the year	-53.897	-50.145
Amortisation for the year	-3.752	-3.752
Impairment losses and amortisation at the end of the year	-57.649	-53.897
Carrying amount at the end of the year	625	4.377
6. Leasehold improvements		
Cost at the beginning of the year	19.800	19.800
Cost at the end of the year	19.800	19.800
Depreciation and amortisation at the beginning of the year	-19.800	-19.800
Impairment losses and amortisation at the end of the year	-19.800	-19.800
Carrying amount at the end of the year	0	0
7. Deposits		
Cost at the beginning of the year	32.792	31.804
Addition during the year	375.000	988
Disposal during the year	-3.199	0
Cost at the end of the year	404.593	32.792
Carrying amount at the end of the year	404.593	32.792

8. Uncertainties relating to going concern

The company's management is aware that the capital has been lost. The management has positive expectations for the future and expect that the capital can be restored within a short number of years through earnings from the operation.

The Parent Company has committed to providing financial support to GF Money Consumer Finance Denmark ApS by loans to the extent necessary to finance the operations of the Company and settlement of the Company's financial obligations in the period until adoption of the annual report for 2025.

The Parent Company has subordinated loans capital of DKK 18,5M.
The Parent Company has loans capital of DKK 11,9M.

During this period existing and future loans to GF Money Consumer Finance Denmark ApS will only be terminated to the extent that the Company's financial position enables repayment, and such loans will be subordinated to other creditors in GF Money Consumer Finance Denmark ApS.

Notes

2024

2023

9. Contingent assets

The company has a non-activated current deferred tax at t.kr. 3.491.

10. Contingent liabilities

The company has entered into rental agreements, which can be terminated within 6 months notice equal to t.kr. 50.

11. Collaterals and securities

For debt to credit institutions with a book value of t.kr. 52.643, the company has provided security of the short-term trade receivables with a book value of t.kr. 63.120.

12. Related parties

GF Money Oy prepares the consolidated financial statement in which GF Money Consumer Finance Denmark ApS is included as a subsidiary. The consolidated financial statement can be obtained from <https://virre.prh.fi/novus/home?execution=e3s1>.

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“Med min underskrift bekræfter jeg indholdet og alle datoer i dette dokument.”

Karl David Öhlund

Adm. direktør

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ANNA WIEDEBAUM

Direktør

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Mika Nestori Pihlava

Direktør

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Kevin Klitgaard Lindgaard

Statsautoriseret revisor

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Bent Lind Kofoed

Kreston CM Statsautoriseret Revisions interessentskab CVR:
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Mika Nestori Pihlava

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