

In addition to the general terms and conditions for euro-denominated payments transmitted within the Single Euro Payments Area, the following terms and conditions are applied to this credit:

1. Creditor

Name	Nordea Finance Finland Ltd
Domicile	Helsinki
Address	Aleksis Kiven katu 9, Helsinki, FI-00020 NORDEA
Business ID	0112305-3
Website	nordearahoitus.fi

The Ministry of Finance has granted Nordea Finance Finland Ltd. a licence of a credit institution. Nordea Finance Finland Ltd is engaged in activities referred to in the Act on Credit Institutions.

2. Definitions

2.1 In the calculation of the annual percentage rate of charge, credit costs refer to the total amount of interest, expenses and other charges payable by the borrower as a result of the credit relationship and known to the creditor. When calculating the maximum sum of credit costs, credit costs are defined as in clause 14.

2.2 Annual percentage rate of charge (APR) refers to the interest rate obtained by calculating the credit costs as an annual interest rate on the credit amount, with the amortisations taken into account.

2.3 Distance selling refers to a situation when an agreement on a service is made using a means of distance selling so that the customer does not meet in person a representative of the creditor when concluding the agreement. It is not considered distance selling if the customer's transaction using a remote communications device relates to an existing agreement.

2.4 A politically exposed person (PEP) is a person who during the past year has held or is currently holding a public position such as the head of state, a minister, member of parliament, member of a political party's administrative body, member of the highest courts of justice, member of the supreme decision-making body auditing the state's treasury, manager, vice-manager or member of the board of an international entity, member of the central bank's board, ambassador or chargé d'affaires or an officer of a body of generals, or who holds or has during the past year held a leading position in a company wholly owned by the state.

The next-of-kin (spouse, children and their spouses, parents) of a politically exposed person and the close business associates of such persons are also politically exposed persons.

2.5 Account and balance information service refers to a service provided by a service provider other than the creditor in which information on a credit account usable through a data network in a manner agreed on with the customer is retrieved through a registered service provider via a technical interface approved by the creditor.

2.6 Netbank service refers to digital services determined in the general agreement terms and conditions governing services with access codes.

3. Right to receive information during the contractual relationship

The borrower is entitled to request the agreement terms and conditions from the creditor free of charge during the contractual relationship. The creditor delivers the agreement terms and conditions to Netbank or to another digital service approved by the creditor or sends them in writing to the borrower's address known to the creditor or in some other permanent manner.

4. Processing of personal data

Acting as a controller, the creditor processes personal data when it delivers products and services agreed on by the parties. In addition, the creditor processes personal data in other situations if compliance with the laws and other regulations so requires. Detailed information on the processing of personal data can be obtained from Nordea's privacy policy, which is available on the creditor's and Nordea's websites. You can also obtain the data protection policy by contacting Nordea. The data protection policy includes information on the rights related to the processing of personal data, such as the rights to access information, to rectify information and to transfer information from one system to another.

The creditor is entitled to acquire information concerning the applicant from a company based in Finland or abroad which belongs to the same group or economic interest consortium at any given time. The creditor is also entitled to disclose personal data to the aforementioned companies.

Identification data and other personal data can be used for the purpose of preventing, investigating and uncovering money laundering and terrorist financing, and for raising an official investigation into the money laundering, terrorist financing and the crime with which the property or the criminal benefit related to money laundering or terrorist financing has been obtained.

5. Granting of a credit account

A credit account can be granted upon application to one applicant or, depending on the application channel, possibly jointly two applicants permanently residing in the same household and address in Finland who are at least 18 years of age. Both signers of the credit application are jointly and severally liable for compliance with the terms and conditions of the credit and its repayment. An application approved by the creditor constitutes an agreement between the applicant(s) (hereinafter the 'borrower') and the creditor.

The creditor accesses the borrower's personal data when granting the credit and supervising its use. The personal data is obtained from the borrower or their representative, registers maintained by the authorities, registers maintained by the creditor, the bank and/or companies belonging to the same domestic or foreign group, or other reliable sources. In addition, personal credit information is obtained from organisations providing credit information, such as the credit information register of Suomen Asiakastieto Oy. Information to be collected includes, but is not limited to, credit information and other information relevant for the customer relationship.

The creditor is not obliged to justify its decisions on the credit application unless the application is rejected due to an entry concerning the applicant in a register maintained by a credit register corporation. A credit decision on the credit applicant is

reported to the creditor's cooperation partner if the credit application was made through a cooperation partner.

Consent to the processing of personal data

By using the credit and the payment services connected to it, the applicant(s) explicitly entitle the creditor to process personal data that is necessary for providing the payment service.

7. Credit limit

The minimum credit limit of Joustorahoitus is EUR 1,000 and the maximum limit is EUR 50,000. The creditor can, however, state application channel specific minimum and maximum credit limits that differ from the aforementioned limits. The creditor may grant a lower credit limit than applied for. The applicant will be notified of the granted credit limit. The credit limit may be changed upon the borrower's request. Changes are subject to a fee.

8. Use of the credit account

The borrower can make the first purchase on the credit or the first credit transfer from the credit account right after having received the favourable credit decision. The borrower is entitled to use the credit in Finland in sales outlets that accept Joustorahoitus as a means of payment within the credit limit agreed upon in the credit agreement, provided that monthly instalments and other payments due have been paid on the due date at the latest. Use of the credit decreases the funds available in the credit account, and the amount of amortisation included in the monthly instalment and entered into the credit account increases the funds available in the credit account. The credit limit agreed on may not be exceeded. If the credit limit is overdrawn, the entire amount of the overdraft will be debited in connection with the next monthly instalment in addition to the normal monthly instalment, and a fee will be charged for the overdraft.

When the borrower is debiting to the credit account, they have to sign the purchase receipt and prove their identity if requested. The borrower accepts that the recipient of the payment will add the last four characters of the borrower's personal identity number to the purchase receipt. By signing the purchase receipt, the borrower undertakes to pay the debt to the creditor incurred from the sale of the goods or services.

The borrower may pay the products and services purchased also in a possible online store of a sales outlet by identifying oneself with an identification method approved by the creditor at any given time.

If the credit is later linked to Nordea's digital service channels or other digital service approved by the creditor, the borrower may also transfer money from the credit to their bank account. Transactions are debited to the credit account at the latest on the business day following the day on which the transaction has arrived from the payee's bank to the creditor. The borrower is liable to deliver any notifications on this agreement sent by the creditor to the debtor with joint and several liability.

9. Account information and corresponding account queries

A request to deliver account information and the related payment transaction information (account and balance query) can be submitted to the creditor through the account and balance information service or other party authorised by the customer. The information requests delivered to the creditor are executed with the same content as they have been received by the creditor. The creditor may deliver the requested information to the party through which the request was received.

The creditor may prevent account and balance queries:

- if it suspects unauthorised or fraudulent use of the credit account by the third party,
- if no consent has been given or the consent to an account query cannot be verified,
- at the borrower's request, or
- for a reason attributable to the law or other authoritative order.

If such information is requested in an account query to which the sender of the query has no right, the creditor may decide not to deliver the information.

The creditor notifies the borrower of the prevention and its grounds in an agreed manner unless there are justified security reasons for not making the notification or the notification is prohibited elsewhere in the law.

The creditor is not liable in any respects for damage arisen from the account information service or other party authorised by the customer.

10. Credit interest

The borrower's obligation to pay interest begins on the day of purchase or in deliveries on the day of delivery. The obligation to pay interest on credit transfers made with the customer service form or in Nordea's digital service channels or other digital services approved by the creditor begins on the day when the creditor has debited the withdrawal to the credit. The borrower is liable to pay agreed annual interest on the credit as laid down in this agreement (see the section about credit interest in the credit agreement). At the beginning of the credit relationship the value of the reference rate is determined according to the reference rate quotation on the first banking day of the month in which the credit application was signed. If the reference interest rate has not been quoted for the current month, the reference rate quoted on the first banking day of the previous month is applied. If the credit application is not dated, the reference rate is determined according to the reference rate quotation on the first banking day of the month in which the credit was approved. The value of the reference rate is revised every three (3) months on the first banking day of each revision month. If the value of the reference interest rate changes, the interest on the credit changes accordingly. The new interest rate will be applied from the next invoice onwards. The creditor will notify the borrower of revisions to the reference interest rate and their effective dates in the invoice or account statement or otherwise in writing. Interest is calculated according to actual days using 360 as the divisor. If quotation of the reference interest rate ceases or is discontinued, the reference interest rate applied to the credit will be based on a statute issued on a new reference interest rate, or on a decision or an instruction of the authorities. If no statute, official decision or instruction is issued on a new reference rate, the creditor and the borrower will agree on a new reference rate to be applied to the credit. If the creditor and the borrower cannot agree on a new reference interest rate, the reference interest rate applied to the credit before the cessation or discontinuation of the reference interest rate quotation will be applied to the credit. If the creditor and the borrower do not reach agreement on the new reference interest rate within six (6) months from the cessation or discontinuation of the quotation of the reference interest rate, the creditor will determine a new reference interest rate after consulting the authorities supervising finance companies.

11. The annual percentage rate of charge

The annual percentage rate of charge (see the section about credit interest in the credit agreement) is an interest rate obtained by calculating the credit costs as an annual rate on the credit amount, with the repayment amounts taken into account, assuming that the borrowing rate and the charges and fees remain unchanged during the entire credit period and the credit is repaid in instalments laid down in the credit agreement. The calculation includes the monthly account management fee.

12. Invoicing and payment of the credit

The credit is repaid in monthly instalments.

The repayments fall due for payment monthly on the due date agreed on (see the section about credit limit and monthly instalment in the credit agreement). If no due date has been agreed on, it will be the date corresponding to the date when the application was approved. If the due date is not a banking day, the payment day is the next banking day. In such a case, interest is charged until the postponed payment date. Invoices of less than EUR 10 will fall due on the due date of the next invoice. Changes to the repayment schedule must be agreed on with the creditor. Changes are subject to a fee.

12.1 Monthly instalment for equal-payment purchase

A purchase made on credit can be an equal-payment purchase, which means that the amount is repaid monthly in equal-sized interest-free instalments in accordance with the creditor's currently valid campaign terms and conditions. The monthly instalment of an equal-payment purchase only includes amortisation the amount of which is fixed, excluding the last instalment which is an equalisation instalment. In addition to the monthly instalment of an equal-payment purchase, the invoice includes other fees and charges related to the use of the credit and management of the credit relationship. If the customer makes additional purchases on the credit during the repayment period of the equal-payment purchase, the normal monthly instalment referred to in clause 12.2 and any other charges and fees relating to the use of the credit and the management of the credit relationship are added on top of the monthly instalment of the equal-payment purchase. If the minimum monthly instalment of an invoice only includes the monthly instalment of an equal-payment purchase, or if it also includes the normal monthly instalment and the payment is so large as to cover the monthly instalment of the equal-payment purchase and also the entire outstanding credit, the amount in excess is allocated to the following equal payments in due date order to the extent the payment is sufficient to cover them. The equal payment falling due next is the equal payment for the month which the payment did not cover.

12.2 Normal monthly instalment

The normal monthly instalment includes interest on the outstanding principal, the account management fee and amortisation. The amount of the monthly instalment is based on an agreed percentage of the highest credit amount used. However, the minimum monthly instalment is EUR 17. Should the borrower's debt to the creditor be less than this amount, the monthly instalment will comprise the remaining outstanding debt plus interest and other fees. In addition to the monthly instalment, the invoice includes other fees and charges related to the use of the credit and management of the credit relationship.

12.3 Instalment-free months

The borrower is entitled to two (2) instalment-free months in a calendar year if the credit account has been serviced in accordance with the agreement terms and conditions. The instalment-free months cannot be consecutive months, nor can they be granted after the due date has passed. If the borrower uses automatic debiting, the instalment-free month must be agreed on with the creditor at least one month before the due date. The account management fee and interest for an instalment-free month are included in the next monthly instalment. Instalment-free months cannot be used during the repayment of an equal-payment purchase.

12.4 Total payable credit amount

The estimated total payable credit amount with interest and charges has been calculated assuming that the credit is in use in full and that the borrowing rate and the charges and fees remain unchanged during the entire credit period and that the credit is repaid in monthly instalments laid down in the credit agreement. The calculation includes the monthly account management fee.

12.5 Early repayment

The borrower is entitled to pay monthly instalments in excess of those laid down in the agreement, or the entire credit, without incurring any expenses for early repayment. The amount in excess of the monthly instalment laid down in the agreement amortises the borrower's debt principal. The next monthly instalments will be paid according to the agreed percentage. If the borrower repays the credit early in full or in part, the credit costs for the unused credit period must be deducted from the creditor's remaining receivable.

12.6 Complaints

The borrower must submit any complaints about the invoices without undue delay after noticing an error; however, within 13 months of receiving the invoice at the latest. If the borrower uses automatic debiting, complaints must be made at least five (5) banking days before the due date in order to prevent automatic debiting. Purchase receipts should be saved for checking of invoices. The borrower has the right to request the creditor to refund the amount of a card transaction within eight (8) weeks of the debiting of the transaction if:

- the borrower has not accepted the exact amount of the transaction and
- the amount of the transaction is considerably higher than the borrower has been able to anticipate, for a reason other than a change in the exchange rate, taking into account previous similar payment transactions and other circumstances.

If a borrower asks the creditor to trace a credit transaction they consider incorrect and the transaction proves to be correct or there is an error attributable to the borrower, the creditor is entitled to charge costs according to its tariff for the tracing. The borrower must seek to agree with the retailer or the service provider on any defects or flaws in purchased products or services. If the vendor or service provider does not fulfil its contractual obligations, a consumer may present their claim for a monetary compensation based on a breach of agreement to the creditor that has financed the purchase or service. The claim must be presented within a reasonable time without any undue delay. A consumer's claim to the creditor may concern refraining from a payment, refund of the

price of the goods or service, indemnification of damage or some other monetary compensation.

The creditor is not, however, obliged to pay the consumer any amount higher than it has received from them through payments. If a consumer due to a vendor's or service provider's breach of agreement refrains from paying the price of goods or service, the consumer may, however, not withhold a sum that apparently exceeds the demands that they are entitled to as a result of a delay or error. The consumer is liable for any default and other consequences arising from unjustified refraining from a payment.

13. Fees charged for the credit

In connection with the monthly instalment, the creditor is entitled to charge and debit from the borrower the account management fee of 0.01 per cent of the credit amount granted per day when there is an outstanding balance or transactions in the account.

Other expenses, fees and charges

- Change of repayment schedule EUR 5.00 per change.
- Extension of repayment schedule EUR 5.00 per change.
- Overdraft of credit account EUR 10.00 per notification.
- Obtaining of borrower's changed contact information EUR 10.00 per inquiry.
- Interest or balance query at the request of the borrower EUR 7.00 per certificate.
- Costs of written investigations EUR 17.00 per every beginning hour.
- Copies of invoices and receipts EUR 7.00 per copy.

14. The maximum interest rate and maximum sum of credit costs

The date on which the credit agreement was concluded is the date on which the credit was granted. When calculating the maximum sum of credit costs, the first annual period starts from the date on which the credit agreement was concluded and ends on the day preceding the corresponding day next year. The length of each annual period may vary depending on whether or not it is a leap year. The payment period of the credit costs is calculated based on the due date. However, if the credit costs are to be paid immediately, the payment period is calculated based on the payment date.

During each annual period, the creditor does not have the right to charge:

1. annual interest exceeding 20 per cent on the credit, or
2. credit costs which exceed on average 0.01 per cent of the credit amount per day as laid down in the credit agreement during the validity of the credit agreement. However, the maximum sum of credit costs during each annual period may not exceed EUR 150.

When calculating the maximum sum of credit costs, the following are not included as credit costs:

- interest,
- penalties arising from delayed payments or other breaches of the agreement incurred by the borrower,
- costs arising from the extension of the repayment schedule;

- costs of supplementary services if making an agreement on a supplementary service is a condition for obtaining the credit under the marketed terms,
- insurance premiums if the purpose of the insurance is to protect the value of the security provided for the credit, or
- other fees laid down by the law, regulations, or orders by an authority.

The creditor has the right to charge a fee for the extension of repayment schedule before the receivable falls due in accordance with the tariff, provided that the repayment schedule is extended by at least 14 days. However, the fee may not amount to more than EUR 20 per year.

15. Banking day

Under this agreement, a banking day is a day when the creditor is open for business so that it can execute its part of a payment transaction.

16. Validity and termination of the credit agreement

The credit is a continuous credit and the agreement is an open-end credit agreement. The borrower can give written notice on the credit agreement to terminate with immediate effect, and the creditor can do so with two (2) months' notice. A contracting party has the right to rescind the credit agreement with immediate effect if the other party has materially breached the terms of this agreement. The creditor has the right to rescind the credit agreement with immediate effect if the borrower has given misleading information to the creditor when applying for the credit. After notice has been given or the credit agreement has been rescinded, use of the credit is forbidden. After notice has been given or the credit agreement has been rescinded, the remaining credit must be repaid in full as provided by the terms and conditions of the credit account. The creditor notifies the borrower in writing of giving notice on or the rescission of the credit agreement.

17. Amendments to the agreement terms and conditions

The creditor is entitled to amend the agreement terms and conditions. The creditor notifies the borrower of amendments to the terms and conditions in accordance with clause 28. The amendment enters into force at a time stated by the borrower; however, two (2) months from sending the notification to the borrower at the earliest.

The borrower is considered to have accepted the amendment and the agreement continues as amended unless the borrower notifies the creditor in writing or in an agreed manner electronically by the notified date of entry into force of the amendment that they object to the amendment. The borrower has the right to terminate this agreement with immediate effect until the stated effective date of the amendment or before the stated effective date of the amendment.

18. Special grounds for acceleration

18.1 Payment default

If payment of the creditor's claim on the borrower has been delayed by at least one month and remains unpaid, the creditor is entitled to demand early repayment of the entire credit, including interest and other charges, within four (4) weeks, or if the borrower has previously been informed of being in default, within two (2) weeks, from the time the notice of demanding early repayment was sent to the borrower, if the delayed amount remains unpaid at that time. The credit will not be called in if the delay in payment is caused by illness, unemployment or other

comparable circumstance beyond the borrower's control, except where this would be manifestly unfair to the creditor taking the duration of the delay and other circumstances into account. The borrower must inform the creditor of such hindrance in performance without delay.

18.2 Reasons other than payment default

If the borrower has provided the creditor with misleading information that may have contributed to the granting of the credit or affected its terms, or if the borrower has committed some other essential breach of contract, the creditor is entitled to give notice on the entire outstanding credit, including interest and other charges, to fall due for payment by the borrower within four (4) weeks, or if previously informed of default, two (2) weeks, from the time the notice was sent to the borrower, unless the action contrary to the agreement has been rectified by that date. The credit falls due for payment immediately at the demand of the creditor if the borrower dies or is placed in bankruptcy or if a district court has issued a decision on starting debt restructuring proceedings.

19. Warning about the consequences of neglecting a payment

If the borrower neglects to effect a payment subject to the credit agreement partly or in full, the bank has the right, in accordance with the credit terms and conditions, to take action, such as to charge default interest, call in the credit for immediate repayment, take collection measures and report a neglect of payment obligations subject to the credit agreement to the credit information register. The creditor charges EUR 5.00 for a reminder of a delayed payment. The collection of the credit generates costs for which the borrower is liable.

20. Default interest

If an instalment has not been affected on the due date at the latest, the borrower must pay annual default interest on the delayed amount from the due date until the payment date. The default interest rate is 7 percentage points higher than the reference rate specified in the Finnish Interest Act. The default interest is, however, always at least equal to the interest the creditor charges for the credit. If the interest charged by the creditor before the credit's maturity is higher than the aforementioned default interest subject to the Interest Act, the creditor is entitled to charge this interest as default interest for a maximum of 180 days from the date the credit has fallen due in total, but not longer than up to the judgment regarding the credit passed by a court of law. After this, the default interest that will be charged is the default interest subject to the Interest Act.

21. Registration of a default on payment

The creditor is entitled to notify the credit information register of defaults in payment and the registrar to record them, if a payment due and payable by the borrower has been delayed for over 60 days after the original due date and at the same time at least three (3) weeks have passed since the borrower was sent a reminder in which they were reminded of the possible entry of the payment default in the credit information register.

22. Limitations on the right of use

The creditor is entitled to block or limit the use of the credit:

- for security reasons
- for a reason attributable to the law or other authoritative order
- if there is reason to suspect that the credit is used illegally or fraudulently

- if the risk of the borrower not being able to comply with their payment obligations has increased materially
- if an execution officer notifies the creditor of freezing of payments concerning the credit
- if the credit has a bank guarantee issued by the bank and the provider of countersecurity informs the bank of a restriction of its liability.

The risk of the borrower not being able to comply with their payment obligations has increased materially, for example, when:

- the borrower is insolvent
- the borrower has filed for debt adjustment, corporate restructuring or bankruptcy
- the borrower is appointed a guardian
- the fees and charges for the credit have not been paid.

The creditor informs the borrower of the closing of the credit account immediately after it has been closed in accordance with clause 27.

23. Liability for damages and limitations of liability

The creditor is liable to compensate the borrower only for direct damage that is considered the creditor's liability and caused by the creditor's action against the Payment Services Act or the credit account agreement. In such a case the creditor only compensates a realised interest loss and the necessary and reasonable costs arising from investigating the damage and refunds the charges and fees charged only insofar as they concern the negligence or error that caused the damage.

The creditor is not liable for any indirect damage caused to the borrower unless the damage has been caused deliberately or through gross negligence or unless the case involves an action against obligations laid down in the Payment Services Act. The creditor is not, however, liable for any indirect damage caused by an error or a neglect in the execution of a payment instruction.

The borrower must take reasonable measures to limit the loss. If the borrower neglects this, they are personally liable to the extent that the borrower has failed to take reasonable measures to limit the loss. However, compensation paid based on actions in breach of laws or the agreement can be conciliated if the damages are unreasonable taking into consideration the reason for the breach, the borrower's possible contribution to the loss, the consideration paid for the use of the credit or the creditor's possibilities to anticipate and prevent the loss and other circumstances. The creditor is not liable to compensate to the borrower such damage arisen from the illegal use of the credit that the payments debited to the credit account and exceeding the ceiling have made possible.

24. The borrower's obligation to disclose

The borrower must inform the creditor immediately of any changes in their contact information (for example, name, address and telephone number). If the borrower neglects to inform the creditor of a change in their contact information and this information is necessary for the invoicing carried out by the creditor and the related customer service, the creditor is entitled to acquire the borrower's changed contact information and to charge the borrower a fee for this measure. The borrower must provide the creditor upon request with information concerning their financial situation and other information affecting this credit

relationship that is necessary for the creditor with regard to this credit relationship.

25. Force majeure

A contracting party is not liable for damage caused by non-fulfilment of its obligations on account of an unusual or unpredictable obstacle beyond its control if it can prove that it has been unable to prevent or overcome the consequences by the exercise of due diligence. Furthermore, the bank is not liable for any damage if the fulfilment of the obligations based on this agreement is against its obligations laid down in other legislation.

The bank is not liable for any damage arising from a strike, blockade, lockout, boycott or other similar circumstance even if it did not concern the bank directly or even if the bank was a party to it. A contracting party is obliged to notify the other party as soon as possible after being affected by a force majeure. The creditor may announce the matter in a national daily newspaper.

26. Transfer of the agreement

The creditor is entitled to assign this agreement with all its rights and obligations, including the right of further assignment, to a party designated by the creditor without consulting the borrower.

27. On withdrawing from and terminating the agreement

27.1 Withdrawing from a credit agreement and refunding funds

The borrower is entitled to withdraw rescind the credit agreement by giving the creditor a notice of withdrawal within 14 days of receiving notification of a favourable credit decision and of the date on which the borrower has received, or has been able to receive, a copy of the agreement and other prior information. Means of distance communication refer to telephones, mail, television, information networks or other means that can be used for concluding an agreement without the parties being simultaneously physically present.

A notice of withdrawal can be submitted within the time limit set:

- by letter to the creditor to the address: Nordea Finance Finland Ltd, Unsecured products, Aleksis Kiven katu 7, VO1125, FI-00020 NORDEA,
- at the bank's branch located in Finland, or
- in the bank's netbank service or via Nordea's OmaPosti service at Nordea.fi.

The notice of withdrawal must refer to a specific agreement and it must include at least the following information: the borrower's name, the borrower's personal identity number, credit account number and the borrower's signature. If other services are linked to the credit account, they will be terminated when the credit account agreement is terminated. Funds received by virtue of the credit account agreement must be refunded within 30 days of sending the notice of withdrawal at the risk of the withdrawal otherwise becoming void. There is no right of withdrawal when the use of a means of distance communication is related to an existing agreement or if the agreement has been fulfilled at the customer's specific request before the lapse of the withdrawal period. Similarly, the right of withdrawal does not exist in connection with amendments to the agreement.

27.2 Interest payable upon withdrawal

If the borrower uses the right of withdrawal, the borrower is liable to pay the creditor the credit interest for the time the credit has been at the disposal of the borrower.

The interest payable by the borrower per day is obtained by multiplying the loan amount in use by the credit interest and by dividing this sum by 360.

27.3 Linked agreement without obligation

If the borrower uses the right of withdrawal, the borrower is liable to pay the creditor the credit interest for the time the credit has been at the disposal of the borrower. Another agreement linked to the credit agreement does not bind the borrower when he or she withdraws from the credit agreement if the linked service is provided by the creditor or a third party based on an agreement or some other arrangement between the third party and the creditor. If the borrower wishes to keep the linked agreement in force despite the withdrawal from the credit agreement, he or she must inform the creditor of this within 30 days from the sending of the notice of withdrawal.

28. Communications between the creditor and the borrower

The creditor notifies the borrower of the credit account transactions in writing on an invoice, in Netbank or in some other digital service approved by the creditor. The information on the credit account transactions is given once a month. The creditor delivers other notifications relating to the credit account subject to clause 3.

A notification sent by the creditor to the borrower is considered to have arrived to the recipient on the seventh (7th) day after the dispatch at the latest if it has been sent in a permanent manner or in writing to an address last given to the creditor or a local register office. The borrower sends to the creditor notifications concerning this agreement in writing or in some other manner separately agreed on. During the contractual relationship the borrower may use either the Finnish or Swedish language when doing business with the creditor. Should the borrower prefer to use a language other than Finnish or Swedish, this requires the creditor's consent, and the borrower is liable for acquiring interpretation service and paying the ensuing costs.

The creditor will issue notifications concerning the security of the payment service on its website or through some other digital service approved by the creditor.

If the borrower has filed a complaint with the creditor, the creditor will reply to it in writing or electronically.

29. Supervisory authorities

Nordea Finance Finland Ltd's operations and activities are supervised within their powers by:

European Central Bank (ECB)
Sonnemannstrasse 22, D-60314 Frankfurt am Main, Germany,
+49 69 1344 0, ecb.europa.eu

Financial Supervisory Authority
Snellmaninkatu 6 / PO Box 103, FI-00101 Helsinki, +358 (0)9
18351, finanssivalvonta@finanssivalvonta.fi, finanssivalvonta.fi

Other supervisory authorities for consumer customers are the Consumer Ombudsman, the Finnish Competition and Consumer Authority and the Regional State Administrative Agencies under the Finnish Competition and Consumer Authority.

Finnish Competition and Consumer Authority
PO Box 5, FI-00531 Helsinki, +358 (0)29 505 3000
(switchboard), kkv.fi, avi.fi

30. Out-of-court redress mechanisms

If a dispute related to the credit cannot be resolved in negotiations between the parties, a consumer may turn to the Finnish Financial Ombudsman Bureau (FINE) (fine.fi), which provides independent advice and guidance for customers free of charge. The Finnish Financial Ombudsman Bureau (FINE) and its Banking Complaints Board provide solution proposals in disputes. FINE does not handle disputes that are pending in or have been processed by the Consumer Disputes Board or a court of justice. The easiest way to initiate the handling of a complaint is to send an online contact form available at fine.fi/en.

Consumers are also entitled to file a complaint with the Consumer Disputes Board (kuluttajariita.fi/en). Before filing a complaint with the Consumer Disputes Board, consumers must contact the consumer rights advisers at a Local Register Office (kuluttajaneuvonta.fi).

31. Jurisdiction and applicable law

Any disputes arising from the credit account agreement shall be settled at the District Court of Helsinki. Consumer customers are, however, entitled to submit disputes to the district court of the Finnish municipality in the jurisdiction of which the customer is domiciled or permanently resident. If the consumer customer does not reside in Finland, the disputes will be settled at District Court of Helsinki.

The credit agreement is governed by Finnish law.