

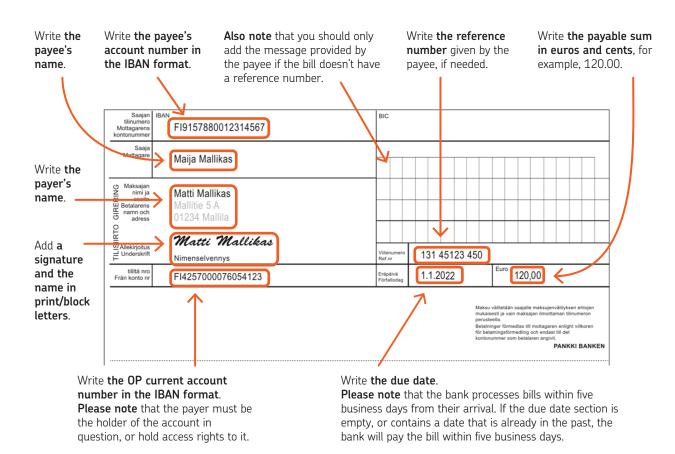
## Pay your bills with OP's payment envelope

Send your bills for payment conveniently with a payment envelope. OP will pay bills on your behalf according to the details you fill in.

You don't have to make a separate agreement with the bank to use payment envelopes, but the payer must have a current account with an OP cooperative bank and access rights to the account used for payment.

## What to do:

- 1 Take the paper bills you want to pay and blank credit transfer forms. It's easiest to fill in the necessary details on the paper bill, so use the paper bill if possible.
- Fill in the details in each section of each bill or the credit transfer form. If you want to make changes to pre-filled details on the bill, cross out the old information and write the new details clearly in the space left. Do not make any other markings or highlight any information.







Please check that you have filled in a credit transfer form, or the bank's section of the bill, for each payment. You must fill in a separate credit transfer form for every payment. Also check that you have written all information correctly, particularly account numbers. Bills that have been filled in incompletely or incorrectly will be returned to you unpaid.

Write numbers in the credit transfer form as clearly as possible. For an example of well-written numbers, see:

## 1234567890

- 4 Cut off the bottom part, in other words the bank's part, of the paper bills. The top part of the bill is the payer's part keep and store it.
- After filling in and checking all the credit transfer forms, put them into one OP payment envelope. Please note that you must not put items such as receipts or cash into the payment envelope.
- Deliver the payment envelope to OP. If you send the payment envelope by post, make sure that the address is correct and postage has been fully paid. You can also take the payment envelope to a bank branch during its opening hours.

- Send your bills for payment well before the due date. Delivery of the payment envelope to OP will take 4 business days by post. When the payment envelope has arrived at OP, the bill will be paid within 5 business days.
- After your bills have been paid, you will see them on your bank statement. The bank statement serves as a receipt for completed payments.
- 9 Use of the payment envelope is subject to a charge specified in the list of service charges and fees. Using the payment envelope costs less than paying your bills at the bank branch.

Please note that you cannot use the payment envelope service to pay death estate bills before the estate inventory has been completed.

You can get **more payment envelopes and credit transfer forms** from the bank branch, or order them by calling OP Customer Service: 0100 0500 (local/mobile network rate).