



Effective for new agreements as of 4 April 2016.

1 Scope of application

These terms and conditions shall apply to OP eServices for small corporate and institutional customers that forms part of OP eServices.

Transaction Services available via OP eServices for small corporate and institutional customers include the transfer of payments and eBills/eInvoices, financing and account services, investment and information services.

Specific contract terms and conditions and instructions shall apply to a Transaction Service used via OP eServices for small corporate and institutional customers. Should these terms and conditions conflict with the terms and conditions and instructions governing each Transaction Service, these terms shall apply.

OP eServices for small corporate and institutional customers can be used via various terminal equipment (e.g. a computer or a mobile phone). Transaction Services used via various terminal equipment may vary in terms of contents and functions.

OP eServices for small corporate and institutional customers are intended for use in the Finnish market and the laws of Finland shall apply to the services irrespective of the country from where they are used.

The provisions governing disclosure of information prior to conclusion of an agreement and during the contractual relationship laid down in the Payment Services Act and other laws shall not apply to OP eServices for small corporate and institutional customers, unless otherwise provided below.

2 Definitions

Administrator is a natural person authorised by the Customer who has the right to alone represent the Customer in any matters related to contact information, communication methods, eServices Agreements for small corporate and institutional customers, the use of electronic Transaction Services and Users.

Authentication Credential refers to User Identifiers for OP eServices, User Identifiers for OP eServices for Small Corporate and Institutional Customers or another electronic authentication credential or certificate issued or approved by the Service Provider.

Corporate User refers to a natural person authorised by the Customer or Administrator who has the right to alone represent the Customer on OP eServices within the limits of his access rights.

Customer refers to legal person registered in Finland or an institution operating in Finland, which signs an agreement for OP eServices for small corporate and institutional customers and, thus, is the other party to the agreement.

OP eServices comprise electronic service channels intended for the customers of OP Financial Group member banks. These service channels include op.fi and the automatic and personal telephone service OP 0100 0500. OP eServices exclude services for corporate customers provided through Corporate eServices subject to a separate agreement. OP eServices can be used eg via a computer and a telephone. The service channels may differ from each other in terms of content and functions.

OP Financial Group consists of OP Cooperative, Financial Group, its existing and future subsidiaries (such as OP Corporate Bank plc and OP-Services Ltd), its Group companies (such as OP Insurance Ltd), entities and foundations and their subsidiaries, OP Cooperative, Financial Group's member banks and their subsidiaries, OP-FinancialGroup Mutual Insurance Company, OP Bank Group Pension Foundation, OP Bank Group Pension Fund and other existing and future companies, entities and foundations, over which at least one of the aforementioned organisations alone or together exercises control.

Other Service Provider is an OP Financial Group company or institution which provides Transaction Services for OP eServices.

Payment Order is an order placed by the payer with his service provider to execute a payment transaction based on a credit transfer, money order, cash payment, direct debit, or using a payment card or another payment instrument. Execution of a payment order involves the measures taken by the service provider to process the order and transmit the payment.

Payment Services include services related to the management and provision of a payment account, the execution of payment transactions and the issue of a card.

Payment Transaction refers to a measure taken to transfer or withdraw funds, or place them available for use, on the basis of a payment order, with the exception of transactions related to deposit interest credited.

Service Provider is an OP Financial Group member bank with which the Customer has concluded an agreement for OP eServices for small corporate and institutional customers.

Third Party is a party other than the Customer or an OP Financial Group company or institution.

Transaction Service is a service provided by one or more OP Financial Group companies or entities or a Third Party that the Service Provider provides on OP eServices at any given time.

User Identifiers for OP eServices for Small Corporate and Institutional Customers constitute a personal username and password and a list of changing one-time key codes provided by the Service Provider. Such User Identifiers do not represent the electronic authentication credentials referred to in the Act on Strong Electronic Authentication and Electronic Signatures.

User Identifiers for OP eServices refer to a personal username and password and a list of changing one-time key codes and/or another certificate or authentication credential provided by the Service Provider, or an authentication credential provided to the Customer by the Other Service Provider.

User is the Administrator or a Corporate User.

3 Charges for services

The Service Provider and the Other Service Provider have the right to collect charges for OP eServices for small corporate and institutional customers (hereinafter OP eServices) and for transactions executed on OP eServices as quoted in the list of service charges and fees or otherwise agreed with the Customer. The Service Provider has the right to directly debit the Customer's account these charges and fees.

The list of service charges and fees valid from time to time is available from the Service Provider's branches.

4 Communication between Service Provider and Customer

4.1 Service Provider notifications

The Service Provider and the Other Service Provider have the right to send the Customer in the form of a message on Corporate eServices all notifications related to, and as specified in the terms and conditions of, the OP eServices agreement and Transaction Services (such as notices, offers, replies, confirmations, information on transactions and other messages subject to banking and insurance secrets).

A notification of material extension of the Administrator's rights under this agreement shall be sent by post to the postal address obtained from the registration authority of the Customer's Service Provider or the Finnish Business Information System or to the postal address last notified by the Customer to the Service Provider.



In case the Service Provider wishes to confirm a transaction executed by the User by SMS, in accordance with Clause 12 below, it shall send such confirmation to a domestic or foreign mobile number personally given by the User.

Reference interest rates applicable to the account and loan and exchange rates applicable to payment transactions are available from the Service Provider's branches and on the website at op.fi.

4.2 Date of receipt of information

The Customer is regarded as having received a message sent by the Service Provider at the time when the User logs into OP eServices, or on the seventh calendar (7) day at the latest after the Service Provider delivered said message on OP eServices.

4.3 Contact with Service Provider

The Customer may contact the Service Provider by sending a message via OP eServices, phone the Service Provider or visit any of the Service Provider's branches in person.

The Customer may not issue the Service Provider or the Other Service Provider with orders, authorisations or instructions by sending a message on OP eServices.

4.4 Language

The Customer can execute his transactions in Finnish or Swedish according to the Service Provider's offering and depending on the branch, service channel or service in question. If the Customer wishes to use a language other than Finnish or Swedish, he will be liable for costs arising from obtaining and using interpretation services.

5 Using OP eServices

The Service Provider will authenticate Users by means of the Authentication Credentials it has approved when the Users login to OP eServices. Use of Authentication Credentials is equivalent to the verification of the User's identity from an official document proving a person's identity. The list of Authentication Credentials approved by the Service Provider is available on OP Financial Group's website at op.fi.

These general terms and conditions will not alter the separate contract terms and conditions, and their obligations, regarding the User's personal Authentication Credentials.

Within the limits of the Users' rights of access to the Transactions Services, Authentication Credentials enable the Users to act on behalf of the Customer. Use of Authentication Credentials approved by the Service Provider is equivalent to an authorised signature on behalf of the corporate or institutional customer as entered in the Trade Register. The Customer is bound by and responsible for any acts concluded on OP eServices by the Users using Authentication Credentials approved by the Service Provider within the limits of and during the validity of access rights.

Prior to adopting OP eServices, the Users shall carefully read the features, service descriptions and terms and conditions of OP eServices and a Transaction Service to be used. The Customer is responsible for ensuring that the Users read carefully the aforementioned matters, are aware of OP eServices' terms and conditions relevant to the use of Transaction Services, and follow these terms and conditions.

The Customer's responsibility for a legal act concluded using Authentication Credentials will cease when a notification of the loss of Authentication Credentials or their falling into the hands of an unauthorised party has been made to the issuer of the Authentication Credentials, in accordance with a specific agreement on the Authentication Credentials and the related terms and conditions, or the Customer has cancelled the related access right of the User.

The Customer may not enable a Third Party, such as a person, application or service, to use OP eServices. It is not allowed to use,

for example, services which take control of the Customer's session on OP eServices.

5.1 Users

The Administrator has the right, for example, on behalf and in the name of the Customer, to

- a) alter and terminate the OP eServices agreement;
- b) receive the Service Provider's notifications addressed to the Customer;
- c) appoint persons to act as Corporate Users and give them access rights under this agreement;
- d) cancel all of the Corporate User's access rights on OP eServices and Transaction Services;
- e) view the Users of the OP eServices agreement and their access rights;
- f) view the Customer's agreements, insurance documents, orders and other documents placed in an electronic archive by the Service Provider;

Authorisation of the Administrator is established when the Customer signs an OP eServices agreement in which he appoints one or more Administrators. The Customer shall inform in writing of any changes related to the Administrator.

The Corporate User has the right, on behalf and in the name of the Customer, to

- use the Customer's services within the limits of his access rights
- receive the Service Provider's notifications addressed to the Customer.

Using the Authentication Credentials approved by the Service Provider, authenticated Users can, within the limits of their access rights, also move to a Third Party's service.

Authorisation of a Corporate User is established when the Customer signs an OP eServices agreement in which he appoints one or more Corporate Users or the Administrator adds a Corporate User on OP eServices.

In connection with conclusion of the agreement for OP eServices and with inclusion of a new User, the Service Provider may check the Customer's and User's credit history available from the credit information register maintained by a credit reference agency (such as Suomen Asiakastieto Oy).

The Customer represents and warrants that, in accordance with his best understanding and following investigations that can be reasonably required, appointed Users with a Finnish personal identity code are suitable to act as Users. A person suitable to act as a User refers to a person to whom none of the following (or similar) factors apply or who is not subject to: business prohibition, bankruptcy, indigence authenticated by distraint, appointment of a legal guardian or restricted legal capacity. The Customer is considered to repeat this affirmation each time he appoints a new User. The Customer has no right to appoint an unsuitable person to act as a User without prior written permission from the Service Provider.

The Service Provider has the right to reject any appointed Users and later cancel issued access rights. The Service Provider shall promptly notify the Customer of rejecting appointment of a User or cancelling the access rights of said User.

The Customer is responsible for keeping User information and rights of access to Transaction Services up to date and for cancelling any unnecessary access rights without delay. The Service Provider or the Other Service Provider is not obliged to monitor changes in the Customer's representatives using a public register.

6 Applications

On OP eServices, the User may, within the limits of his rights of access to Transaction Services, file applications, such as loan and card applications, with the Service Provider or the Other Service Provider.



A loan or another agreement is established when the Service Provider or the Other Service Provider has approved the application filed by the Customer, unless otherwise stated. The Customer shall be notified of the approval of the application in a manner that will be agreed separately.

Information presented through OP eServices cannot be regarded as an offer or a commitment binding on the Service Provider, unless otherwise stated separately.

7 Payment orders

The Customer can make Payment Orders with the Service Provider on OP eServices.

Payments are transferred according to the Standard General Terms and Conditions of Euro Payments Transmitted within the Single Euro Payments Area or the General Terms and Conditions of Outgoing and Incoming Cross-border Payments (collectively the General Terms and Conditions of Payment Transfers). The Service Provider may determine a maximum or minimum amount for payments transferred via the services.

The Service Provider has the right to deduct a fee from an incoming payment, according to its list of service charges and fees, before the related amount is credited to the Customer's account.

8 Payment transaction services, and services for sending and receiving eBills/invoices

OP Financial Group's General Terms and Conditions for Payment Transaction Services shall apply to these services.

9 Investor Services

The Investor Services are subject to the terms and conditions of the agreement for securities custody and book-entry accounts and to the general terms and conditions of the investment service agreement or securities sell and buy orders insofar as they do not conflict with the terms and conditions of this agreement.

If the Customer has concluded an agreement for securities custody and book-entry accounts, it can make sell, buy and subscription orders for securities and receive information on securities in custody and the book-entry account. OP eServices enables only trading in book-entry securities and may not be used for buying or selling physical securities.

A complaint about the Investor Services must be filed with the Service Provider without delay (contrary to clause 13 below), or no later than one (1) month of the date when the Customer received information on the transaction related to the order. The Customer is responsible for the accuracy of information on his orders, such as information on book--entry securities related to the order and their type, quantity, price limit, validity period, and on the monetary account to be used. In addition, the Customer is responsible for the delivery of its order. If the Customer, after making an order, discovers that it has made an error which it cannot correct, the Customer shall immediately contact the Service Provider or call OP Telephone Service, tel. 0100 0500.

Fees based on orders shall be debited to the account specified in the agreement for securities custody and the book--entry account. The related payment must be available to the account-holding bank by the time of payment specified in the market regulations, unless otherwise agreed between the parties. The Customer is liable for any loss that the delay of payment may cause.

Notification of the execution of a buy or sell order will be delivered to the Customer via OP eServices. The Customer will not receive a separate written confirmation of buy and sell orders. Information on executed orders will be available to the Customer on OP eServices or in another agreed manner as soon as the order has been completed.

For orders made via OP eServices, the Service Provider is not obliged to assess whether a service or security suits to the Customer if executing or transmitting the order is based on the Customer's

own initiative or if the service pertains to non-complex financial instruments referred to in Chapter 4, Section 3 of the Securities Markets Act.

The Service Provider has the right to provide the Customer with information (such as Investor Bulletin) referred to in Chapter 4, Section 4, Paragraphs 1--3 of the Securities Markets Act and within the scope of disclosure requirements, and notify of any substantial change in such information via OP eServices.

The Service Provider has the right to cancel a bid, offer or stock exchange transaction performed by the Customer if the bid/offer or transaction is obviously invalid, cancellation is necessary to avoid credit risk or for another cogent reason. The Customer will be notified of said action and its cause without delay, either in writing or as a message available on OP eServices.

The Service Provider may set a maximum or minimum limit for orders delivered via the services, which may also be set on a customer-specific basis. The Service Provider has the right to restrict trade performed via OP eServices or discontinue it altogether if the proper execution of orders could be at risk.

The Service Provider has the right to terminate a customer-specific agreement for the maximum or minimum limit for orders delivered via the services by applying the termination procedure specified in Clause 19 below.

As soon as the Customer has confirmed that it has carefully read information available on OP eServices related to a security, another financial instrument or the performance of other service or to the Service Provider, such as the terms and conditions governing a bond or a Key Investor Information Document and fund rules, such information is regarded as having been given to the Customer.

The Customer shall agree that a brokerage firm, a company within the same Group, an entity or foundation controlled by it or their pension fund or pension foundation may be another party to the transaction executed on the basis of an order. The Customer shall also agree that the Service Provider or the brokerage firm used by the Service Provider may provide each other with information required for executing the order.

Securities investment services and other investment services will not be offered to any person residing in the USA and to companies and institutions conducting their business from the USA.

10 Information services

OP eServices offer information services provided by the Service Provider, the Other Service Provider and Third Parties, such as information on capital markets and services regarding the Service Provider's services.

Information services are for private use only, and distributing, publishing, copying or reproducing the material it contains is prohibited.

Information provided through information services is delivered on an "as is" basis and without commitments. The Service Provider is not responsible for any loss caused by delays in the availability of information or by failure to obtain information.

The information services are based on public sources and information which the Service Provider deems reliable. Nevertheless, this does not imply that the provided information is always complete or accurate. The information provided through the services does not under any circumstances constitute an offer to buy or the solicitation of an offer to sell or buy any securities. The Service Provider is not responsible for the accuracy or reliability of the information provided through the services or any loss that the use of the information services may cause.

11 Required hardware, software and telecommunications, and Customer responsibility

Information on the minimum system requirements for using OP eServices is available on the Service Provider's website at op.fi and from the Service Provider's branches.



The Customer is responsible for having the hardware, software and telecommunication connections required for use of OP eServices and for their performance and security as well as operating and maintenance costs. The Service Provider is not responsible for the Customer being able to use OP eServices with the hardware, software, settings, systems or interfaces it has acquired unless they fulfil the aforementioned minimum requirements. The Customer shall pay his telecommunications costs.

Both the Service Provider and the Customer are responsible for ensuring the adequacy of the data security of their own IT systems. The Customer is responsible for the security of the computers and other equipment it uses, for instance, with respect to the firewall, virus protection and the required updates.

The Service Provider and the Other Service Provider will not accept liability for a loss caused to the Customer by flawed or lost information on a public data network or on a network owned, managed or used by the Customer under contract.

12 Service Provider's right to suspend provision or restrict use of OP eServices

The Service Provider has the right to suspend or restrict the use of OP eServices and Transaction Services

1. during maintenance, servicing or repair;
2. during power failures or service interruptions of electronic communication means;
3. during an industrial action pertaining to the Service Provider;
4. if the Customer, the Customer's hardware, or software, systems or telecommunication connections on the Customer's equipment cause disruption or jeopardise the security of the service;
5. in order to protect Customers and Users against security or data security risks;
6. if the Service Provider has a justified reason to suspect that the service is being used for any action contrary to law or in a manner that may cause loss or damage or the risk of loss or damage to the Service Provider, Customer or a Third Party;
7. if the Customer or any of the Users acts contrary to law or good practice, or is in material breach of the terms and conditions of the agreement or the service instructions; or
8. if the Customer is placed in bankruptcy or liquidation, is subject to financial restructuring or another insolvency procedure, or the Customer files for composition or is in default of payments.

On the aforementioned grounds stated in 4 and 5, the Service Provider has the right but is not under any obligation to prevent the use of OP eServices with immediate effect and/or to require authentication or confirmation of transactions using a specific Authentication Credential. At the time of requesting such confirmation, the Customer is obliged to check the content of the transaction that is to be confirmed.

The Service Provider has the right to suspend an unusual or infrequent transaction and to require a separate confirmation for said transaction using, for example, an SMS message based, for example, on User Identifiers or a certificate or Authentication Credential provided by a Third Party, or require that the Customer contact the Service Provider.

The Service Provider is not obliged to inform the Customer if the use of OP eServices or an individual Transaction Service is prevented and an individual order issued by the Customer is suspended or remains unexecuted owing to the reason mentioned above.

The Service Provider shall not guarantee any uninterrupted availability of the services and not be held liable for any loss caused by interruptions.

13 Complaints and claims regarding services

If the Customer has detected any error or problem related to OP eServices or Transaction Services, he must contact the Service Provider to solve the problem or correct the error.

Any claims arising from the Service Provider's or Other Service Provider's error must be presented to the Service Provider in writing and in sufficient detail immediately after the related loss was detected, or no later than three (3) months of the date when the error or loss was detected unless otherwise provided in these terms and conditions or other terms and conditions applicable to the matter. Unless such complaint has been filed within the stipulated time mentioned above, the Service Provider or the Other Service Provider will bear no responsibility for the occurrence detected and the Customer will have no right to claim damages in this respect.

14 Limitation of Service Provider's or Other Service Provider's liability

The Service Provider or the Other Service Provider is liable to compensate the Customer only for the direct loss caused due to the Service Provider's error or neglect.

The Service Provider is liable for any indirect loss caused to the Customer only if such a loss has been caused wilfully or through gross negligence, such as loss of income or unrealised gains caused by any disruptions or errors of OP eServices.

The Customer using the service must take reasonable measures in order to mitigate its loss. If the Customer fails to do this, it is liable for the loss in this respect. Compensation for loss paid by the Service Provider on the basis of an unlawful procedure or a procedure in breach of the agreement can be adjusted if said compensation is unreasonable in view of the cause of the violation, the Customer's possible contributory negligence, the Service Provider's opportunities to foresee and prevent the occurrence of loss, and other circumstances.

The Service Provider is not responsible for a Third Party's services, products or data security problems that are caused by the fact that the Customer enables the access of the Third Party's application or software to OP eServices. The Service Provider is not a party to any agreements between the Customer and a Third Party and accepts no responsibility for the fulfilment of such agreements and their terms and conditions and for the validity of legal acts.

The Service Provider is not liable for any loss caused by the Customer's equipment, and software and systems on the Customer's computer or telecommunications.

The aforementioned limitation of liability shall also apply to the Other Service Providers and their services.

15 Information provided to Service Provider or Other Service Provider and Customer's responsibility for such information

The Customer must provide the Service Provider or the Other Service Provider with its name, business ID, postal address, telephone number, domicile data and, if required by the Service Provider or the Other Service Provider, provide the specimen signature of its representatives. The Customer is responsible for the accuracy and completeness of the information it has provided and is liable for any loss that may be caused by the Customer having provided the Service Provider or the Other Service Provider with incomplete or incorrect information. The Service Provider or the Other Service Provider is under no obligation to verify or supplement the information provided.

The Customer shall notify the Service Provider or the Other Service Provider of any changes in the aforementioned information. The Service Provider or the Other Service Provider also has the right to obtain such information from a public register.



The Customer is under an obligation to ensure that the User lets the Service provider know his mobile number if the User has rights of access to the Transaction Service

- within which limits orders can be made whose accuracy the Service Provider wants to verify or
- to which triggers or reminders sent by the Service Provider are related.

The Customer must notify of changes in its or the User's contact information in order for the Service Provider or the Other Service Provider to be able to verify the authenticity of the service used, order issued or message sent by the Customer and to direct triggers and reminders to the relevant User.

The Customer must provide the Service Provider or the Other Service Provider with an extract from the relevant public register in case any changes occur in matters in the public register.

If the aforementioned information was already provided earlier to the Service Provider or the Other Service Provider, the Service Provider or the Other Service Provider may use such information entered in its customer register.

16 Force majeure

Either party is not liable for a loss if it can prove that the fulfilment of an obligation belonging to it has been prevented by an unusual and unforeseeable reason which was beyond its control and whose consequences it could not have avoided by exercising all due diligence. Neither is the Service Provider liable for any loss arising from the fulfilment of any obligation under this agreement if such fulfilment were against any obligations prescribed for the Service Provider elsewhere in legislation.

The parties shall notify each other of a force majeure circumstance as soon as possible if they are affected by force majeure. The Service Provider may announce such a force majeure circumstance on its website or in a national daily newspaper.

17 Customer and transaction data

The Service Provider and the Other Service Provider process and archive electronically information related to the agreements concluded, orders made and Authentication Credentials used by the Customer on services other than those of a Third Party as well as messages sent by the Customer and other forms of Customer transactions within the limits permitted by law.

The Service Provider records telephone conversations with the Customer and uses recorded telephone conversations to verify orders, improve customer service and manage risks, and as proof in the settlement of any disputes that may arise.

The Service Provider or the Other Service Provider it has authorised processes information on agreements made electronically and on electronic transactions for the purpose of customer relationship management, marketing and risk management, and in order to ensure data security and enhance OP eServices' quality and other business.

18 Changes in agreement, terms and conditions, and charges and fees

The Service Provider and the Other Service Provider have the right to alter the range, performance and contents of the services, the requirements set for hardware, information systems and telecommunication connections that enable use of OP eServices, and charges and fees for use of OP eServices or Transaction Services. The Service Provider shall inform the Customer of any change that reduces its rights or increases its obligations, which is not due to a legislative amendment or an official decision, in accordance with Clause 4.1. above. Said change will take effect in one month's time of the date of receipt of information under Clause 4.2. above, at the earliest. The agreement will continue to be effective with the altered content unless the Customer informs the Service Provider in writing by the effective date of said alteration that it disagrees with the

alteration proposed by the Service Provider or the Other Service Provider. If the Customer does not approve said alteration, the Customer and the Service Provider have the right to cancel this agreement in accordance with Clause 19 below. The Service Provider shall not charge the Customer any costs incurred by the Service Provider due to such cancellation.

With respect to changes that do not substantially increase the Customer's obligations or reduce its rights or are not due to a legislative amendment, an official decision or changes in direct-debit or payment systems, the Service Provider or the Other Service Provider has the right to publish such changes at the Service Provider's branches and in the electronic service channels. Such changes take effect on a date indicated by the Service Provider. The agreement will continue to be effective with the altered content unless the Customer terminates it prior to entry into force of said change.

A new charge or fee

The Service Provider will notify the Customer as stipulated in Clause 4.1 above of any alteration resulting in a new charge or fee added to this agreement and not included in the list of service charges and fees on the date of signing the agreement, which is not due to a legislative amendment or an official decision. Said alteration will take effect and the Service Provider will have the right to collect such a new charge or fee in one month's time of the date of receipt of information under Clause 4.2 above, at the earliest.

The agreement will continue to be effective with the altered content unless the Customer notifies the Service Provider in writing within two months of the sending of the Service Provider's notification that it will not approve the new charge or fee proposed by the Service Provider or the Other Service Provider. If the Customer does not approve said alteration, the Customer and the Service Provider have the right to cancel this agreement in accordance with Clause 19 below. The Service Provider shall not charge the Customer any costs incurred by the Service Provider due to such cancellation.

Other changes in charges and fees

The Service Provider shall inform of an increase in a charge or fee on the list of service charges and fees, and of an inclusion of a charge or fee in this agreement due to a legislative amendment or an official decision by publishing a new list of service charges and fees. The Service Provider will inform said change at its branches and in the electronic service channels. Changes in the list of service charges and fees will take effect in one month's time of the date of receipt of information under Clause 4.2. above, at the earliest.

The agreement will continue to be effective with the altered content unless the Customer terminates it prior to entry into force of said change.

19 Entry into force, cancellation and termination of agreement

The agreement will take effect upon being signed by both parties. The Service Provider shall allow reasonable time for the implementation of the services. The Service Provider has the right to require that a decision made by the Customer's competent body on conclusion of the OP eServices agreement be sent to the Service Provider.

The agreement is effective until further notice.

The Customer has the right to cancel the agreement for his part with immediate effect by sending the Service Provider a written notice. The Service Provider shall allow reasonable time for closing OP eServices.

The Service Provider may cancel this agreement applying a one-month notice period from the date of cancellation. The Service Provider has the right to discontinue an individual Transaction Service on OP eServices by notifying the Customer thereof no later than one month prior to the discontinuance of the use.

The Service Provider has the right to cancel the agreement with immediate effect if the Customer is in material breach of the terms and conditions of this agreement of the service is being used for any



action contrary to law or in a manner that may cause loss or damage or the risk of loss or damage to the Customer, the Service Provider or an external party, or the Customer sets up permanent domicile abroad.

The Service Provider shall notify the Customer in writing or electronically in a manner specifically agreed of said termination or cancellation.

The Customer is responsible for orders and agreements made on OP eServices before the termination of the agreement after the agreement has terminated. The Service Provider or the Other Service Provider has the right to complete any orders made prior to the termination of the agreement unless they have not been separately cancelled under the terms and conditions of each Transaction Service, or otherwise agreed.

Upon termination or cancellation of the agreement, charges and fees related to the service will fall due for payment as soon as the notice period has expired or cancellation has taken effect.

20 Rights relating to OP eServices

Proprietary right, copyrights, trademarks and other intellectual property rights relating to OP eServices belong to the Service Provider, a company or institution within OP Financial Group or to a Third Party.

The Customer may save and print out material from OP eServices for its own use only. The copying, distribution and alteration of material, the linking of websites and all commercial exploitation or publication without specific prior written permission from the Service Provider or any other holder of the rights are prohibited.

21 Assignment of agreement

The parties have no right to assign the agreement for OP eServices for small corporate and institutional customers to a Third Party. The Service Provider has the right to assign the agreement to an OP Financial Group company or institution.

22 Customer advisory service and out-of-court redress

The Customer shall always primarily contact its Service Provider in questions arising from this Agreement and the terms and conditions herein. Any complaints or claims shall be submitted in writing.

Small businesses may also submit a dispute on these terms and conditions to the Finnish Financial Ombudsman Bureau (www.fine.fi) or the Banking Complaints Board within the Bureau.

23 Regulator

The Finnish Financial Supervisory Authority is the regulator of the credit and financial institutions, insurance companies, fund management companies and investment firms belonging to OP Financial Group. Financial Supervisory Authority: Snellmaninkatu 6, P.O. Box 103, 00101 Helsinki; www.fiva.fi

24 Applicable law and jurisdiction

The laws of Finland shall apply to this agreement, regardless of the country in which the service is accessed.

Any disputes that may arise from this agreement shall primarily be settled by way of negotiation. In case disputes cannot be settled by way of negotiation, they will be submitted to the Helsinki District Court.