You will receive a new K-Plussa Maksuaika card in December – your billing details have changed

Along with your new card, the terms and conditions of credit and your billing details have changed. In this Appendix, you can find important information on changes in your billing details and on the balance transfer. We sent you a separate message on the change in the terms and conditions of credit in August–September 2020.

Did you receive a paper bill even if you have previously received an e-invoice?

You received this bill in paper format because your previous e-invoice agreement was with another bank. Order a new e-invoice by using the information shown on this bill. You can find the information on the credit transfer form.

Note the following changes in your billing information

1. Minimum payment
   - The minimum payment on your K-Plussa Maksuaika card is 3% of your debit balance. The minimum payment is calculated on the basis of debit balance on the billing date, including any interest and charges. As the debit balance decreases, so does the minimum payment. However, the minimum payment is always at least 30.00 euros or the debit balance on the billing date if less than 30.00 euros.
   - If you have selected full payment of the debit balance as your repayment method, there will be no changes in your repayment method.
   - If you have made purchases at Asko or Sotka using hire purchase, the Minimum payment amount includes the minimum payment for both card payments and hire purchase.
2. Payee's account number. The new account number is FI10 5000 0120 3374 71.
3. Bill's reference number. You can find it on your new bill.
4. The due date will be one day earlier as follows:

K-Plussa Mastercard’s due date	K-Plussa Maksuaika card’s due date
1st day of the month	Last day of the month
8th day of the month	7th day of the month
16th day of the month	15th day of the month
24th day of the month	23rd day of the month

If you have made a payment template for the credit or have set the credit as a recurring payment in the payment service, remember to update the billing details.

If you want, you can change the due date and minimum payment for your bill in the op.fi service or by calling OP Cards customer service.

Your K-Plussa Mastercard credit will be transferred to the new card

- If your K-Plussa Mastercard had balance, you can see it on this bill.
- For the K-Plussa Mastercard, you have received a bill whose total amount to be paid is €0. On the bill, you can see the last transactions made with your old card.
- If you use e-invoice, you can find the most recent bill for your K-Plussa Mastercard in your bank’s e-invoice archive.

Your bill may show four different Balance transfer items:

1. Balance transfer from previous credit facility (interest) includes interest shown on the most recent K-Plussa Mastercard bill under “Interest and charges”. On the new bill, interest is shown on a separate line.
2. Balance transfer from previous credit facility (charges) includes charges shown on the most recent K-Plussa Mastercard bill under “Interest and charges”. On the new bill, charges are shown on a separate line.
3. Balance transfer from previous credit facility (non-interest bearing principal) includes purchases made using K-Plussa Mastercard for which you had not yet received a bill.
4. Balance transfer from previous credit facility (interest bearing principal) includes the balance shown on the most recent K-Plussa Mastercard bill, i.e. the purchases for which you have received a bill earlier and which accrue interest.

If you have made purchases at Asko or Sotka using hire purchase, you have earlier received separate bills for them. In the future, these will also be billed on the K-Plussa Maksuaika card bill. If there are several hire purchases, all will be included in the same bill. Monthly hire purchase payments will be shown on the bill under “Campaign credit’s monthly instalment”. You can find hire purchase balance transfers on the second page of the bill, under “Campaign credit transferred to the card”.

Do you need more information?

Read more at op.fi/card_reform/billing or call OP Cards customer service at **010 252 7020** (Mon–Fri 8–19, from landline network and Finnish mobile subscriptions €0.0835 per call + €0.167 per minute (VAT included)).