





Example of your new OP-Mastercard bill

- 1 At the top of the bill, you can find the name of the card being billed, the billing date and your agreement number.
- 2 Here you can see your credit card details. Minimum payment calculation has changed: it's 3% of your debit balance on the billing date (at least €30).
- 3 Here you can see a summary for the billing period. You can find detailed information on transactions for the billing period on the second page.
- 4 The debit balance in previous invoice is €0.00, because the balance has been transferred to this bill.
- 5 Balance transfer (interest bearing principal) includes transactions for which you have received a bill earlier and which accrue interest.
- 6 Balance transfer (non-interest bearing principal) includes transactions made with your old card for which you haven't received a bill earlier. For an itemisation of transactions, see the most recent bill for your OP-Mastercard.
- 7 Minimum payment refers to the monthly payment for your card.
- 8 The payee's account number has changed.
- 9 The reference number of your bill has changed but will remain unchanged in the future.

		Invoice OP-Mastercard Date 1.9.2020	1 (2) Agreement number 67190119233
MINNA MEIKÄLÄINEN TESTIKUJA 23 A 38 00380 HELSINKI			
 OP-Mastercard			
Luottoraja 4 500,00 EUR Kuukausierä (% velkasaldosta) 3 % Luottokorko 7,950 % Eräpäivä 23.9.2020			
Laskutuskausi 07.08.2020 - 01.09.2020		euroa	
Debit balance in previous invoice		0,00	
Total transactions for invoicing period		123,00	
Balance transfer from previous credit facility (interest bearing principal)		500,00	
Balance transfer from previous credit facility (non-interest bearing principal)		36,64	
Balance transfer from previous credit facility (charges)		12,50	
Balance transfer from previous credit facility (interest)		5,36	
Velkasaldo yhteensä 01.09.2020		677,50	
Minimum payment		30,00	
P.T.O. 			
<small>Payee's account number</small>	IBAN OP F110 5000 0120 3374 71		
<small>Payee</small>	OP Card Company Plc P.O. Box 1020 00013 OP	Minimum payment 30,00 Total debt 677,50	
<small>CREDIT TRANSFER</small>	<small>Payer's name and address</small>	MINNA MEIKÄLÄINEN TESTIKUJA 23 A 38 00380 HELSINKI	
	<small>Signature</small>		
		The reference number must always be given when making a payment.	
	<small>Ref. no.</small>	xxxxxxxx	
<small>From account</small>	<small>Due date</small>	23.9.2020	Euro 30,00
 Barcode			
The payment will be cleared for the payee in accordance with the terms for payment transmission and only on the basis of the account number given by the payer.			

10

The itemisation shows the transactions on your new OP-Mastercard for the billing period.

For transactions on your old OP-Mastercard, see your old card's bill.



Invoice
OP-Mastercard
Date
1.9.2020

2 (2)
Agreement number
67190119233

Itemisation 07.08.2020 - 01.09.2020

MINNA MEIKÄLÄINEN 60001329402

Pvm	Ostopaikka/Selite	10	euroa
28.8.	K-Market Redi Helsinki		123,00

Tapahtumat yhteensä

123,00

The minimum payment to be charged is always at least 30 euros or the debit balance on the billing date, if it is less than the said amount.

If the cardholder defaults on credit repayment or payment of interest charges or other charges and fees by the due date or exceeds the credit limit, he/she must pay annual default interest on the overdue amount from the due date until the date when the overdue amount arrives at the creditor or exceeding the credit limit comes to an end. The penalty interest rate is determined according to the Interest Act and is 10,950% on the invoicing date.

FREQUENTLY ASKED QUESTIONS

My payday changes and I would like to pay my invoice based on the new payday, what should I do?

You can change the bill due date on OP eServices or by calling our customer service. You have four options to choose for your invoices due date:

Due date	In the invoice transactions for
7th day	18th-17th
15th day	25th-24th
23rd day	2nd-1st
Last day of the month	10th-9th

I would like to change the agreed monthly repayment, what should I do?

You can change the bill's monthly repayment on OP eServices or by calling our customer service.

If my invoice contains transactions that I do not recognise, what should I do?

If your invoice has an ambiguous or extra debit amount, please contact customer service. Make a complaint as soon as possible, or two within weeks of the arrival of the invoice. Please note that the payee's name shown in the bill is not always equivalent to the merchant's name.

CUSTOMER SERVICE Mon-Fri from 8am to 7pm
Visa tel. 0100 0500 , Mastercard tel. 010 2527020

REPORT LOST/STOLEN CARDS 24 h
in Finland, tel. 0100 0555, Abroad tel. +358 100 0555

Author
OP Card Company Plc

Address
P.O. Box 1020
00013 OP

Internet
op.fi

OP Card Company Plc, Business-ID 0751699-0, P.O. Box 1020, 00013 OP, domicile Helsinki

You got a new OP-Mastercard – 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 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.
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:

Old card's due date	New 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 OP-Mastercard credit will be transferred to the new card

- If your old OP-Mastercard had balance, you can see it on this bill.
- For the old card, 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 old OP-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 OP-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 OP-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 OP-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 OP-Mastercard bill, i.e. the purchases for which you have received a bill earlier and which accrue interest.

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)).