



# Basic payment account package for easier daily banking

Our basic payment account package comprises the statutory services for taking care of your daily banking. The package includes:

- A basic payment account – this current account is subject to statutory terms of termination
- The OP-Visa Electron payment card
- An online service agreement and user identifiers

## Basic payment account as your current account

- With the basic payment account, you will have access to our basic payment account package only.
- The interest rate is 0.000%.
- Notice of termination must be given to the customer in writing.

## Card payments

- Pay securely with the OP-Visa Electron card.
- You can use contactless payment for small purchases.
- When the amount exceeds 50 euros, the card's PIN will be requested.

## Easy banking

- Making payments and monitoring your bank transactions is easy with our eServices: pay your bills and confirm e-invoices conveniently in our online bank.
- Paying your bills is easier if you choose to receive your regular bills as e-invoices.

## Withdrawing cash

- You can withdraw cash from ATMs and at checkout in certain stores.
- The “Buy and withdraw” service is offered by K-stores, Tokmanni, Neste and R-kioski stores.
- The upper limit for cash withdrawals at a store checkout is determined by each merchant separately.

## Depositing cash at ATMs

- You can securely deposit cash at the TalletusOtto or OttoPlus ATMs.
- The deposit is immediately available on the account linked to your card.

# Basic payment account

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The basic payment account is a current account for you, if you are legally resident of an EEA member state and wish to have account statutory account with us for your daily banking.

## What is the basic payment account?

You can request your wages, pension benefits, child benefits and other payments to be paid to a basic payment account. You can also pay bills and other payments from it.

The basic payment account is subject to special terms of termination. The bank may only terminate your account, two (2) months after the notice of termination, if the account has had no transactions during 24 consecutive months or if you are no longer a legal resident of an EEA member state. The bank also has the right to cancel the account agreement with immediate effect if the account has been used for an illegal purpose or if incorrect information has been provided or if information which would have lead to rejecting the basic payment account application has been withheld.

## How does the basic payment account function?

If you open a basic payment account, you will have access to our basic payment account package only. In addition to the basic payment account, you will receive the OP-Visa Electron payment card and user identifiers to an online service limited to daily banking.

The basic payment account is a current account with standard terms, basic payment account being the account's purpose of use. The deposit interest rate is 0.000%.

Money deposited into this account does not generate OP bonuses.

## For more information

Book an appointment at your local branch office by calling OP telephone service at 0100 0500 (Mon–Fri 8–19, local network charge/mobile charge).

# OP-Visa Electron

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With OP-Visa Electron, your account is up to date at all times. You can pay for your purchases in Finland, abroad and online.

## What is the Visa Electron card?

OP-Visa Electron is a card for those needing a basic payment card. The card is linked to the cardholder's own bank account.

- An international bank card without a credit facility.
- The account's balance is checked on a real-time basis during purchasing and cash withdrawal. The purchases and withdrawals are debited from the account immediately.
- The contactless payment facility enables you to pay for small purchases of a maximum of 50 euros quickly without keying in your PIN.
- You can pay with OP-Visa Electron online as well.

## How is OP-Visa Electron used?

### You can withdraw cash at a checkout

Cash withdrawal is subject to a pre-authorisation hold, like when withdrawing cash at an ATM. You can see both the purchase and the cash withdrawal itemised on your bank statement.

- The upper limit for cash withdrawals at a store checkout is determined by each merchant separately.
- OP will not charge the customer any expenses for cash withdrawals with OP-Visa Electron, but the merchant may do so.

### Set spending and withdrawal limits for your card

It is advisable to set spending and withdrawal limits for OP-Visa Electron in the case of the loss of the card or fraud. Please note that in addition to your card spending/withdrawal limit, your account too may have a spending/withdrawal limit that restricts card payments.

- You can set such daily limits for withdrawals, card purchases requiring pre-authorisation hold and online payments and other distance purchases.
- New limits take effect immediately.
- We recommend that you change these limits whenever you need to.

### Where can you change the spending and withdrawal limits?

You can set and change your spending and withdrawal limits easily by calling OP telephone service at 0100 0500 or by visiting an OP cooperative bank branch.

## For more information

Book an appointment at your local branch office by calling OP telephone service at 0100 0500 (Mon–Fri 8–19, local network charge/mobile charge).

# OP online banking agreement

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With the online banking agreement, you have access to OP's digital services that you can use to easily to your daily banking transactions. For example, you can pay bills or track your account transactions.

## What is an OP online banking agreement?

The online banking agreement is made for use of digital services, and you will get user identifiers to access OP's services. The user identifiers are your personal payment instrument and authentication credentials. The online banking agreement forms part of the statutory Basic Payment Account Package.

## What does the Online Banking Agreement include?

On the online service ([saavutettava.op.fi](https://saavutettava.op.fi)), you can, for example, pay and confirm bills and view account transactions. Moreover, you can pay for online purchases using OP's online payment button, receive personal service from OP Customer Service at 0100 0500 and track your personal finances through the Pivo mobile wallet.

When you conclude an Online Banking Agreement, you will get either an OP user ID or an OP service user ID.

**The OP user ID** is a strong electronic identifications means that you can use to authenticate yourself through the OP Identity Provider Service, for example when logging into authorities' services. Applying for the user ID and handing it over are subject to the provisions of the Act on Strong Electronic Identification and Electronic Signatures governing a customer's identity verification for the first time and handing over user identifiers.

With the **OP service user ID** you can authenticate yourself and confirm transactions on OP's services.

## For more information

Book an appointment at your local branch office by calling OP telephone service at 0100 0500 (Mon–Fri 8–19, local network charge/mobile charge).