



OP Duo

Best Price Protection – Terms and Conditions

Inter Partner Assistance S.A.

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1 Information about the insurance cover

1.1 Important information

These terms and conditions list the insurance benefits that can be paid **to the insured** when the insured has an **OP Duo card**. The insurance policy is granted to OP Retail Customers plc by Inter Partner Assistance SA.

The insurance is a group insurance taken out by the **policyholder**, OP Retail Customers plc, for OP Duo cardholders. Pursuant to the Insurance Contracts Act, the policyholder has direct rights against the **insurer**. The insured has no direct rights, in lieu of which the insured, in accordance with the contract, receives benefits as a **cardholder**. Compliance with the contract's terms and conditions is a prerequisite for any benefit payment.

This document is a guide to the insured and a contract with the insurer, and includes information about the benefits, terms and conditions, and any exceptions related to the insurance benefits of an OP cardholder. All claim applications are handled in accordance with these terms and conditions.

A word or definition that is material to these terms and conditions is printed in bold type once in a single paragraph of text. The material words and definitions are defined in the glossary on page 4.

1.2 The validity of the insurance

Any payment of the benefits summarised in this document requires **the insured** to hold a valid **OP Duo** card at the time of the event that results in a claim application. OP Retail Customers plc informs the insured of any material changes to these terms and conditions, or if the insurance policy based on which any benefits paid pursuant to this contract is cancelled or terminates. This insurance policy is governed by Finnish law.

The insurance is valid when a product has been paid for in full with an OP Duo card. The insurance cover begins on the day on which the card including the insurance takes effect. The insurance cover ends when the account related to the card is closed, or when the insurance benefits based on the insurance cover are withdrawn or expire.

1.3 Benefits

What does the insurance cover?

We will compensate for the difference between an original product's sales price and the discounted price of an identical product (year of manufacture, make, model and identical accessories).

The insurance covers the **products approved** in the terms and conditions when the discount is discovered within 30 days of the purchase date, is at least EUR 50, and when the terms and conditions concerning the place of purchase are met.

The maximum amount of the insurance benefit is EUR 500 over a period of 365 days.

Material terms and conditions concerning claim applications

1. The number of purchases is not limited.
2. The product's original sales price must be at least EUR 50.
3. The product must be paid for in full with your card including the insurance.
4. **The approved product** must be purchased from a **“brick-and-mortar” shop in the country of residence or from the shop's online store**, excluding tax-free stores, and the product may not be a product that does not fall under the scope of the insurance cover.
5. The compensation applies to products intended solely for personal use.
6. **Best Price Protection** only compensates for products not covered by other applicable low-price guarantees, insurance policies or compensation schemes, in accordance with the appropriate limitations of liability.

See the “Filing a claim” section for information about the documents you must produce when filing a claim.

What does the insurance not cover?

- ✗ Purchased, **approved products** or products of a discounted price bought **outside the** country of residence.
- ✗ Insured events that cannot be proven with existing receipts.
- ✗ Products sold at a lower price in a **store** belonging to the same chain of stores but located elsewhere.
- ✗ Products bought as used, altered, from a flea market or fraudulently or illegally.
- ✗ Services or other immaterial products.
- ✗ Cash, traveller's cheques, tickets, documents, currency, transferrable financial instruments, stocks of every kind, precious metals, silver and gold.
- ✗ Art, antiques, furs, rare coins, stamps, unique objects and collectibles.
- ✗ Jewellery, precious metals and gemstones.
- ✗ Products ordered made-to-measure or purchased by mail order.
- ✗ Animals, live plants or other living products.
- ✗ Consumables and perishables, fuel.
- ✗ Permanent installations such as devices opening garage doors and alarms.
- ✗ Motor vehicles of all kinds, bicycles, watercraft, caravans, trailers, hovercraft, aircraft, and all parts and accessories of vehicles of this nature, as well as consumables needed for their use and maintenance.
- ✗ Products intended for business activities, professional use or commercial purposes.
- ✗ Holidays and excursions.
- ✗ Land, properties, buildings and residential properties.
- ✗ Products acquired from auctions (including online auction sites and through television networks).
- ✗ Products available only online and not available for the same price in a store.

- ✗ Products bought from resellers with an online store but not a brick-and-mortar store in your country of residence.
- ✗ Products bought from the clearance sale of a business or season (including but not limited to Black Friday, Cyber Monday offers) or only cash sales.
- ✗ Tailor-made or separately manufactured products.
- ✗ Medical, health care, optical or dental care equipment or devices, or pharmaceuticals.
- ✗ Taxes, delivery, mailing or handling expenses, or other expenses related to handling or processing.
- ✗ Handling costs.
- ✗ Incorrectly priced products, errors and shortcomings in pricing.
- ✗ Products purchased from a tax-free store and products purchased from a territory with lower taxation or a tax-free territory.
- ✗ Products purchased from a website or from a business in liquidation or bankruptcy.
- ✗ Purchases made by a store's staff, managers or owner (and their spouses) from the store or a sales point from which an approved product was purchased or from a store or sales point from which the cheaper product was found.

1.4 Filing a claim application

To file a claim application, call **OP Duo's** Customer Service number, tel. 0100 0510. Select 4, **Best Price Protection**.

Be prepared to give the following information for the loss report:

- **the name** of the insured
- the first six (6) numbers of the card
- the details of the insurance event

Please let us know within 28 days (unless otherwise notified) of becoming aware that you should file for the insurance benefit. Submit the completed application form and any other requested documents as soon as possible.

Keep copies of all documents you send to us. To handle claim applications quickly and fairly, we may sometimes appoint a claim application handler.

You must obtain certain details and information for your claim application. In addition to the documents listed below, we may also request other documents in support of your claim application. If you do not present the necessary documents, your claim application may be rejected. The following is a list of the documents we need to process your claim application as quickly as possible.

All claim applications must include

- your original bills
- the original receipts and documents of all expenses paid by you yourself
- any original bills you are requested to pay
- the details of all other insurance policies that could also pay benefits for the event

- all documents that you must present in support of your claim application (the make, model and price of the more affordable product, and the company and date of the offer)
- original receipts or proof of the products' ownership.

1.5 Glossary

The definitions and expressions in this glossary have the same meaning throughout these terms and conditions.

Country of residence

Finland. The country in which you have a registered place of residence. You must have a home address in this country that you can provide to us.

OP Duo

The card providing the insurance, issued by OP Retail Customers, is valid and activated. The balance of the account linked to the card is paid in accordance with the cardholder's agreement when the loss occurs.

Date of application

The date on which you find an identical product from a store in your country of residence.

Best Price Protection

For you to obtain the insurance cover pursuant to this benefit programme, your insurance cover extends solely to Best Price Protection if 100% of an approved product's price is charged from a card providing the insurance. Purchases made after the effective date of the card providing the insurance are covered based on Best Price Protection.

Approved product

A product carrying the name or logo of the reseller or manufacturer the purchase price of which is at least EUR 50, and which you have bought solely for personal use (including gifts), and which has been charged in full to your card providing the insurance as a single purchase transaction from a store, and not involving a product that does not fall under the scope of the insurance cover.

Cardholder

The holder of an OP Duo card.

We/us/our, etc.

The service provider arranged by Inter Partner Assistance SA.

Store

A place where you can go to buy products or a store's online store.

You/your/one or more insured person

The cardholder with their spouse or legal partner (all married or cohabiting couples or couples living in a registered partnership living permanently at the same address), both living in the country of residence.

Insurer

This insurance policy was granted by Inter Partner Assistance SA, a member of AXA Group, 7 Boulevard du Régent, 1000 Brussels, Belgium, an insurance company supervised by the National Bank of Belgium under the number 0487, business ID 0415.591.055, and the service provider arranged by Inter Partner Assistance SA.

Policyholder

OP Retail Customers, Gebhardinaukio 1, 00510 Helsinki, Finland.

2 General conditions

The following terms and conditions must be complied with for the full insurance cover pursuant to this insurance policy. If you fail to comply with the terms and conditions, we may refuse to handle your claim application or reduce the amount of any benefit paid.

1. You must take all reasonable precautions to avoid any insured events. You must act as if you did not have insurance and take action to minimise any damage as effectively as possible, and take any reasonable measures to avoid the occurrence of other insured events and to recover the lost property.
2. Please inform us within 28 days of you becoming aware that you must file a claim application, and submit the completed claim application form, including any supplementary information, as soon as possible.
3. You may not leave any property under our care, and must keep all broken items, as we may wish to view them.
4. You must deliver at your own expense all the necessary documents we request on page 4. We may also request other documents in support of your claim application. If you do not submit the requested information, the claim application may be rejected.
5. You or your legal representatives must submit to us at your own expense all such information, evidence, medical certificates, original bills, receipts, reports and assistance as we may require, as well as the details of any other insurance policies related to the event. We may refuse to pay benefits for any expenses for which you are unable to present receipts or bills. Keep copies of all documents you send to us.
6. You may not admit to, deny, pay, reject, negotiate or agree to any claim application without our permission.
7. We have the right, at our own discretion, to do the following on your behalf and at our own expense:
 - process all claim applications;
 - initiate legal proceedings on your behalf to secure a refund of the benefits we have paid from any other person or to recover from another person all payments already made;
 - take measures to recover lost property or property believed lost.
8. This insurance becomes void if you, or anyone acting on your behalf, attempt to acquire funds, information or other property fraudulently or by any other illegal means, including intentional misrepresentation or the omission of facts for the purpose of creating a false

impression of the prevailing situation. We may report such attempts to the police, and you will have to return to us all sums paid from the insurance.

9. If we pay for expenses not falling under the scope of the insurance cover, you must repay them within a month of our request to this effect.
10. We do our utmost to provide a normal service level in accordance with what is presented in the insurance policy, in all circumstances. Remote countries and unexpected local situations may nevertheless prevent the normal service level.
11. If you hold several OP cards for private customers, we pay only up to the cards' highest individual upper limit, and the benefit amounts cannot be added together.

3 General exclusions

These exceptions apply to the entire insurance policy. We do not pay for claim applications resulting directly or indirectly from any of the following:

1. In respect of all sections, all claims not listed as falling under the scope of the insurance.
2. Claim applications for which you have not delivered at your own expense the required documents and documents requested on page 4. We may request other documents in support of your claim application.
3. Your own illegal activity or any criminal proceedings brought against you or any loss or damage whatsoever caused by you wilfully or intentionally.
4. Any other losses, damage or additional expenses resulting from an event for which you are claiming benefits. Examples of such losses, damage or additional expenses include expenses incurred from preparing the claim application and losses or expenses resulting from a loss of earnings or a suspension of business activities, or from inconvenience, stress or the loss of pleasure.
5. Any expenses that you would be required to pay, or that you would have been expected to pay, had the event resulting in the claim application not occurred.
6. Any such situations or conditions of which you were aware prior to the card's activation or in connection with any reservation, and which could have reasonably been expected to result in a claim application based on this insurance.
7. Phone or fax expenses, fees charged for internet use, unless they can be shown to result from contacting us.
8. **The insurer** does not have to offer, nor is the insurer obligated to pay or offer, any of the following benefits insofar as the provision of such insurance cover, payment or benefit would expose the insurer to any sanction, injunction or restriction pursuant to UN resolutions or the trade or economic sanctions, laws and regulations of the European Union, the United Kingdom or the United States.
9. Virtual currencies, including cryptocurrencies, and value fluctuations.
10. The total benefit received by the customer cannot exceed the amount of the original loss. The insurer does not pay the damages paid by another insurance company.

4 How to submit a complaint concerning the insurance policy

We make every effort to provide you with the best possible service. Should we nevertheless fall short of your expectations, follow the instructions below. Contact us as follows:

- Call **OP Duo's** Customer Service (tel. 0100 0510), select 4 **Best Price Protection**, or
- write a complaint and send it to AXA Partners, P.O. Box 43, 00501 Helsinki, Finland.

If you did not receive the decision you had hoped for from the insurance company, you can contact the Financial Ombudsman Bureau, Porkkalankatu 1, 00180 Helsinki, Finland, tel. (0)9 685 0120.

You can also get a recommended decision from the Consumer Disputes Board, P.O. Box 306, 00531 Helsinki, Finland.

If you are dissatisfied with the **insurer's** decision, you can also initiate legal proceedings in the Helsinki District Court or an equivalent court of law in your own domicile within three years of receiving the claim settlement decision from the insurer.

The procedures will not affect your right to take legal action.

4.1 Withdrawal of benefits related to the insurance policy

These benefits are included in the insurance cover provided by your card and cannot be terminated separately. If you terminate your card, the insurance and the right to receive benefits will end. The general terms and conditions of **OP Duo** contain detailed instructions on how to terminate your card.

4.2 Processing of personal data

When you disclose your personal data upon buying this insurance and using our services, you accept that we can also process your personal data. You also approve the use of your sensitive data. If you submit another person's data to us, you accept that it is your responsibility to inform this person of their data being used in the manner described here and in the privacy policy available on our website at www.axapartners.com/en/page/en.privacy-policy.

The processing of your personal data is necessary for the provision of the insurance and other services. We also use your data in fulfilling our statutory obligations, or when it is a legitimate right involving the running of our business. If you do not provide us with this data, we cannot provide you with an insurance policy or process your claim application.

We use your data for various legal purposes such as:

- Risk assessment and pricing (also referred to as 'underwriting'), the management of insurance policies, the handling of insurance benefits, the processing of complaints, sanctions checks and fraud prevention.
- Using your personal data and any other personal data related to your claim applications when it involves claim applications or a request for assistance, in order to provide the ser-

vices described in this insurance policy. By using our services, you give us permission to use this data for these purposes.

- The monitoring and/or recording of your calls for purposes involving the maintenance of your data, training and quality assurance.
- Technical investigations related to the analysis of claim applications and insurance premiums, the adjustment of pricing, supporting the taking out of insurances and harmonising financial reporting (including statutory reporting). The thorough analysis of claim applications for the better monitoring of service providers and operations. To analyse customer satisfaction and for customer segmentation, to improve our products' adjustment to market needs.
- To collect and save data related to claim applications and in support of them, for the purpose of providing services related to the insurance contract and checking claim applications.
- To send feedback requests and surveys related to our services and for other communications related to customer service.

We can disclose data related to you and your insurance cover to other AXA Group companies, our service providers and agents so that we can manage your insurance cover and offer services included in it, prevent misuse, collect payments, and carry out other tasks required and permitted by law.

We will request your separate consent before disclosing your personal data to third parties for contacting purposes associated with products or services (direct marketing). You can withdraw your consent to marketing at any time, or inform us that you no longer wish to receive requests for feedback, by contacting our data protection officer (see contact details below).

When doing so, we can transfer your personal data outside the United Kingdom or the European Economic Area (EEA). If we do this, we will ensure that your personal data is being protected with appropriate precautions. Among other things, we will ensure that the standards of the United Kingdom, and the similar standards of the EEA, are in effect and obligate the receiving party, based on their agreement, to protect the data according to the appropriate standards.

We store your personal data for as long as is reasonably necessary to fulfil the purposes specified in this document and to comply with our statutory and formal obligations.

You have the right to request a copy of the data we store about you. You also have other rights in line with our website's privacy policy related to the use of your data. Please let us know if the data concerning you contains errors so that we can correct any inaccurate data.

If you wish to have additional information about how to file a complaint with the data protection authority, if you have any requests or concerns related to the use of your data, or if you wish to receive a hardcopy of our website's privacy policy, please contact us at this address:

Data Protection Officer AXA
106–108 Station Road Redhill
RH1 1PR

You can also send an email to:

dataprotectionenquiries@axa-assistance.co.uk