



Plusa feature terms and conditions

Effective as of 3 June 2020.

These terms and conditions apply only to the inclusion of the Plusa feature to payment cards issued by OP Retail Customers Plc (hereinafter OP) and to the removal of the feature from a payment card. In other respects, the General Terms and Conditions for Payment Cards and Card Credit of OP shall apply.

1 In order for the Plusa feature to be added to a payment card, the cardholder must be a Plusa customer. The cardholder must affirm that they have given their personal Plusa card number to be added to the payment card.

2 OP and Kesko Corporation (hereinafter Kesko) have the right to disclose to each other personal data necessary for the purpose of adding the Plusa feature to a payment card or removing the Plusa feature from a payment card.

The Privacy Statement and the Privacy Notice for OP are available on OP's website at op.fi/dataprotection and at branches of account-holding banks acting as agents. The Data Protection Notice for K-Plusa is available at the address www.kesko.fi/plussantieto-suojaseloste (in Finnish)

3 OP is not liable for the terms and conditions or customer service related to Plusa membership or for the correct entry of K-Plusa in payment transactions. The terms and conditions of the Plusa scheme between the customer and Kesko shall remain unchanged, and this appendix to the card agreement shall have no other effect on them than what is agreed in this appendix.

4 Payment cards that include the Plusa feature can be used to pay at all points of sale that accept the payment card in question. Under the K-Plusa scheme, K-Plusa points accrue, however, only at points of sale included in the Plusa scheme.

5 If the customer wishes to remove the Plusa feature from a payment card issued by OP, the customer may order a new equivalent payment card without the Plusa feature. The service is subject to a fee specified in the list of service charges and fees. Otherwise, the Plusa feature will be removed when the card is next renewed after the customer has notified OP of their wish to remove the Plusa feature from the card. Removing the Plusa feature from the payment card will have no effect on the customer's inclusion in the Plusa scheme managed by Kesko under the agreement between the customer and Kesko.

6 If the customer's membership in the Plusa scheme ends or is terminated, OP, after being notified of the termination by Kesko, has the right to order the customer a new equivalent card without the Plusa feature and charge the customer the fee specified in the list of service charges and fees.

7 In the event that OP Financial Group and Kesko Corporation decide to terminate their cooperation regarding the Plusa feature, OP has the right to provide the customer with a new equivalent payment card without the Plusa feature without charge.