

General terms and conditions

Identity Theft Protection Service

These terms apply from 01.06.2021 and apply until the agreement is replaced by new terms or terminates.

Identity Theft Protection Service (the “service”) is provided by Tenerity AB, Birger Jarlsgatan 58, 114 29 Stockholm, Sweden hereinafter referred to as “Tenerity”, on behalf of OP Retail Customers Plc.

Purpose of the service

The service is intended to help prevent and detect identity theft, as well as limit the extent of possible damage and financial loss in the event of identity fraud.

The service does not guarantee that identity theft will not occur.

Who does the Identity Theft Protection Service apply to?

The service is valid for the benefit of Customers who are OP-Visa Gold Customers at OP Retail Customers Plc.

When does the Identity Theft Protection Service apply?

The service applies to identity theft discovered during the contract period.

Identity theft definition

Identity theft includes situations where a third party, without the consent of the Customer, uses the Customer’s identity or ID document to commit fraud or other criminal activity that can result in a financial loss for the Customer. Examples include buying goods, opening a bank account, applying for credit cards or loans, applying for identification or registering phone or other subscriptions in the Customer's name.

The Customer’s identity is defined as any form of personal identification that normally identifies the Customer, such as passports, signatures, driving licenses, social security number or the like. Card fraud and/or phishing are not to be considered as identity theft.

The services consist of the following:

Prevention

24h call center service offering information and advice about how to reduce the risk of identity theft and detect identity fraud. Information is also given about urgent actions needed to be taken.

Detection

Information and help to determine whether an identity theft has taken place.

Assistance with acquiring information from credit companies, potential creditors etc. to find out if an identity theft has occurred and whether it has resulted in financial fraud and to identify the extent of financial fraud resulting from identity theft.

Mitigation

Action taken by Tenerity on the Customer’s behalf, or advice regarding actions required, to limit the impact of identity theft and prevent financial loss. Examples of such actions are:

- Reporting lost or stolen ID documents
- Creating a bar for address change
- Establishing a fraud prevention setting with credit information companies
- Disputing and rejecting improper invoices and payment claims, and
- Removing improper remarks in credit bureau databases

Power of Attorney

Tenerity must obtain authorisation from the Customer whenever Tenerity needs to contact creditors or other entities in order to assist the Customer in gathering information to detect possible identity theft or take measures to limit financial losses due to identity theft.

What is not covered

- Identity theft related to the Customer's work or profession
- Identity theft that has arisen as a result of the Customer's criminal acts
- Financial losses or related costs
- Claims from creditors outside the Nordic countries that have not been sent from a Nordic collection agency
- Measures normally performed by a lawyer or the costs of legal assistance. (These costs can in some cases be covered by the Customer's own home insurance or particular legal expenses insurance policies or other supplementary insurance - please check with your insurance company.)

Customer's responsibility

- Report the fraud as soon as an identity theft is discovered.
- Present confirmation of police report.
- Obtain correct information about circumstances that are relevant to the case and make these available to Tenerity if requested.
- Inform your own payment card issuers, banks and other relevant entities about the current identity theft.

There are no restrictions in terms of, for example, the number of hours that the Customer can use the Service. However, in some cases it can be difficult to prove that it is not the customer who has committed the fraud in question. Tenerity can therefore never guarantee that a creditor withdraws invoices, and Tenerity has the right to terminate a case if Tenerity concludes, according to an overall assessment, that all actions that can reasonably be required to delete improper invoices have been implemented.

The ID protection service has the following telephone numbers and opening hours:

Phone number: +358 (9) 6964 6410

Opening hours: Monday-Friday 0900-17.00 (Finnish time). Open even 24/7 in English.

Complaints

In case of questions or complaints regarding the Service, the Customer can contact Tenerity at telephone number +358 (9) 6964 6410 or email at op@idturva.fi.

Liability

OP/Tenerity is not responsible for damage, loss or delays due to government decisions, war incidents, strikes, lockouts, blockades, fires, explosions, computer viruses, vandalism or similar incidents referred to as force majeure. Tenerity is not liable for virus attacks, sabotage or other unknown events.

Processing of Personal Data

OP is the data controller for personal data concerning the Customer which Tenerity collects from the Customer or a third party in connection with the delivery of the Service. Tenerity AB is OP's data processor and may only process personal data in accordance with OP's instructions.

OP processes the Customers' personal data in accordance with applicable legislation and in

the manner specified in the privacy policy and privacy notice. It is recommended that the Customer read the referenced data protection information. The privacy policy and privacy notice are available on the op.fi website www.op.fi/tietosuoja and on OP's customer service points.

OP can store information about the Customer's transactions and events and record calls. Recordings may be used for the purposes described in the privacy policy and description.

Contact information and information about TENERITY

TENERITY AB

Company registration number: 556277-5824

Birger Jarlsgatan 58, 114 29 Stockholm

Telephone number: +46 (0) 8 564 82 860

Email: op@idturva.fi

Website: www.tenerity.com

Termination of the Service

OP/TENERITY has the right to terminate the service if the Customer abuses the Service or does not act in accordance with the agreement or OP's or TENERITY's advice or instructions.

Change of conditions

OP has the right to change these terms with at least one month's notice to the Customer. Any changes will be notified on OP's website. If the Customer does not accept the changes, the Customer may terminate the Service in its entirety.

Applicable law and language

Finnish law applies to this agreement. TENERITY will communicate with the Customer in Swedish and Finnish during the contract period.