

General terms for Concierge Service

The service *Concierge*, is provided by Tenerity AB (hereafter referred to as Tenerity) on behalf of OP Retail Customers plc (hereafter referred to as OP). OP makes the Service eligible for all OP-Visa Gold cardholders (hereafter referred to as the Customer). These terms apply between the Customer and OP. The terms apply from June 1st 2021 and apply until the terms are replaced by new terms or the service ceases.

Scope of services

Concierge Service can help the Customer with various requests to make the Customer's everyday life easier, such as:

- Reserve tables at restaurants
- Book flights and hotels
- Book rental cars or other means of transport
- Reserve and facilitate tickets for theatre, musicals, sporting events, concerts, etc.
- Guest list and table reservations in nightclubs
- Book holiday accommodation
- Etc.

The Customer contacts the Service via a dedicated telephone or e-mail. Some requests may be solved immediately, whilst others require more time to finalize. The Customer always receive a preliminary response from Tenerity within 24 hours when contacting Concierge Service via e-mail.

The use of Concierge Service is free of charge, and the Customer will only be charged with the actual cost of his or her orders, such as concert tickets, rental cars, hotels, airline tickets and so forth.

Concierge Service (Tenerity) facilitates reservations on behalf of the Customer, confirming reservations using the Customer's card information with the relevant third-party vendor and arranges for the Customer to finalize the actual payment with the third-party vendor directly.

Concierge Service (Tenerity) acts only as an

intermediary with respect to the Customer's orders. When the Customer confirms a purchase or reservation, the Customer also accepts the terms and conditions of the relevant supplier from which Concierge Service helps the Customer to order services or products, and the Customer is responsible for reading and understanding such terms. Tenerity is thus not responsible for the execution or delivery of services or products that the Customer orders from these suppliers. In some cases, the Customer may order products from Tenerity (as a Supplier), and in such cases, separate terms and conditions apply to such orders (in the same way that terms and conditions apply for other third-party suppliers).

Please note that the right of withdrawal normally does not apply when ordering tickets for cultural events or when booking a travel, rental car or accommodation.

Concierge Service opening hours:

Monday to Friday: 09:00-22:00

Saturday: 10:00-18:00

Concierge Service will be provided in local language on weekdays 09:00-18:00, and in Swedish and English during weekends.

Inquiries that require processing time are processed

Monday to Friday 09:00-17:00

Limitations

- Assistance in connection with the purchase, ordering, or other inquiries about sex, weapons, drugs, or products or services that is illegal to trade.
- Concierge Service does not include assistance which provision can harm OPs or Tenerity's reputation.
- Assistance related to Iran, Cuba, Sudan, Syria or North Korea.

Processing of personal data

Personal data collected in connection with

the Customer's use of Concierge Service" is information that is necessary to deliver the service and includes (but is not necessarily limited to), the Customer's name, address, e-mail address, and telephone number, as well as information about the Customer's use of the service.

The purpose of the processing of personal data is to deliver the service (including giving the Customer advice and contacting any suppliers on behalf of the Customer), to answer questions from the Customer and to handle any complaints, to deliver a better service to the Customer based on the Customer's inquiries and previous use of the Service, and to defend any legal claims.

If the Customer uses Concierge Service to make a purchase or order, Concierge Service (Tenerity) delivers the information that is necessary to execute the order to the supplier that the customer wishes to purchase a service or product from. Such information will usually include the Customer's name, address, e-mail address, credit card information, and details of the product/service that the Customer wishes to purchase.

The legal basis for the processing of personal data is that the processing is necessary for the performance of a contract to which the Customer is party, and that the processing is necessary for purposes relating to the legitimate interests of OP (i.e. to provide the Customer with a better service by being able to provide customized advice and defend any legal claims).

OP is the data controller for personal data relating to the Customer which Tenerity collects from the Customer or a third-party in connection with the delivery of the service. Tenerity is OP's data processor and processes personal data according to OP's instructions. The personal data is furthermore processed in accordance with applicable law and OP's Privacy Policy.

Applicable law and language

Finnish law applies to this agreement. These

terms and conditions are available in Swedish, Finnish and English. The customer can communicate with Concierge Service in Finnish, Swedish or English.

Complaints

For questions or complaints regarding the service, the Customer may contact Concierge Service on phone number +358 100 0510 or by e-mail at opvisagold@lisaetu.fi

Contact information and general information about Tenerity

Company name: Tenerity AB

Organization number: 556277-5824

Office: Birger Jarlsgatan 58, 114 29 Stockholm

Postal address: Tenerity AB, Box 19154, 104 32 Stockholm

Phone: +358 100 0510

Website: www.tenerity.com/fi

General

OP has the right to terminate the Service if the Customer abuses the Service. OP has the right to change these terms and conditions with a minimum of one month's notice to the Customer.

Neither OP nor Tenerity is liable for any damage, loss or delay arising from decisions by authorities, acts of war, strikes, lockouts, blockades, fires, explosions, virus attacks, sabotage or similar events considered as force majeure.