

## Important information about your OP user ID

This summary brings together important information about an OP user ID and its safe use. Also read carefully the terms and conditions.

### Your user ID is a digital identity document

The **OP user ID** comprises a username, a password, a key code list and a device-specific Mobile key PIN. Keep your user ID private and store its parts in different places. Even if you use services with Mobile key, do not throw away your username, password and key code list.

**Using the user ID is equivalent to your signature** and transactions approved with your user ID are binding on you. Do not give or lend your user ID to anyone – not even to a member of your family, an interpreter or a personal assistance. The user ID of an underage child is personal and legal guardians have no right to use it on behalf of the child. If you would like another person to be able to manage your banking on your behalf, you can give this person access right to your account for, example.

### Use your user ID safely

**Banks, police or other authorities would never ask you for your user ID or its parts** by phone or, for example, by SMS, email or instant messaging service. Only criminals do so. If a link is sent to you by message, do not log in or give your user ID or its parts via that link. Confirm with Mobile key or the key code list only those transactions that you are making yourself.

**Check the website address in which you enter your user ID.** You can log into OP's services securely on OP's mobile app or by entering [www.op.fi](http://www.op.fi) on the browser's address bar. It is also secure to give the user ID to other services that are listed on OP's website at [op.fi/tunnukset](http://op.fi/tunnukset) "Here you can check the names and addresses for services provided by OP".

**Shield your user ID** so that others cannot see the information entered by you or shown on the screen. Make sure that the information does not remain available to unauthorised parties.

### User ID for children and young people

If the guardians feel that the time is right, the child aged 7–17 can have an OP user ID and use OP's digital services according to the access rights given to the child. Persons aged 15–17 can also see their own accounts in digital services, to which they do not yet have access rights.

### OP Deactivation Service at +358 100 0555 is open at all times

If your user ID or any of its parts is lost or you suspect that they have fallen into the wrong hands, deactivate the user ID by calling OP Deactivation Service. The service is open 24/7. Save the number to your mobile phone.

### Read more

For more detailed information, read the issues described in this summary in the general terms and conditions. Additional information on the user ID and its safe use is also available at [op.fi/tunnukset](http://op.fi/tunnukset).



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# Terms and Conditions for OP User ID and Digital Agreement

Valid as of 18 November 2022.

## I General section on use of digital services

### 1 Service provider

The service provider is an OP Financial Group company (later OP) with which you have entered into this agreement. More information on service providers is available at op.fi.

The service providers are entered in the Trade Register maintained by the Finnish Patent and Registration Office.

OP is supervised by the Financial Supervisory Authority and, in consumer issues, by the Consumer Ombudsman.

Contact information of the Financial Supervisory Authority: Finnish Financial Supervisory Authority: Snellmaninkatu 6, P.O. Box 103, 00101 Helsinki, (www.fiva.fi).

Contact information of the Consumer Ombudsman: Finnish Competition and Consumer Authority, Siltasaarenkatu 12 A, P.O. Box 5, 00531 Helsinki (www.kkv.fi).

### 2 Scope of application

The laws of Finland apply to this agreement.

These terms and conditions apply to using OP's user IDs and OP's Digital Services and to verifying your identity in electronic services.

If you have agreed with the bank on OP User ID, these terms and conditions also apply to a personal customer's strong electronic identification, under the Act on Strong Electronic Identification and Electronic Trust Services.

Specific contract terms and conditions and instructions apply to using a Transaction Service in OP's Digital Services. When a Transaction Service is available in OP's Digital Services and its terms and conditions or instructions are in conflict with the Terms and Conditions for OP User ID and Digital Agreement, the latter will prevail.

If there are any discrepancies between the different language versions, the Finnish version will apply.

### 3 Definitions

Definitions used in these terms and conditions are as follows:

**Customer** is a natural or legal person who approves the agreement and becomes a party to the agreement.

**Transaction Service** is a service provided in OP's Digital Services by one or several OP Financial Group companies or entities. Using Transaction Services requires a User ID or another identifier accepted by the Service Provider.

**Order for E-invoices.** When the Customer wishes to receive bills as e-invoices, in an Order for E-invoices they

request the bank to forward their e-invoicing address to the bill's sender.

**International Sanctions** refer to sanctions, financial sanctions, export or import bans, trade embargoes or other restrictions imposed, administered, approved or executed by the Finnish government, United Nations, European Union, United States of America and United Kingdom or their competent authorities or governing bodies, or to administrative asset freezing measures imposed by the Finnish National Bureau of Investigation.

**Third Party** is a party other than the Customer or an OP Financial Group company or entity.

**Consumer** is a natural person who enters into the agreement mainly for a purpose other than their business.

**Payment Service** includes actions related to the management and provision of a payment account, executing payment transactions and issuing a card.

**Payment Transaction** is a procedure, based on a payment order, to transfer, withdraw or make funds available. It does not include transactions related to deposit interest crediting.

**Payment Order** is an order placed by the payer with their service provider to execute a payment transaction as a credit transfer, money order, cash payment, direct debit, or using a payment card or another payment instrument.

**OP's Digital Services** (formerly OP eServices) are digital service channels which an OP Financial Group bank or company offers to its customers and which customers can use after identification. Examples of digital service channels include the op.fi service, OP-mobile, OP Accessible, chat service and OP Customer Service at 0100 0500.

OP's Digital Services do not include corporate services designed for corporate customers which are subject to a separate agreement. OP's Digital Services can be used with various devices, including computers and phones. Available content and functions may vary by service channel.

**OP Financial Group** consists of OP Cooperative, its existing and future subsidiaries, its Group companies, entities and foundations and their subsidiaries, OP Cooperative's member cooperative banks and their subsidiaries, OP Bank Group Pension Foundation, OP Bank Group Pension Fund and other existing and future companies, entities and foundations, over which at least one of the above-mentioned organisations alone or together exercises control.

**OP's user ID** means OP User ID, OP Service User ID or another user ID provided by OP to its customers at any given time. OP's user ID contains several interrelated components, provided partially or fully by OP, such as



username, password and various confirmation instruments. OP's user ID also refers to other certificates or identification means provided by OP or some Other Service Provider's identification means provided to the Customer and accepted by OP.

Here, OP's user ID does not refer to OP Corporate User IDs intended for corporate customers.

**Savings and Investment Account** is an account in accordance with the Act on Bound Long-term Savings. It is mainly intended for saving or investing, and its use is subject to restrictions arising from the Act or the account agreement.

**Digital Services Customer** is a customer who has signed an agreement on OP's Digital Services with an OP Financial Group company.

## 4 Commencement and end of agreement

This agreement will become effective when OP and you have approved it. It will remain effective until further notice, unless otherwise agreed.

### 4.1 Consumer's right of withdrawal in distance selling

Under chapter 6a, section 12 of the Consumer Protection Act, you have the right to withdraw from the agreement within 14 days after the distance selling agreement date or after a subsequent date on which you received the agreement with its terms and conditions.

### 4.2 End of agreement

#### **Cancellation**

You have the right to cancel the agreement with immediate effect by notifying OP of it in writing.

OP has the right to cancel the agreement with two (2) months' notice.

#### **Dissolution**

OP has the right to cancel the agreement with immediate effect if you are in material breach of the terms and conditions of the agreement or if the service is being used for any action contrary to law or in a manner that may cause harm or hazard to you, OP or a third party.

#### **Impact of the end of the agreement**

Termination or cancellation of the agreement ends the agreement. After the agreement has ended, you will have no right to use the service.

## 5 Communication between OP and the customer

### 5.1 Information required by OP and the customer's obligation to maintain contact information

You must indicate your name, personal ID code, postal address, phone number and domicile to OP. You must notify OP of any changes in them. OP also has the right to obtain the information from various data files or registers.

If you have given your consent to the delivery of any information subject to bank secrecy by SMS or email, rather than by secure message in OP's Digital Services, you must update any changes in your contact information in OP's Digital Services or at a bank branch to make sure that you will receive messages to your new phone number or email address.

If the above-mentioned information has already been provided earlier to OP or Other Service Provider, they can use the information entered in their customer data files.

### 5.2 OP's notifications and date of receipt of information

OP will notify its digital services customers of any changes in this agreement, its terms and conditions or the charges and fees via messages in OP's Digital Services.

All OP Financial Group companies and entities have the right to give digital services customers information related to payment services (such as notifications of insufficient funds) and provide all other notifications (such as changes to the contract terms and conditions, notices, offers, replies, confirmations and other messages subject to banking and insurance secrets) based on this agreement or other agreements with the Customer as messages in OP's Digital Services. Notifications can also be given in some other manner in OP's Digital Services.

You are under the obligation to monitor the digital services for new messages sent by OP. You can use the option to receive an email or SMS trigger indicating the arrival of the above-mentioned notifications, transactions or other messages in OP's Digital Services.

#### **Date of receipt of information**

When OP sends a notification, as referred to in this agreement, via OP's Digital Services, it is considered received by you on the day after it was sent. When OP sends a notification, as referred to in this agreement, by post, it is considered received by you on the seventh day after it was sent.



### 5.3 Language

You can use OP's services in Finnish or Swedish according to OP's offering and depending on the branch, service channel or service in question. If you wish to use a language other than Finnish or Swedish, you will be liable for costs arising from obtaining and using interpretation services.

## 6 Required hardware, software and telecommunications

The minimum technical requirements for using OP's Digital Services are available at [op.fi](http://op.fi). You can also get more information about the technical requirements at any OP branch.

You are responsible for having the hardware, software and telecommunication connections required for the use of OP's Digital Services. You are also responsible for their performance, security and any operating and maintenance costs. It is not OP's responsibility to ensure that OP's Digital Services can be used with your hardware, software, settings, systems or interfaces if they do not fulfil the above-mentioned minimum requirements. You are responsible for your own telecommunications costs.

You and OP are both severally responsible for the data security of your respective information systems. You are responsible for the security of the computers, devices and equipment you use and for all software updates.

OP and any Other Service Provider are not responsible for any loss caused to you due to information that has been lost or changed on a public data network or on a network that you own, manage or use under contract.

## 7 How much does it cost to use OP's user ID and Digital Services?

OP has the right to charge you for the services referred to in this agreement in accordance with the Charges and Fees. OP has the right to debit these charges and fees from your account. The currently valid Charges and Fees are available on our website at [op.fi](http://op.fi) and in our branches.

## 8 Changes to agreement, terms and conditions or Charges and Fees

OP has the right to amend the agreement by notifying you of the changes in accordance with clause 5.2 (OP's notifications).

A change can take effect immediately if it does not increase your obligations or reduce your rights or if it is due to a regulatory amendment or an official decision. Otherwise, we will notify you of the change at least two months before it takes effect.

The agreement will continue to be effective with the changed content unless, before the day the change is to take effect, you terminate your agreement.

## 8.1 Assignment or transfer of agreement

OP has the right to assign this agreement, including the rights and obligations based on it, in full or in part to a party specified by OP. You have no right to assign this agreement to a third party.

## 9 Processing your data and checking your credit history

OP processes all personal data in accordance with regulations in force and in a manner described in greater detail in the Privacy Notice. We advise you to read the indicated data protection information. The Privacy Notice is available on the OP website at [www.op.fi/dataprotection](http://www.op.fi/dataprotection).

When making the OP User ID and Digital Agreement, OP can check your credit history available from the credit information register maintained by a credit reference agency (such as Suomen Asiakastieto Oy).

OP processes and archives electronically the data covering all agreements and orders you have made in OP's Digital Services, all messages you have sent and your other service use.

You have the right to obtain, against payment, a copy of electronically archived agreements.

## 10 Settlement of disputes

In case of problems, please contact us first without delay, and we will try to solve the matter together.

If the matter cannot be settled by way of negotiation, you should present your demand to OP in writing, including related grounds.

If you disagree with the decision made by OP, you can submit the matter in writing to OP Financial Group's Customer Ombudsman ([www.op.fi/customer-ombudsman](http://www.op.fi/customer-ombudsman)). The customer ombudsman is a fast and free-of-charge complaint-handling body, and its handling is independent of any previous decision.

As a consumer, you can take any dispute concerning these terms to the Consumer Disputes Board ([www.kuluttajariita.fi/en](http://www.kuluttajariita.fi/en)). If the dispute concerns a financial or insurance service, you can submit the dispute to the Finnish Financial Ombudsman Bureau ([www.fine.fi/en](http://www.fine.fi/en)) or to the Bureau's Banking Complaints Board, Investment Complaints Board or Insurance Complaints Board. You can also contact the Financial Supervisory Authority.

### Jurisdiction for disputes

OP and you as a consumer can bring an action against each other concerning disputes that may arise from this agreement. The action can be brought in the district court of the Finnish municipality in the jurisdiction in which you as the consumer reside or have a permanent place of residence. If you no longer reside or have no permanent residence in Finland when an action is brought, it can be brought in the district court of the Finnish municipality in





the jurisdiction of which you as the consumer resided or had a permanent residence at the time the agreement was made. If you as the consumer did not reside or had no permanent residence in Finland when the agreement was made, an action can be brought in the court of first instance in the locality of the EU member state in the jurisdiction of which you reside or have a permanent residence. If you are not a resident of an EU member state, disputes will be submitted to the Helsinki District Court. Furthermore, you have the right to bring an action against OP in the district court where OP is domiciled, and against the account-holding bank in the district court where the account-holding bank is domiciled.

## 11 Complaints or claims related to digital service or its content

If you do not approve a payment debited from your account, an order or another transaction, you must notify OP of it in writing, without delay after the payment has been debited, the order executed or the transaction done. If you do not notify OP as described above, any debiting, order or transaction is considered approved by you.

If you have any claims arising from an error by OP or Other Service Provider, you must present it to OP in writing and in sufficient detail immediately after you detected a related loss. If you have complaints or claims related to Third Parties, you must present them directly to the Third Party in question.

## 12 Damages

### Loss resulting from the use of payment instrument

OP is liable to compensate you for any direct loss caused by a breach of the Payment Services Act or the agreement by OP. An example of a direct loss would be the necessary costs you have incurred due to remedying an error.

OP is only liable to compensate you for direct losses if they arise from a breach of the Payment Services Act or the agreement and the losses were caused by OP's negligence. However, OP is not liable for an indirect loss caused by an error or neglect occurred in payment order execution. Examples of indirect losses are a loss of income or earnings, lost profit, a loss arising from an obligation based on another agreement or another loss that was difficult to foresee, or the fact that you cannot use your funds in the bank account in the manner you wish.

### Other loss not resulting from the use of payment instrument

OP is liable to compensate you for any direct loss caused by a breach of the agreement. An example of a direct loss would be the necessary costs you have incurred due to remedying an error.

OP is only liable to compensate you for direct losses if they arise from a breach of the agreement and the losses were caused by OP's negligence. Examples of indirect losses are a loss of income or earnings, lost profit, a loss arising from

an obligation based on another agreement or another loss that was difficult to foresee.

### 12.1 Your obligation to mitigate loss

You must take reasonable steps to limit any loss. If you fail to do so, you will be personally liable for the loss in this respect. Damages payable by OP for breach of the Payment Services Act or the agreement may be adjusted if the amount is unreasonable considering the reason for the breach, any contribution to the loss by you, the amount of consideration you have paid, OP's chances of foreseeing the loss and preventing it from occurring, and any other relevant circumstances.

### 12.2 Force majeure

Neither of the parties to the agreement is liable for any delays or loss if it can prove that fulfilling an obligation has been prevented for an unusual and unforeseen reason, such as failure in electricity supply, telecommunications or information systems; or fire, natural disaster, war, civil commotion or strike, lockout or another industrial action beyond its control which has resulted in consequences that could not have been avoided or overcome by exercise of all due care.

OP is not liable for a loss caused by a strike, embargo, boycott or other industrial action, not even when OP is affected by or involved in it.

Each party must inform the other party without delay of any force majeure event and of its cessation. OP can do this by publishing an announcement, for example, on its website or in national daily newspapers.

## 13 Service suspension or restriction

OP has the right to suspend or restrict the use of OP's Digital Services and transaction services

- 1 during maintenance, servicing or repair
- 2 during power failures or service interruptions of electronic communication means
- 3 during an industrial action related to OP
- 4 if you or your hardware, software, systems or telecommunication connections cause disruption or endanger the security of the service
- 5 to protect you against misuse or data security risks
- 6 if OP has a justified reason to suspect that the service is being used for any action contrary to law or in a manner that may cause loss or risk of loss to OP, you or a Third Party
- 7 if you use OP's Digital Services contrary to law, good practice or the corporate responsibility requirements published by OP, or if you materially breach the terms and conditions of the agreement or the service instructions
- 8 if you are subject to international sanctions
- 9 if you do not, at OP's request, provide Know Your Customer (KYC) information as required by legislation
- 10 when you die or if a legal guardian is appointed for you



- 11 if you use the service outside Finland or if you move abroad permanently  
 12 for other justified reason.

On the above-mentioned grounds, OP has the right but no obligation to prevent the use of OP's Digital Services with immediate effect and/or require you to identify yourself or confirm transactions with a specific Identification Means. When confirmation is requested, you must check the content of the transaction concerned.

OP has the right to suspend an unusual or infrequent transaction and require you to separately confirm the transaction in a certain way, such as with an Identification Means or by contacting OP. You can be required to check transaction details sent in an SMS and then confirm the transaction in OP's Digital Services.

OP is not obliged to inform you if the use of OP's Digital Services or an individual Transaction Service is prevented and an individual order is suspended or remains unexecuted due to the reasons mentioned above. OP does not guarantee in any way the uninterrupted availability of the services and is not liable for any loss caused by interruptions.

## 14 Digital services if you are underage and receive a user ID

### 14.1 About service content if you are underage

The Terms and Conditions for OP User ID and Digital Agreement apply to you also if you are underage when you enter into the agreement. However, if you are underage, the services available to you are restricted. You can use the transaction services within the limits of access rights given to you. OP has the right to change the transaction services and service channels offered to you as an underage customer, but the services cannot exceed the access rights agreed for you.

If an agreement on OP's user ID and OP's Digital Services with restricted content has been established with you, your user ID will be deactivated when you turn 18. In addition to you, your guardians may be responsible for the use of this agreement and user ID. The division of liability must be agreed separately.

### 14.2 Termination of agreement and renewal of user ID if you are underage

You can terminate an agreement made when you were underage, as specified in clause 4.2, or one of your guardians can do it. OP will send a message in your digital services to notify you of the termination of this agreement. In the case of a notice of termination due to infrequent use or a notice of cancellation, OP will send it to you in writing or digitally in a separately agreed manner.

You can renew the user ID given to you under this agreement without the consent of your guardians.

## 15 About copyrights and other rights to OP's Digital Services

The ownership, copyright, trademarks and other intellectual property rights of OP's Digital Services belong to OP, an OP Financial Group company or entity or a Third Party.

You may save and print out content from OP's Digital Services only for personal use by you or a family member. Any copying, distribution and modification of content, linking of websites and all commercial exploitation or publication is prohibited without a specific prior written permission from the Service Provider or any other holder of rights.

## II Special section on user ID

### 16 Granting you a user ID

In order to receive a user ID, you must

- enter into the User ID and Digital Agreement with OP
- have an account, or extensive access rights to an account, with an OP Financial Group bank and of the kind that can be linked to OP's Digital Services.

OP User ID, granted to you, is an identification means as referred to in the Act on Strong Electronic Identification and Electronic Trust Services. As for its data security, its level of assurance under the eIDAS regulation (EU 910/2014) is substantial – it is not a certificate. In addition to what is mentioned above, granting OP User ID requires that

- your identity can be verified using a document or strong electronic identification means referred to in the Act on Strong Electronic Identification and Electronic Trust Services
- OP User ID is issued for your personal use only
- you have a Finnish personal identity code recorded in the Population Register.
- OP's range also includes OP Service User ID. It is not a strong electronic identification means as referred to in the Act on Strong Electronic Identification and Electronic Trust Services.

When approving the agreement, OP identifies you and verifies your identity. When granting OP User ID, you are identified and your identity is verified in accordance with the principles governing identification.

The Principles Governing Identification are available at [op.fi](http://op.fi) and OP's branches.

#### 16.1 Storage and restricted use of user ID

The user ID issued to you is personal. You must not give the user ID or any of its components to anyone else, not even family members, nor to any applications or services unless they are approved by OP. The applications and services approved by OP are specified at [op.fi](http://op.fi). If you give your user ID to a third party, you are responsible for any actions the third party may take under your name.



The user ID must not be used for logging into any services provided by a party subject to international sanctions or where a sanctioned party exercises control. The user ID must not be used for purposes that are against law, good practice or the corporate responsibility requirements published by OP.

Never give your user ID

- orally, whether by phone or in another manner to any unauthorised party asking for it. Note that if you call OP Customer Service, you are asked to enter your user ID on your phone. You will also enter your user ID on your phone if you want to confirm whether an incoming call comes from OP.
- to any services or applications that are not approved by OP, even if you receive a request by SMS, email or through any other application
- if you receive a request to do so in an email or any other digital message. Never log into OP's Digital Services using a link you have received in an email or otherwise digitally.

You must destroy the transparent label containing the username and password, or any other means used for giving you the components of your user ID. You must not write down or save your username or password in an easily recognisable form. If the user ID is given to you electronically, you must protect the user ID and make sure that the information shown on the display is not visible or remain available to any unauthorised parties.

You must store your user ID and its components carefully. Keep the components in separate places so that no unauthorised party, not even family members or employees without access rights, will be able to obtain them. Never keep all your user ID components in a single place at home or in a wallet or handbag.

**16.1.1** You must regularly ensure, as required by the circumstances, that your user ID and its components are safe.

When you log into OP's Digital Services, you must protect the device on which you enter your user ID (such as a computer, phone or a separate keyboard) so that nobody else will be able to see or obtain the user ID or its components.

Never use OP's Digital Services in a computer or device on which malicious software has been detected or suspected. Never give remote access to your computer or device to any unauthorised parties if you are using your user ID or its components on the device at the same time.

You must notify us if your user ID is lost or obtained by any unauthorised party

You must immediately notify OP if your user ID or any of its components is lost or obtained by an unauthorised party, or if you suspect it. Note that you must notify OP even if only some components of the user ID are lost or obtained by any unauthorised party.

To notify us, call OP Deactivation Service (24/7) at the number indicated at op.fi. During OP Customer Service's opening hours, you can also notify us by calling the number indicated by OP or by visiting an OP branch in person.

If any other identification means or certificates accepted by OP is lost, you must report it as specified in the terms of use of the identification means or certificate in question.

## 17 Use of user ID

### 17.1 Use of OP's Digital Services

To use OP's Digital Services, you are asked to identify yourself by entering your username and password and possibly a code from a confirmation instrument. In their identification methods, service channels may have different content and functions. In other words, the identification information required from you may vary by channel.

To use OP's Digital Services, you can also identify yourself with a certificate or identification means provided by OP or issued by a Third Party and accepted by OP. If the agreement concerning a certificate or identification means provided by a Third Party conflicts with the Terms and Conditions for OP User ID and Digital Agreement with respect to storing and/or using the certificate or identification means, the Terms and Conditions for OP User ID and Digital Agreement will prevail.

When you want to log into the op.fi service, always do it by entering op.fi in your browser's address bar. Before login, you must make sure that the op.fi website is secured by SSL.

The padlock icon in the browser's address bar should indicate that a certificate has been issued to an OP Financial Group company (such as OP Osuuskunta/OP Cooperative). Depending on your web browser, SSL protection may be shown in green in the address bar.

You must not enable a Third Party, such as a person, application or service, to use OP's Digital Services. Using any services which take control of the customer's session in OP's Digital Services is prohibited. What is stated above does not limit your right to use licensed payment initiation services or registered account information services that comply with the Payment Services Act.

#### 17.1.1 Legal acts you have made in OP's Digital Services

In OP's Digital Services, you can enter into agreements and make orders, submit applications and send messages to OP, Other Service Provider or Third Party approved by OP.

An agreement is established when you accept an offer made by OP, Other Service Provider or Third Party or when OP, Other Service Provider or Third Party unconditionally accepts an application filed by you, unless otherwise notified.





You are responsible for all acts that you have made in OP's Digital Services after identifying yourself. Using your user ID is equivalent to your signature.

Information presented in OP's Digital Services cannot be regarded as an offer or a commitment binding on OP, Other Service Provider or Third Party, unless this has been stated separately.

### 17.1.2 Electronic identification with user ID

You may identify yourself with your user ID in Third Party services, if agreed on by OP or Other Service Provider and the Third Party.

The legal effects of using identification details in Third Party services and division of liability between the parties involved are subject to the terms and conditions of the agreement concluded between you and the Third Party. OP is not party to any agreements between you and Third Party and OP is not responsible for the fulfilment of the terms and conditions of any such agreements.

## 17.2 Your liability for using your user ID

Your liability for the use of the user ID is determined based on its purpose of use.

### 17.2.1 Your liability for using user ID as payment instrument

#### 17.2.1.1 Your liability when you are a consumer customer

You will be liable for any unauthorised use of the user ID if

- 1 you have given your user ID to an unauthorised party
- 2 the user ID or its component was lost, obtained by an unauthorised party or used in an unauthorised manner because of your negligence or your failure to fulfil your obligations specified in clauses 16 or 17 of these terms and conditions
- 3 you have not notified OP or the user ID Deactivation Service, as required by clause 16.1.1, that your user ID was lost, obtained by an unauthorised party or used in an unauthorised manner, without undue delay after you noticed it and immediately after you should have detected the unauthorised use of your user ID. Under the account terms and conditions, you are considered to have received information on your payment transactions seven days after OP provided this information to you in OP's Digital Services or seven days after OP sent a printed bank statement to you by post.

You will be fully liable for loss caused by any unauthorised use of your user ID if you have given it to an unauthorised party.

Your liability in cases 2 and 3 above is at the most 50 euros if the user ID has been used as a payment instrument or as an identification means entitling to use an account with credit facility, as referred to in chapter 7, section 19 of the Consumer Protection Act. However, you will always be fully liable for any losses if you have acted with intent or through gross negligence.

After you have notified OP as specified in clause 16.1.1, you will not be liable for unauthorised use of your user ID, unless you have intentionally made a false notification or otherwise acted fraudulently.

### 17.2.2 Your liability for using user ID as identification means

You will be liable for any unauthorised use of your user ID if

- 1 you have given your user ID to an unauthorised party
- 2 the user ID was lost, obtained by an unauthorised party or used in an unauthorised manner because of your negligence, not minor in nature
- 3 you have not notified OP, or some other party indicated by OP, as required by clause 16.1.1, that your user ID was lost, obtained by an unauthorised party or used in an unauthorised manner, without undue delay after you noticed it and immediately after you should have detected the unauthorised use of your user ID.

However, you are not liable for the unauthorised use of your user ID to the extent that

- 1 the user ID has been used after you had notified OP, or the user ID Deactivation Service indicated by OP, that your user ID was lost, obtained by an unauthorised party or used in an unauthorised manner
- 2 you have not been able to notify OP that your user ID was lost, obtained by an unauthorised party or used in an unauthorised manner, without undue delay after you noticed it, because the identification service provider had neglected its obligation to ensure that you must be able to make this notification at any time
- 3 OP has failed in its duty, under section 18(4) or section 25(5) of the Act on Strong Electronic Identification and Electronic Trust Services, to verify whether the use of the user ID has been restricted or prevented or whether the user ID has been deactivated.

### 17.2.3 OP's liability for unauthorised use of user ID as payment instrument

OP will refund you the amount of any unauthorised payment transaction after it has been ascertained that you are not liable for the unauthorised use of your user ID. You must notify OP that an unauthorised payment has been debited from your account, without undue delay after you notice it.

## 17.3 Payment orders

You can make payment orders to the bank in OP's Digital Services. Using Savings and Investment Accounts via OP's Digital Services is prevented altogether or limited to credit transfers between your own accounts.

Payments are transferred according to the General Terms and Conditions of Euro-denominated Payments Transmitted within SEPA or the General Terms and Conditions of Outgoing and Incoming Cross-border Payments (collectively the General Terms and Conditions of Payment Transfers). OP may determine a maximum or



minimum amount for payments transferred via the services.

After logging into OP's Digital Services, you give your consent to the execution of your payment order by accepting the order. This also applies to the Online Payment Button.

When processing a payment order, OP will inform you if it cannot accept the order due to insufficient funds or incomplete information. If any orders are rejected on the due date, OP will send you a message in OP's Digital Services.

## 18 OP's right to deactivate your user ID

OP has the right to deactivate your user ID or restrict its use if

- 1 the security of the user ID has been endangered
- 2 there is a reason to suspect that the user ID or OP's Digital Services are being used in an unauthorised manner or with fraudulent intent
- 3 the user ID enables its holder to use credit, and the risk that the customer as debtor fails to fulfil their repayment obligation has risen considerably
- 4 you are subject to international sanctions.

Here are some examples of circumstances that give OP the right to deactivate your user ID or restrict its use:

- You as a consumer customer have given your user ID to another person.
- Misuse of the user ID is suspected.
- You have either delayed payments or delinquencies in your credit history or OP has reason to suspect, based on your conduct in other respects, that your ability or willingness to pay has decreased.
- The user ID or its components has or is suspected to have been obtained by an unauthorised party.
- You file for debt adjustment, corporate debt restructuring or bankruptcy.
- You die or have been appointed a legal guardian, or your legal guardian changes.
- Industrial action affects OP.
- You or your hardware, software, systems or telecommunication connections cause disruption or endanger the secure use of the user ID.

OP will notify you of your user ID's deactivation primarily by calling the phone number you have provided to OP. If this fails, OP will notify you of the deactivation in writing.

You can request us to reactivate the user ID by visiting an OP branch or by sending a request for contact to OP at op.fi.

The user ID may be reactivated or a new one issued, provided that the grounds for deactivation no longer exist.

In addition, deactivating a user ID is subject to the Act on Strong Electronic Identification and Electronic Trust Services. Under the Act, OP has the right to cancel or prevent the use of user ID if

- 1 OP has reason to suspect that someone else than you is using the user ID
- 2 the user ID contains an obvious error
- 3 OP has reason to suspect that the secure use of the user ID has been endangered
- 4 you are using the user ID in a manner that is in material breach of the terms and conditions
- 5 you have died.

## III Terms and conditions for certain services provided in OP's Digital Services

### 19 E-Invoicing Service

The bank has the right to change your direct payment orders into orders for e-invoices. Simultaneously, you give a permanent order for the automatic payment of an e-invoice.

With E-Invoicing Service, a bill's sender can deliver a bill addressed to you to OP's Digital Services where you can process the bill. The E-Invoicing Service is subject to the Description and Terms and Conditions of the Finvoice Forwarding Service, and the Finvoice Implementation Guidelines, prepared by Finance Finland and available at finanssiala.fi. An e-invoice is a bill that is in the format defined in the Finvoice Implementation Guidelines and designed to be delivered electronically to you.

OP gives you an e-invoice delivery address in OP's Digital Services. If you want to receive bills as e-invoices, you agree it with the bill's sender by giving them your e-invoice delivery address. You can stop receiving your bills as e-invoices by informing the bill senders. The invoice sender may allow processing time for the implementation of any changes in the e-invoice delivery address. A sender is not allowed to send you e-invoices if you have not indicated your wish to receive them or if you prohibit sending them to you. OP is not responsible for the actions of the bill's sender and is not obliged to supervise whether the sender observes the agreements it has concluded with you.

You accept that an e-invoice is considered delivered to you when OP has made the e-invoice available to you in OP's Digital Services.

The sender of the e-invoice or OP have no obligation to deliver a bill to be sent as an e-invoice in some other format. OP is responsible for ensuring that the e-invoice will be available for you to process in OP's Digital Services no later than the second banking day after OP received the e-invoice.

OP will ensure that the e-invoice remains available to you in OP's Digital Services for the period OP has indicated to you, but at least for two months after it was delivered to OP. You are responsible for processing the e-invoice. After the storage period, OP has no obligation to store the e-invoice delivered to OP or to deliver it to you in some other format.

The e-invoice sender is responsible for the content, accuracy and justification of the e-invoice. You must check



the e-invoice before paying it. If you have any complaints related to the e-invoice, you must make them to the e-invoice sender. Likewise, the e-invoice sender is responsible for the content of web links related to the e-invoice and the services used via the links.

You must approve the payment order related to the e-invoice. You can approve a payment order separately for each bill you have received or you can make a continuous order with the bank to have the selected bills paid automatically.

Payments based on e-invoices are executed as credit transfers. Without a separate payment order, OP is not obliged to take care of e-invoice payment. OP is not liable for any loss incurred because you did not accept the e-invoice or because you accepted its payment after the due date, with altered payment information or without checking it.

You can change the due date, amount and debit account of a payment order related to an e-invoice, or cancel the payment order, until the payment order's due date. You cannot change any other details in the payment order.

The bank may cancel a payment order if the Originator of the e-invoice has requested cancellation of the e-invoice. The bank will not notify you of such payment order cancellation.

You agree that the bank has the right to give your personal data needed for the e-invoice transmission to the e-invoice sender and the sender's bank.

If the invoice transmission is prevented for a reason attributable to OP, OP is liable to pay only penalty interest under law and reasonable settlement expenses. The e-invoice sender's bank or OP is not liable for any indirect or consequential loss caused to you or a third party, such as lost income or profit, loss of earnings, tax consequences, loss of interest or any other comparable loss that OP cannot reasonably foresee.

Other account holders, or access right holders authorised to use the account and monitor account transactions, can in OP's Digital Services view account transactions and also the content of any e-invoices paid from the account or submitted for payment from the account.

You do not have the right of cancellation as referred to in the Consumer Protection Act.

If you want to use services for sending e-invoices, you must agree on them separately with OP. In addition to these terms and conditions, the sending of e-invoices is governed by its specific terms and conditions.

## 20 Investor Services

Investor Services are subject to OP Savings and Investments Agreement and its terms and conditions to the extent where they do not conflict with the terms and conditions of this agreement.

If you have entered into OP Savings and Investments Agreement with OP, you can make sell, buy and subscription orders for securities and receive information on your securities in custody and on your book-entry account. OP's Digital Services enable trading in shares in book-entry form and in other investment products available in the digital services at any given time. OP's Digital Services cannot be used for buying or selling physical securities.

You must check any notifications, notices, reports and other documents you have received and without delay notify OP of any errors or omissions in them, contrary to what is stated in clause 11 of the terms and conditions. You, as a retail client, and OP are deemed to have accepted each other's actions unless either party, within one (1) month of learning about the other party's actions, informs the other party that it does not accept its actions. You, as a professional client, or the eligible counterparty must, however, file a complaint to OP about OP's action without delay after learning about it. The above-mentioned time limits also apply if you consider that OP has neglected a measure you consider OP's duty. If a trade is not executed, the time limit for your complaint will begin from your order's expiry date. If no complaints are made within the time limits defined above, the parties are considered to have accepted each other's actions.

You are responsible for the accuracy of the information on your orders. Such information includes the book-entry securities in the order and their type, quantity, limit price, validity period and the cash account to be used. You are also responsible for the delivery of orders. If after making an order you notice that you have made an error you cannot correct, you must immediately contact the company with which you have agreed on the use of OP's user ID and OP's Digital Services or, alternatively, call OP Customer Service at 0100 0500.

Fees based on orders will be debited from the account specified in the agreement for securities custody and the book-entry account. The related payment must be available to OP by the time of payment specified in the market rules, unless otherwise agreed between the parties. You are liable for any loss that the delay of payment may cause to OP.

You will be notified via OP's Digital Services of the execution of a buy or sell order for shares. You will not receive a separate written confirmation of buy and sell orders. Information on executed orders will be available to you in OP's Digital Services or in another agreed manner when the order has been completed.

For orders made via OP's Digital Services, OP is not obliged to assess whether a service or security is appropriate for you if executing or transmitting the order is based on your own initiative and if the service is related to non-complex financial instruments referred to in the applicable law. When providing an investment service, OP has the right to provide you with information (such as Information for Investors) referred to in the applicable law and within the scope of disclosure requirements and notify you of any



substantial change in the information via OP's Digital Services.

OP has the right to cancel a bid, offer or stock exchange transaction made by you if the bid, offer or transaction is obviously invalid, if cancellation is necessary to avoid credit risk, or for another important reason. You will be notified of such action and its cause without delay, in writing or in a message in OP's Digital Services.

OP may set maximum and minimum limits for orders brokered via the service. The limits may also be customer-specific. OP has the right to restrict trading via the service, or prevent it altogether, if the appropriate execution of orders is at risk.

As soon as you have confirmed in OP's Digital Services that you have carefully read information related to a security, other financial instrument or the performance of other service or information related to OP (such as the terms and conditions governing a bond, a Key Investor Information Document or fund rules), such information is considered as given to you.

You agree that the investment service provider, a company within the same Group, an entity or foundation controlled by it or their pension fund or pension foundation can be the other party to a transaction executed based on an order. You also agree that OP and the investment firm used by OP can share with each other information required for executing the order.

Brokerage and other investment services are not provided to residents of the United States or Canada, or legal persons or their branches registered in those countries.

You hereby declare that you will comply with the regulation of the European Parliament and of the Council on short selling and certain aspects of credit default swaps (no. 236/2012) and related regulations. OP is not obliged to supervise compliance with the short selling regulations.

### Saving through Insurance

In OP's Digital Services, the services for Saving through Insurance are primarily governed by the terms and conditions of the relevant insurance contracts and services and secondarily by the Terms and Conditions for OP User ID and Digital Agreement. These services enable you to view your valid insurance contracts, make further investments and change the asset allocation or allocation of future contributions.

## 21 Information Services

OP's Digital Services offer Information Services provided by OP, Other Service Provider and Third Parties, such as information on capital markets and bank services.

Information Services are for private use only, and distributing, publishing, copying or reproducing its content is prohibited.

Information provided through Information Services is delivered on an "as is" basis and without commitments. OP is not responsible for any loss caused by delays in the availability of information or by failure to obtain information.

Information Services are based on public sources and information which OP deems reliable. Nevertheless, this does not imply that the information provided is always complete and accurate. The information provided by the services is under no circumstances an offer, a recommendation or advice to buy or sell. OP is not responsible for the accuracy or reliability of the information provided by the services or any loss caused by the use of the services.