

Important information about your user IDs

We have written this for your own security so that you will pay attention to important clauses in the terms and conditions relevant to you.

You are responsible for keeping your user IDs safe.

Don't give your user IDs to anyone – not even to a family member, interpreter or personal assistant.

Store your user IDs carefully and keep their parts separate from each other. Check regularly that your user IDs are safe. Shield your user IDs so that others can't see the information entered by you or shown on the screen. Make sure that the information doesn't remain available to unauthorised parties.

Never reveal your user IDs on the phone or in email.

Banks, the police or other authorities never request your user IDs over the phone or by email. Only criminals do so.

If you disclose your user IDs to another person or an application, you are solely responsible for their use. You may only enter your user IDs into applications and services approved by OP.

Call immediately the Deactivation Service if your user IDs or part of them are lost or fall into the wrong hands.

Save the Deactivation Service number +358 100 0555 to your mobile phone. The service is available 24/7.

Transactions approved with your user IDs are binding on you. OP has the right to deactivate your user IDs or restrict their use in accordance with the terms and conditions.

A lot of important information about the safe use of your user IDs is available at op.fi.

Before you start using your user IDs, read carefully the agreement and its general terms and conditions (this page is only a brief description, not part of the general terms and conditions).

For more detailed information, read the following Clauses of the general terms and conditions:

5.2 Storing the User IDs and restrictions on their permitted use

5.3 Report on loss of User IDs or on them coming into the knowledge or possession of an unauthorised party

6 Use of User IDs

7 Customer's responsibility for the use of User IDs

15 Service Provider's right to deactivate User IDs

About underage customers' user IDs and OP eServices

User IDs given to an underage customer are intended for the use of the underage customer only. The guardians don't have the right to use the user IDs on the underage person's behalf. We have restricted the content of OP eServices available to underage customers. For example, they can't make international payments. The underage person can use OP eServices based on the granted access rights. For example, they can use the accounts to which they have access rights and see the balance of all of their accounts.

Read Clause 17 of the general terms and conditions for more detailed information on special conditions applied to the agreement of an underage person.



General Terms and Conditions for OP User IDs and OP eServices

Valid as of 10 December 2020.

OP-Services Ltd was changed to OP Cooperative on 1 December 2021

1 Scope of application

These terms and conditions apply to the use of OP eServices user identifiers and OP Service User IDs (hereinafter User IDs) and to the use of OP eServices, and to Customer identification in electronic services.

Where the Customer has agreed with the bank on OP eServices user identifiers, these terms and conditions will additionally apply to a private customer's strong electronic identification under the Act on Strong Electronic Identification and Electronic Trust Services.

Only the terms of agreement for Pohjola Insurance Ltd's online services (hereinafter eInsurance Services) described below will apply to the use of online services for logged-in Customers within OP Financial Group non-life insurance services.

Via OP eServices, the Customer can use eServices defined by the Service Provider, such as the transfer of payments and e-invoices, financing and account services, and order, investment and information services, as well as insurance services other than eInsurance Services. The services used via various devices and digital service channels may vary in terms of content and functions.

The Service Provider specifies the content of the digital service channel to be provided, eServices provided on the channel and their extent. The Service Provider may restrict the scope of service based on, for example, the Customer's age. The Customer selects a digital service channel they intend to use and eServices they use in the channel but the Service Provider has the right to refuse to provide the digital service channel, eService or their feature to the Customer. If the Customer has concluded an OP Online Banking Agreement, changing it into an OP eServices Agreement requires conclusion of the related agreement.

The Customer who has concluded an OP Online Banking Agreement can use the online service provided by OP from time to time where the Customer can use only agreed eServices and the telephone service. The Customer who has concluded an OP Online Banking Agreement can use, for example, the following services on OP eServices: account details, payment services, OP online payment (e.g. payment of online purchases), changes related to further payment confirmation and User IDs, and Pivo.

Specific contract terms and conditions and instructions will apply to an eService used via OP eServices. If an eService can be used on OP eServices and its terms and conditions and instructions conflict with the General Terms and

Conditions for OP User IDs and OP eServices, the latter terms and conditions will prevail.

The User IDs and OP eServices are meant to be used in the Finnish market, and the laws of Finland apply to this agreement.

2 Definitions

Customer is a natural or legal person who approves the agreement, thereby constituting the other party to the agreement.

eService is a service provided by one or several OP Financial Group companies or entities that the Service Provider provides on OP eServices at any given time. Access to these services requires User IDs or another identifier accepted by the Service Provider. eInsurance Services is not included in eServices.

Order for e-invoices is a mandate given by the Customer to its bank to forward the Customer's e-invoicing address to the invoice sender for sending e-invoices.

International sanctions are sanctions, financial sanctions, export or import bans, trade embargoes or other restrictive actions 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.

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

Consumer is a natural person using the service, who concludes an agreement for OP User IDs and OP eServices mainly for a purpose other than their business.

Payment Services include services related to the management and provision of a payment account, the execution of payment transactions and the issue of a card.

Payment Transaction is a measure taken to transfer or withdraw funds, or make them available for use, on the basis of a payment order, with the exception of transactions related to deposit interest credited.

Payment Order is an order placed by the payer with their service provider to execute a payment transaction based on a credit transfer, money order, cash payment, direct debit, or using a payment card or another payment instrument. The execution of a payment order involves the measures taken by the service provider to process the order and transmit the payment.



Other Service Provider is an OP Financial Group company or entity which provides eServices for OP eServices.

OP Financial Group consists of member banks of OP Cooperative, OP Cooperative, its existing and future group companies (such as OP Corporate Bank plc, Pohjola Insurance Ltd, OP Asset Management Ltd, Pohjola Health Ltd, OP Customer Services Ltd and OP Life Assurance Company Ltd), OP-Koti real estate agencies, 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 aforementioned organisations alone or together exercises control.

OP eServices comprises digital service channels intended for the customers of OP Financial Group companies. These service channels include the op.fi service, OP-mobile, OP Accessible and the telephone service. OP eServices excludes services for corporate customers provided through Corporate eServices subject to a separate agreement. OP eServices can be used, for example, via a computer and a telephone. The service channels may differ from each other in terms of content and functions.

User IDs refer to OP eServices user identifiers, OP Service User IDs or other user IDs that OP provides to its customers at any given time. Such identification means consist of interrelated components that are provided either partially or fully by the Service Provider and that can comprise, for example, username, password and various confirmation instruments. User IDs also refer to the Service Provider's other certificates or identification means, or Other Service Provider's identification means provided to the Customer that the Service Provider will accept.

User IDs do not refer to OP Corporate User IDs intended for corporate customers.

Service Provider is an OP Financial Group company with which the Customer has concluded an agreement. Information on service providers can be found at op.fi.

Savings and Investment Account refers to an account that is mainly intended for saving or investing and that is subject to restrictions on use by law or due to the related account agreement.

Direct Payment Order is a mandate given by the Customer to its bank to send the payee a reception notification for a direct payment, and an instruction to establish an order effective until further notice for payment of an outstanding amount based on electronic copies of invoices.

User of User IDs is a person to whom a corporate or institutional customer has given customer-specific eServices user identifiers.

Strong Electronic Identification is an electronic method of identifying a person and verifying the authenticity and correctness of the identifier, in accordance with the Finnish Act on Strong Electronic Identification and Electronic Trust Services.

Online Payment Button is a service in which the Customer is directed from an e-tailer's website to OP eServices to pay for an item purchased online as a credit transfer.

3 Charges for services

The Service Provider and Other Service Provider have the right to charge fees for the User IDs, OP eServices, eServices and identification services operated with the User IDs, as defined in the relevant list of service charges and fees or otherwise agreed with the Customer. The Service Provider and the Other Service Provider have the right to directly debit the Customer's account for these charges and fees.

The list of service charges and fees valid at any given time is available from the Service Provider's branches and at op.fi.

4 Communication between Service Provider and Customer

4.1 Service Provider's notifications and messages

The Service Provider shall notify Customers of any changes in this agreement, its terms and conditions, and the list of service charges and fees solely by sending a message via OP eServices whenever the Customer uses a service where they can receive such messages.

All OP Financial Group companies and entities have the right to give eServices customers information on payment services (such as no funds messages) and 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 by sending a message via OP eServices. Notifications can also be made otherwise as part of OP eServices.

The Customer is obliged to actively monitor messages sent by the Service Provider via OP eServices. A separate trigger related to a message sent to OP eServices can be sent to the Customer by email or SMS.

The Service Provider will notify of any threats related to the security of OP eServices and User IDs on its website at op.fi.

Current reference interest rates applicable to accounts or loans, and exchange rates applicable to services are available from the Service Provider's branches and at op.fi.

4.2 Date of receipt of information

When OP sends a notification referred to in this agreement on OP eServices, the notification is regarded as having been received on the day following the day it was sent. When OP sends a notification referred to in this agreement by post, the notification is considered to have been received on the seventh day following the day it was sent.



4.3 Contact with the Service Provider

Depending on services available to the Customer, they may contact the Service Provider by messaging or chatting via OP eServices, by calling the Service Provider, or by visiting any of the Service Provider's branches in person.

The Customer will report the loss of User IDs to the Service Provider in accordance with Clause 5.3 below.

4.4 Language for transactions

When transacting with the Service Provider, the Customer can use Finnish, Swedish or English depending on the branch, service channel or service in question. If the Customer wishes to use a language other than Finnish or Swedish at a bank branch, the Customer will be liable for costs arising from obtaining and using interpretation services.

The Service Provider will send notifications, information services, requests related to payment confirmation, and other messages only in Finnish or Swedish.

4.5 Customer's right to receive the general contract terms and conditions, and the lists of service charges and fees

The general contract terms and conditions and the lists of service charges and fees for payment services applicable during the term of the agreement are available to the Customer, the Customer's legal guardian or an authorised person under the continuing power of attorney at the Service Provider's branches, free of charge.

5 User IDs

5.1 Granting User IDs

In order to receive User IDs,

- the Customer concludes an eServices or Online Banking Agreement with the Service Provider; and
- the Customer has an account or has extensive access rights to an account with an OP Financial Group bank, and that account can be linked to OP eServices.

OP eServices user identifiers granted to private customers represent identification means referred to in the Act on Strong Electronic Identification and Electronic Trust Services. In terms of data security and level, such identifiers conform to the High level of assurance under the eIDAS regulation (EU 910/2014); they are not certificates. In addition to that mentioned above, granting OP eServices user identifiers requires that:

- the Customer's identity can be verified by means of a document specified in the Act on Strong Electronic Identification and Electronic Trust Services or of a strong electronic identification means specified in the Act;
- these are issued for personal use only and
- the Customer has a Finnish personal identity code recorded in the Population Register.

OP Service User IDs do not represent the strong electronic identification means referred to in the Act on Strong Electronic Identification and Electronic Trust Services.

Any User IDs granted to a corporate or institutional customer are customer-specific. Such User IDs are not the type of identification means specified in the Act on Strong Electronic Identification and Electronic Trust Services.

The Service Provider will identify the Customer and verify their identity when accepting the agreement. When granting OP eServices user identifiers, the Customer is identified and their identity verified in accordance with the principles governing identification.

The principles governing identification are available at op.fi and the Service Provider's branches.

5.2 Storing the User IDs and restrictions on their permitted use

User IDs given to private customers are for personal use only. User IDs must not be disclosed to any other person, including family members, nor to separate applications or services unless the application or service is approved by OP. The applications and services approved by OP are specified at op.fi. If the Customer gives their User IDs to a third party, the Customer will be responsible for any transactions done by the third party in the Customer's name.

The User IDs may not be used for logging into services provided by a party subject to international sanctions or where a party exercising control over the service is subject to such sanctions. The User IDs may not be used for purposes that are against law or good practice or otherwise against the corporate responsibility requirements issued by OP.

User IDs given to a corporate or institutional customer are customer-specific. A corporate or institutional customer is responsible for storing its User IDs carefully in such a way that they will not fall into the hands of any unauthorised persons. A corporate or institutional customer will also ensure that its employees or other persons authorised to use the User IDs are aware of the obligations regarding the use and safekeeping of the User IDs as per this agreement.

User IDs or any of their components must not be:

- given orally over the telephone or in another manner to anyone asking for them. When calling OP's telephone service, the Customer enters the User IDs into their phone. The Service Provider or other OP Financial Group companies never call customers to ask them to give or enter the User IDs;
- given to other than the services and applications approved by OP, based on a request sent by SMS, email or through another application;
- used to login to OP eServices if the link to the login page has been sent to the Customer by email or in another electronic manner.

The transparent label containing the username and password must be destroyed and the username or



password may not be copied down or stored in an easily recognisable form. If the User IDs have been given electronically, the Customer must themselves protect them and ensure that information on the display is not visible to unauthorised parties and that the information does not remain available to unauthorised parties.

User IDs must be stored carefully and separate from each other in such a way that no other person, including family members or employees without access rights, will be able to obtain them. The components of the User IDs may not be kept in a single place at home and not in the wallet or handbag, for example.

The Customer must check in an appropriate manner and on a regular basis that their User IDs are safe.

When typing their User IDs to login to OP eServices, the Customer must protect the equipment, such as a computer, telephone or a separate keyboard with which User IDs are used, in such a way that no other person will be able to obtain the User IDs.

OP eServices may not be used from a computer or other equipment on which malicious software has been detected or is suspected.

5.3 Report on loss of User IDs or on them coming into the knowledge or possession of an unauthorised party

The Customer must immediately report to the Service Provider if the Customer knows or suspects that their User IDs have been lost or have come into the knowledge or possession of an unauthorised party. The Customer must also file a report even if only some components of the User IDs have been lost or have come into the knowledge or possession of an unauthorised party.

To file such report, call the Service Provider's Deactivation Service (24/7) at the number shown at op.fi. During the Service Provider's opening hours, you can also file a report by calling another number indicated by the Service Provider or by visiting the Service Provider's branch in person.

If any other identification means or certificates accepted by the Service Provider have got lost, you must report it in accordance with the terms of use for the identification means or certificate in question.

6 Use of User IDs

6.1 Use of OP eServices

In order to identify themselves to, for example, OP eServices, the Customer enters their username, password and, if necessary, a confirmation instrument's code. With respect to the identification method, service channels may differ from each other in terms of content and functions.

The Customer may also identify themselves to OP eServices by using a certificate or identification means provided or accepted by the Service Provider and issued by a Third Party. If the agreement concerning the certificate or

identification means provided by a Third Party conflicts with these general terms and conditions with respect to the storage and/or use of the certificate or identification means, these general terms and conditions will prevail.

To log into the op.fi service, the Customer must enter op.fi in the browser's address bar. Before login, the Customer is obliged to ensure that the op.fi website is protected by SSL.

Next to the padlock icon in the browser's address bar, there must be a text saying that the SSL certificate has been issued to an OP Financial Group company (e.g. OP Osuuskunta/OP Cooperative). Depending on the web browser used, this SSL protection shows as a green address bar.

The Customer must not enable a Third Party, such as a person, application or service, to use OP eServices. It is not permitted to use, for example, services which take control of the Customer's session on OP eServices.

What is stated above does not restrict the Customer's right to use licensed payment initiation services or registered account information services that comply with the Payment Services Act.

6.2 Legal acts on OP eServices

On OP eServices, the Customer can conclude agreements and send applications to the Service Provider and Other Service Provider as well as a Third Party approved by the Services Provider, and make orders with, and send messages to, them.

Such an agreement is established when the Customer accepts an offer made by the Service Provider, Other Service Provider or Third Party or when the Service Provider, Other Service Provider or Third Party accepts unconditionally the application filed by the Customer, unless otherwise notified.

The Customer is responsible for all acts they have executed when logged in on OP eServices. Using User IDs is equivalent to the Customer's signature. Using User IDs issued to corporate and institutional customers is equivalent to their official signature under the Trade Register, the Register of Associations or the Register of Foundations.

Information presented through OP eServices cannot be regarded as an offer or a commitment binding on the Service Provider, Other Service Provider or Third Party, unless this has been stated separately.

6.3 Using User IDs for electronic identification

The Customer may also use their User IDs to access the services of Third Parties, if agreed upon by the Service Provider or Other Service Provider and said Third Party.

The legal effects of the use of identification data on a Third Party's services, and the responsibilities between the parties involved are subject to the terms and conditions of the agreement concluded between the Customer and the Third Party in question. The Service Provider is not party to any



agreements between the Customer and a Third Party and accepts no responsibility for the fulfilment of the terms and conditions of such agreements.

7 Customer's responsibility for the use of User IDs

The Customer's responsibility for the use of User IDs is determined on the basis of the purpose of use of the User IDs.

7.1 Responsibility for use of the User IDs as a payment instrument on OP eServices

7.1.1 Consumer customer's responsibility

The Customer is held liable for any unauthorised use of their User IDs if

- 1) the Customer has disclosed or handed over the User IDs to an unauthorised person;
- 2) the User IDs getting lost or falling into the possession of an unauthorised person or their unauthorised use is due to the Customer's negligence or the Customer's failure to fulfil their obligations under Clauses 5 or 6 above; or
- 3) the Customer has failed to notify the Service Provider or the User ID Deactivation Service of their User IDs getting lost, falling into the possession of an unauthorised person or their unauthorised use, in accordance with Clause 5.3 above, without undue delay upon detecting such a circumstance and immediately after they should have detected their unauthorised use. As specified in the account terms and conditions, the Customer is deemed to have received information on payment transactions no later than the seventh day of the day when the Service Provider provided the Customer with said information on OP eServices or sent a printed bank statement by post.

The Customer will be held fully liable for loss caused by any unauthorised use of their User IDs, if they have given them to an authorised party.

The Customer's liability in cases referred to in Clauses 2 and 3 above is up to 50 euros if the User IDs have been used as a payment instrument or a means of identification entitling to the use of an account with credit facility as referred to in chapter 7, section 19 of the Consumer Protection Act. The Customer will always be held fully liable if they have acted with intent or through gross negligence.

The Customer will not be held liable for unauthorised use of the User IDs after they have filed a report as referred to in Clause 5.3 above, unless they have intentionally filed a false report or otherwise acted fraudulently.

7.1.2 Corporate and institutional customer's liability

A corporate or institutional customer is bound by, and is responsible for, all transactions executed with the User IDs by its employees or other authorised users of the User IDs until the Service Provider has received a report on the User

IDs getting lost or falling into the possession of an unauthorised party.

The corporate and institutional customer will also be liable for any losses if the User IDs have been used after a report was filed with the Service Provider or the User ID Deactivation Service on the User IDs getting lost, coming into the knowledge or possession an unauthorised person or their unauthorised use, if the corporate customer or user of the User IDs intentionally filed a false report or otherwise acted with fraudulent intent.

7.2 Responsibility for using the User IDs as identification means

A holder of User IDs is held liable for any unauthorised use of the User IDs if

- 1) the holder of User IDs has disclosed or handed over the User IDs to an unauthorised person;
- 2) the User IDs getting lost or falling into the possession of an unauthorised person or their unauthorised use is due to the negligence of the holder of User IDs which is not minor; or
- 3) the holder of User IDs has failed to notify the Service Provider or another party informed by the Service Provider of their User IDs getting lost, falling into possession of an unauthorised person or their unauthorised use, in accordance with Clause 5.3 above, without undue delay upon detecting such a circumstance and immediately after the Customer should have detected their unauthorised use.

However, the holder of User IDs is not held liable for any unauthorised use of the User IDs insofar as

- 1) they have been used after the holder of User IDs has filed a report with the Service Provider or the User ID Deactivation Service, notified by the Service Provider, regarding the loss of the User IDs, their falling into the possession of an unauthorised party or their unauthorised use;
- 2) the holder of User IDs has not been able to report the User IDs getting lost, unlawfully falling into the possession of an unauthorised person or their unauthorised use without undue delay upon detecting such a circumstance owing to the fact that the identification service provider has neglected its obligation to ensure that the holder of User IDs is able to file such a report at any time, or
- 3) the Service Provider 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 the existence of restricted use related to the User IDs or to verify information on the prevention of use, or deactivation of, the User IDs.

8 Service Provider's liability for the unauthorised use of User IDs as payment instrument

The Service Provider will refund the Customer the amount of money based on an unauthorised transaction as soon as



it has been ascertained that the Customer is not liable for the unauthorised use of their User IDs. The Customer will, without undue delay, notify the Service Provider of the amount debited from their account based on an unauthorised payment transaction as soon as they have detected such a transaction.

9 Payment orders

The Customer can make payment orders with the bank via OP eServices. Using Savings and Investment Accounts on OP eServices is prevented altogether or limited to credit transfers between the Customer's 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). The Service Provider may determine a maximum or minimum amount for payments transferred via the services.

After logging into OP eServices, the Customer gives their consent to the execution of their payment order by accepting said order. This also applies to the Online Payment Button.

When the Customer makes a payment order, the Service Provider will inform the Customer if it cannot accept the order due to insufficient funds or incomplete information. The Service Provider will send a message of any rejected orders on OP eServices on the due date.

10 E-invoicing service

On signing of this agreement, the Service Provider has the right to change the Customer's direct payment orders into orders for e-invoices. Simultaneously, the Customer gives a permanent order for automatic payment of e-invoices.

The e-invoicing service refers to a service whereby the sender delivers a bill addressed to its recipient to OP eServices for processing by the invoice recipient. The Description and Terms and Conditions of the Finvoice Forwarding Service, and the Finvoice Implementation Guidelines, prepared by Finance Finland and available at finanssia.fi, will apply to the e-invoicing service. An e-invoice is a bill in the format defined in the Finvoice Implementation Guidelines and intended to be delivered electronically to the Customer.

The Service Provider will provide the Customer with the address to which e-invoices are to be delivered. The Customer and the invoice sender will jointly agree on delivery of e-invoices. For billing purposes, the Customer will notify the invoice sender of their e-invoice delivery address. The Customer may interrupt receipt of e-invoices by notifying the sender thereof. The invoice sender may allow processing time for the implementation of any changes in the e-invoice delivery address. The sender may not send e-invoices to the Customer who has not notified of taking delivery thereof or who forbids their delivery.

However, the Service Provider is not responsible for the actions of the invoice sender of the invoice and is not obliged to supervise whether the sender observes agreements it has concluded with the Customer.

The Customer accepts the delivery of an e-invoice upon the Service Provider placing said invoice available to the Customer on OP eServices.

The sender of the e-invoice or the Service Provider is under no obligation to deliver the e-invoice to the Customer in any other format. The Customer's Service Provider will ensure that the e-invoice is available for processing by the Customer on OP eServices no later than the second business day following the date of receipt of the e-invoice by the Service Provider.

The Service Provider will ensure that the e-invoice remains available to the Customer on OP eServices for the period notified by the Service Provider, or for a minimum of two (2) months from the day it has been delivered to the Customer's bank. The Customer is responsible for the processing of the e-invoice.

After the storage period, the Service Provider is under no obligation to store the e-invoice delivered to the Service Provider nor to deliver the e-invoice to the Customer in any other format.

The e-invoice sender is responsible for the content, accuracy and justification of the e-invoice. The Customer must check the e-invoice before paying it. The Customer will make any complaints regarding the e-invoice 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 said links.

The payment of an e-invoice requires that the Customer places a separate payment order for the invoice with the Service Provider. The Customer places either a separate payment order for each invoice or a continuous order with the bank for an automatic payment service.

Payments based on e-invoices are executed as credit transfers. Without a separate payment order, the Service Provider is not obliged to take care of e-invoice payment. The Service Provider is not liable for any loss caused by the Customer not accepting the e-invoice, accepting its payment after the due date or with altered payment information or accepting the e-invoice without checking it.

The Customer may change the due date and amount of a payment order related to an e-invoice, or cancel the payment order. The Customer cannot change any other details of the payment order.

The Service Provider may cancel a payment order based on a request for cancellation of an e-invoice by the Originator of the e-invoice. The Service Provider will not notify the Customer of such cancellation.

The Customer agrees that the Service Provider has the right to provide the e-invoice sender and the sender's bank



with the Customer's necessary personal data related to the transmission of the e-invoice.

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

Other account holders or access right holders authorised to use the account and monitor account transactions may view not only account transactions but also the content of the e-invoice paid from the account or submitted for payment from the account, OP eServices.

The Customer has no right of cancellation as referred to in the Consumer Protection Act.

The Customer will agree separately with the Service Provider on services for sending e-invoices via OP eServices. In addition to these terms and conditions, the sending of e-invoices is governed by its specific terms and conditions.

11 Investor services

OP Savings and Investments Agreement and its terms and conditions will apply to investor services insofar as they do not conflict with the terms and conditions of this agreement.

If the Customer has concluded an OP Savings and Investments Agreement with the Service Provider, the Customer can make sell, buy and subscription orders for securities and receive information on securities in custody and on the book-entry account. OP eServices enable only trading in equities in book-entry form and other investment products available in the online service from time to time. OP eServices may not be used for buying or selling physical securities.

The Customer must check any notices, notifications, reports and other documents they have received and, contrary to Clause 18 of the terms and conditions, promptly notify the Service Provider of any errors or omissions. A retail client and the Service Provider are deemed to have accepted each other's actions unless either within one (1) month of having received notice of the other party's actions informs the other party that it does not accept its actions. A professional client or an eligible counterparty must, however, file a complaint about the Service Provider's action without delay after receipt of related information. The aforementioned deadlines also apply to complaints should the client consider the Service Provider to have neglected a measure the client considers was the Service Provider's duty. If a trade is not executed, the deadline for a complaint made by the client will begin upon the date of the expiry of the order. If no complaints are made within the

times stipulated above, the parties are regarded as having accepted each other's actions.

The Customer is responsible for the accuracy of information on their orders, such as information on book-entry securities related to the order and their type, quantity, price limit, validity period, and the cash account to be used. The Customer is also responsible for the delivery of orders. If the Customer, after making an order, discovers that they have made an error which they cannot correct, the Customer will immediately contact the branch with which they have concluded their eServices Agreement, or call OP 0100 0500 telephone service.

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 the Service Provider by the time of payment specified in the market regulations, unless otherwise agreed between the parties. The Customer is liable for any loss that the delay of payment may cause to the Service Provider.

Notification of the execution of a buy or sell order will be delivered to the Customer via OP eServices. The Customer will not receive a separate written confirmation of buy and sell orders. Information on executed orders will be available to the Customer on OP eServices or in another agreed manner as soon as the order has been completed.

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

The Service Provider has the right to cancel a bid, offer or stock exchange transaction performed by the Customer if the bid/offer or transaction is obviously invalid, cancellation is necessary to avoid credit risk or for another important reason. The Customer shall be notified of said action and its cause without delay, either in writing or in a message available on OP eServices.

The Service Provider may set a maximum or minimum limit for orders delivered via the service, which may also be set on a customer-specific basis. The Service Provider has the right to restrict trade performed via the service or prevent it altogether if the proper execution of orders could be at risk.

As soon as the Customer has confirmed on OP eServices that they have carefully read information related to a security, other financial instrument or the performance of other service or to the Service Provider, such as the terms and conditions governing a bond or a Key Investor Information Document and fund rules, such information is regarded as having been given to the Customer.



The Customer will agree that an investment service provider, a company within the same Group, an entity or foundation controlled by it or their pension fund or pension foundation may be another party to the transaction executed on the basis of an order. The Customer also agrees that the Service Provider and the investment firm used by the Service Provider may provide each other with information required for executing the order.

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

The Customer undertakes to conform to 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.

The Service Provider is not obliged to supervise compliance with the short selling regulations.

12 Saving through insurance

The use of services for investing through insurance via OP eServices is primarily governed by the terms and conditions of the relevant insurance contracts and services, and secondarily by these general terms and conditions. Through the services, the Customer has, for example, access to their valid insurance contracts and the opportunity to make further investments or changes to the asset allocation or allocation of future contributions.

13 Information services

OP eServices offers information services provided by the Service Provider, the 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 the material it contains is prohibited.

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

The information services are based on public sources and information which the Service Provider 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. The Service Provider is not responsible for the accuracy or reliability of the information provided through the services or any loss that the use of the information services may cause.

14 Required hardware, software and telecommunications, and Customer responsibility

The minimum technical requirements for using OP eServices are provided on the op.fi service. Further information on technical requirements is also available to customers at any of the Service Provider's branches.

The Customer is responsible for having the hardware, software and telecommunication connections required for the use of OP eServices and for their performance and security as well as operating and maintenance costs. The Service Provider is not responsible for the Customer being able to use OP eServices with the hardware, software, settings, systems or interfaces the Customer has acquired unless they fulfil the aforementioned minimum requirements. The Customer must pay their own telecommunications costs.

Both the Service Provider and the Customer are responsible for their own part for the appropriate data security of their information systems. The Customer is responsible for the security of computers and other equipment they use and for software updates.

The Service Provider and the Other Service Provider are not responsible for a loss caused to the Customer by flawed or lost information on a public data network or on a network owned, managed or used by the Customer under contract.

15 Service Provider's right to deactivate User IDs

The Service Provider has the right to deactivate User IDs or restrict their use if

- 1) the security of use of the User IDs in jeopardy; or
- 2) there is a reason to suspect that the User IDs or OP eServices are being used in an unauthorised manner or with fraudulent intent; or
- 3) the User IDs entitle their holder to use credit, and the risk of the Customer as debtor failing to fulfil their repayment obligation has risen considerably
- 4) the Customer becomes subject to international sanctions.

Circumstances entitling the deactivation of User IDs or the restriction of their use include the following:

- The consumer customer has disclosed or handed their User IDs over to another person
- Suspected misuse of User IDs
- The holder of User IDs has delayed payments or recorded payment defaults in their credit report history, or the Service Provider has reason to suspect, on the basis of the holder's conduct in other respects, that their ability or willingness to pay has decreased
- User IDs have fallen or are suspected of having fallen into the hands of an unauthorised party
- The Customer files for debt rescheduling, financial restructuring or bankruptcy



- The Customer dies or a legal guardian is appointed for them or the Customer's legal guardian changes
- Industrial action affecting the Service Provider
- The Customer, the Customer's hardware or software, systems or telecommunication connections on the Customer's equipment cause disruption or jeopardise the secure use of User IDs.

The Service Provider will inform the Customer of deactivating their User IDs primarily by calling the telephone number notified to the Service Provider. If this fails, the Service Provider will notify in writing of said deactivation.

The Customer may request the reactivation of User IDs by visiting a Service Provider's branch or by sending a request for contact to the Service Provider at op.fi.

The User IDs may be reactivated or new ones issued, provided that the grounds for deactivation no longer exist.

In addition, the Act on Strong Electronic Identification and Electronic Trust Services shall apply to the deactivation of User IDs, by which the Service Provider has the right to cancel or prevent the use of User IDs if

- 1) the Service Provider has reason to suspect that a person other than to whom said User IDs were granted is using them;
- 2) the User IDs contain an obvious error;
- 3) the Service Provider has reason to suspect that the secure use of User IDs is in jeopardy;
- 4) the holder of User IDs is using the IDs in a manner that is in material breach of the contract terms and conditions; or
- 5) the holder of User IDs is dead.

16 Service Provider's right to suspend or restrict the provision of OP eServices

The Service Provider has the right to suspend or restrict the use of OP eServices and eServices during maintenance and repair. The Service Provider does not guarantee the uninterrupted availability of the services and will not be held liable for any loss caused by downtime.

The Service Provider has the right to suspend the provision of OP eServices with immediate effect or restrict the use of an individual eService in the following cases:

- The Customer, the Customer's hardware or software, systems or telecommunication connections on the Customer's equipment cause disruption or jeopardise the security of the service; or
- The Service Provider is taking action to protect Customers and users against security or data security risks.

On the aforementioned grounds, the Service Provider has the right but is not under any obligation to prevent the use of OP eServices with immediate effect and/or to require authentication or confirmation of transactions using specific identification means. At the time of requesting such confirmation, the Customer is obliged to check the content of the transaction that is to be confirmed.

The Service Provider has the right to suspend an unusual or infrequent transaction and to require the Customer to separately confirm the transaction by using, for example, their User IDs or by contacting the Service Provider.

The Service Provider is not obliged to inform the Customer if the use of OP eServices or an individual eService is prevented and an individual order issued by the Customer is suspended or not executed owing to the reason mentioned above.

17 Digital services for an underage person when User IDs have been given to the underage person based on an agreement

17.1 General information on services

The General Terms and Conditions for OP User IDs and OP eServices also apply to the agreement of an underage Customer. However, the services available to an underage Customer are restricted. The underage person may use eServices within the limits of access rights granted to this person. The Service Provider has the right to change the eServices and service channels offered to the underage Customer, but the services cannot exceed the access rights agreed for the underage Customer.

If an underage Customer has an OP Online Banking Agreement, their User IDs will be deactivated when they reach the age of 18. In addition to the underage Customer, their guardians may be responsible for the use of this agreement and the User IDs. The division of responsibilities must be agreed separately.

17.2 Termination of the agreement and renewal of User IDs

An underage Customer themselves or one or several of their guardians may terminate the agreement of an underage Customer as specified in Clause 24 below. The Service Provider will send a notification of the termination of this agreement as a message on the personal online service of the underage Customer. The Service Provider will send the Customer a notice of termination due to infrequent use and a notice of cancellation in writing or electronically in a separately agreed manner.

An underage Customer may renew the User IDs given to them in accordance with this agreement without the consent of their guardians.

18 Complaints and claims regarding services

If the Customer does not approve a payment debited from their account, or an order or another transaction, they must notify the Service Provider of it in writing without delay as soon as the amount has been debited, the order executed or the transaction done. If the Customer does not notify the Service Provider as described above, such



debiting, order or transaction is regarded as having been approved by the Customer.

Any claims arising from the Service Provider's or Other Service Provider's error must be presented to the Service Provider in writing and in sufficient detail immediately after the related loss was detected. Complaints and claims regarding Third Parties must be presented directly to the Third Party in question.

19 Limitation of the Service Provider's liability

The Service Provider or Other Service Provider is liable to compensate the Customer only for the direct loss caused due to the Service Provider's error or neglect. In such a case, the Service Provider will compensate only for the interest loss incurred and direct and reasonable costs arising from loss investigation, and return the service fees it has charged only to the amount allocated to the service event that caused the loss.

The Service Provider is not liable for any indirect losses caused to the Customer unless such a loss has been caused wilfully or through gross negligence. Such indirect losses include loss of income or unrealised gains caused by any disruptions or errors of User IDs or OP eServices.

In circumstances regulated by the Payment Services Act, the limitation of liability stated above will apply only to liability for any indirect losses occurred in the execution of the payment order. However, the Service Provider is not liable for any indirect losses if the Customer is a company or an entity.

The Customer using the service must take reasonable measures in order to mitigate their loss. If they fail to do so, they will be liable for the share of the loss which they could have avoided if they had taken said measures.

Compensation for loss payable by the bank on the basis of an unlawful procedure or a procedure in breach of the agreement can be adjusted if said compensation is unreasonable in view of the cause of the violation, the Customer's possible contributory negligence, the Service Provider's opportunities to foresee and prevent the occurrence of loss, and other circumstances.

The Service Provider is not responsible for Third Party service providers' services, products or data security problems that are caused by the fact that the Customer enables the access of a Third Party service provider's application or software to OP eServices.

The Service Provider is not liable for any loss caused by the Customer's equipment, and software and systems on the Customer's computer or telecommunications.

The aforementioned limitation of liability will also apply to the Other Service Providers and their services.

20 Information provided to Service Provider or Other Service Provider and Customer's responsibility for such information

The Customer must provide the Service Provider or Other Service Provider with their name, personal identity code, postal address, telephone number, domicile and, if required by the Service Provider or Other Service Provider, a specimen signature.

The Customer shall notify the Service Provider or Other Service Provider of any changes in the aforementioned information. The Service Provider or Other Service Provider also has the right to obtain such information from the Digital and Population Data Services Agency. The Customer must notify of such changes in order for the Service Provider or the Other Service Provider to be able to verify in exceptional circumstances the authenticity of the service used, order issued or message sent by the Customer.

If the Customer has given permission to the delivery of information subject to bank secrecy by SMS or email, instead of a message via the secure OP eServices, the Customer will inform their new contact details on OP eServices or at bank branches if they want messages to be sent to their new telephone number or email address.

If the aforementioned information was provided already earlier to the Service Provider or the Other Service Provider, the Service Provider or the Other Service Provider may use such information entered in its customer data file.

21 Service Provider's right to use personal credit information

In connection with conclusion of the OP eServices Agreement or Online Banking Agreement, the Service Provider may check the Customer's credit history from the credit information register maintained by a credit agency (e.g. Suomen Asiakastieto Oy).

22 Customer and transaction data

The Service Provider processes and archives electronically information related to the agreements and orders made by the Customer on OP eServices as well as messages sent by the Customer, and other forms of Customer transactions.

The Customer has the right to obtain, against payment, a copy of electronically archived agreements.

The Service Provider processes the Customer's personal data in accordance with regulations in force and in a manner described in greater detail in the Privacy Statement and the Privacy Notice. It is recommended that the Customer read such privacy protection information. The Privacy Statement and the Privacy Notice are available at op.fi and at OP's branches. The Customer gives the Service Provider permission to process the Customer's personal data necessary for the provision of payment services.



23 Changes to the agreement, its terms and conditions, and charges and fees

The Service Provider has the right to change the range, performance and contents of the services.

The Service Provider will notify of any changes in the agreement, the terms and conditions or the list of service charges and fees, as specified in Clause 4 above.

Changes will enter into force at the time notified by the Service Provider, but no earlier than two (2) months of the date when the Service Provider sent the notification to the Customer.

The agreement will continue to be effective with the altered content unless the Customer informs the Service Provider in writing by the notified effective date of said changes that they disagree with the changes. The Customer has the right, until the effective date of the changes, to terminate the agreement with immediate effect. If the Customer disagrees with the changes, they and the Service Provider have the right to cancel this agreement in accordance with Clause 24 below.

24 Entry into force, termination and cancellation of the agreement

The agreement will enter into force when both parties have accepted it. The Customer accepts the agreement by signing it or using an electronic identification means approved by the Service Provider. The Service Provider accepts the agreement by activating the service for use by the Customer. The Service Provider will allow reasonable time for the implementation of the service.

The agreement is effective until further notice. The agreement can also be concluded for a fixed term.

The Customer has the right to terminate the agreement for their part with immediate effect by verifiably sending notice to the Service Provider.

The Service Provider has the right to terminate this agreement so as to end after two (2) months from the date of the notice of termination.

The Service Provider has the right to terminate the agreement with immediate effect if the Customer is in material breach of the terms and conditions of this 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 the Customer, Service Provider or an outsider.

The Service Provider will send the Customer a notice of termination as a written message on OP eServices or electronically in a separately agreed manner. The Service Provider will send the Customer a notice of termination due to infrequent use and a notice of cancellation in writing or electronically in a separately agreed manner.

When the agreement is terminated or cancelled, the charges and fees applicable to the service will fall due for payment immediately after the period of notice of the

agreement has expired or the cancellation has taken effect. The Service Provider will refund the amount of charges and fees paid in advance by the Consumer for the period following the termination of the agreement.

24.1 Right to cancel the agreement in distance selling

In distance selling, a Consumer has the right of withdrawal referred to in Chapter 6a of the Consumer Protection Act. This right is valid for 14 days of the date when the distance selling contract was established. If the Consumer wishes to use their right of withdrawal, they must notify the Service Provider of it in a verifiable manner. In the notification, the Consumer must specify the agreement from which they wish to withdraw.

The Service Provider has the right to charge the Consumer with charges and fees based on its list of service charges and fees, if the Consumer exercises their right of withdrawal.

25 Rights relating to OP eServices

Proprietary right, copyrights, trademarks and other intellectual property rights relating to OP eServices belong to the Service Provider, a company or entity within OP Financial Group or to a Third Party.

The Customer may save and print out material from OP eServices for personal use and family members' use only. The copying, distribution and alteration of material, the linking of websites and all commercial exploitation or publication without specific prior written permission from the Service Provider or any other holder of the rights are prohibited.

26 Force majeure

Neither contracting party is liable for any loss if the party can prove that it has been prevented from fulfilling its obligation for an unusual and unforeseen reason beyond their control, which has resulted in consequences that could not have been avoided by exercise of all due care. Neither is the Service Provider liable for any loss arising from the fulfilment of any obligation under this agreement if such fulfilment were against any obligations prescribed for the Service Provider elsewhere in legislation.

A contracting party will, as soon as possible, notify the other party of a force majeure circumstance. The Service Provider may announce such a force majeure circumstance on its website or in a national daily newspaper.

27 Assignment of the agreement

The Service Provider has the right to assign this agreement to an OP Financial Group company or entity.



28 Customer advisory service and non-judicial procedures

The Customer will always primarily contact their Service Provider in any questions arising from this agreement or these terms and conditions. Any complaints or claims must be submitted in writing.

If the Customer disagrees with the Service Provider's decision, the Customer can submit the matter in writing to OP's customer ombudsman. The customer ombudsman is a fast and free-of-charge complaint-handling channel, and the handling concerned is independent of the previous decision.

Consumers and small businesses may submit a dispute on these terms and conditions to the Finnish Financial Ombudsman Bureau (www.fine.fi) or the Banking Complaints Board within the Bureau or the Consumer Disputes Board (www.kuluttajariita.fi). Payment service users may also contact the Finnish Financial Supervisory Authority. For issues related to strong electronic identification, private customers may contact the Finnish Transport and Communications Agency.

29 Regulator

The Finnish Financial Supervisory Authority oversees credit and financial institutions, fund management companies and investment firms and insurance companies belonging to OP Financial Group.

Financial Supervisory Authority

Snellmaninkatu 6, P.O. Box 103, 00101 Helsinki
www.finanssivalvonta.fi

The Finnish Transport and Communications Agency supervises compliance with the Act on Strong Electronic Identification and Electronic Trust Services.

Finnish Transport and Communications Agency

Itämerenkatu 3 A, P.O. Box 313, Helsinki
www.viestintavirasto.fi

The Data Protection Ombudsman supervises compliance with regulations governing personal data.

Office of the Data Protection Ombudsman

Ratapihantie 9, 6th floor, 00520 Helsinki
Postal address: P.O. Box 800, 00521 Helsinki
www.tietosuoja.fi

30 Applicable law and jurisdiction

The laws of Finland will apply to this agreement and its terms and conditions.

Consumer customers:

The Service Provider and the Customer may bring an action concerning disputes that may arise from this agreement against each other in the district court of the Finnish municipality in the jurisdiction of which the consumer resides or has a permanent place of residence.

If the consumer no longer resides or has no permanent residence in Finland when bringing an action, such action may be brought in the district court of the Finnish municipality in the jurisdiction of which the consumer resides or has a permanent residence when establishing the agreement.

If the consumer customer did not reside or had no permanent residence in Finland during the establishment of the agreement, an action will be brought in the court of first instance in the locality of the EU member state in the jurisdiction of which the customer resides or has a permanent residence.

If the customer is not a resident of an EU member state, disputes will be submitted to the Helsinki District Court.

Other than consumer customers:

Any disputes that may arise from this agreement will primarily be settled by way of negotiation. If disputes cannot be settled by way of negotiation, they will be submitted to the district court where the Service Provider is domiciled.



Terms of Agreement for Non-life eInsurance Services of Pohjola Insurance Ltd's Private Customers

1 General

Non-life eInsurance services of Pohjola Insurance (hereinafter eInsurance Services) is a type of electronic service for identified customers, which may include services provided by Pohjola Insurance Ltd (hereinafter Pohjola Insurance), other OP Financial Group companies or entities and third parties, and using said services is possible under this agreement.

OP Financial Group consists of OP Cooperative, its existing and future subsidiaries (such as OP Corporate Bank plc), its Group companies (such as Pohjola Insurance Ltd), entities and foundations and their subsidiaries, OP Cooperative's member cooperative banks and their subsidiaries, OVV Insurance Ltd, 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 aforementioned organisations alone or together exercises control.

All of the services under this agreement are intended for use in the Finnish market by private customers permanently residing in Finland. The laws of Finland will apply to eInsurance Services, regardless of the country from which the services are accessed.

2 Parties

Pohjola Insurance organises and maintains eInsurance Services, and Pohjola Insurance and other OP Financial Group companies and entities may provide services offered via eInsurance Services. Pohjola Insurance and these service providers are hereinafter referred to as Service Provider, individually and/or collectively.

Information on the Service Providers can be found at op.fi. An agreement for eInsurance Services with Pohjola Insurance may be concluded by a private person aged 18 or over who is legally competent and resides permanently in Finland (Customer).

The Customer's contact details are regarded as having been provided to both Pohjola Insurance and the Service Providers upon conclusion of the agreement. With respect to services provided under this agreement, each Service Provider company is liable for the online services they provide.

3 Terms and conditions of agreement

These terms and conditions apply to eInsurance Services specified in this agreement, concluded between the Customer and the Service Provider. The Customer agrees to these terms and conditions upon acceptance of the agreement on eInsurance Services. The terms and conditions valid at any given time are accessible via eInsurance Services.

Pohjola Insurance has the right to apply its own customer selection criteria in granting access to eInsurance Services.

Agreements and services provided and used on eInsurance Services are primarily governed by the terms and conditions of the agreements and services in question and secondarily by these terms and conditions.

4 Content of eInsurance Services

eInsurance Services includes electronic transaction and other services.

The Customer can access the services via a computer, telephone or any other suitable terminal, to the extent and with the equipment that the Service Provider deems appropriate at the time. The range of services provided through the various equipment may differ in content and functions both from each other and from the services provided by some other means.

Service descriptions found in the terms and conditions present the current content and extent of the services. The service descriptions valid at any given time are accessible through eInsurance Services.

The Service Provider reserves the right to change the range, extent and content of the services by notifying the Customer of it on eInsurance Services no later than fourteen (14) days before the change takes effect.

5 Third party services

Services provided by third parties, such as a range of information services, may also be offered on or transmitted through eInsurance Services. A foreign company or entity may also act as a third party.

Services by third parties are offered and transmitted on an "as is" basis and without commitment. The Service Provider is not liable for the content, availability or performance of the information or service produced, provided or published by a third party or for any loss that may arise from their use. The Service Provider is not a party to any agreements between the Customer and any third party and accepts no responsibility for the fulfilment of such agreements and their terms and conditions.

6 User identifiers for eInsurance Services

In order to use eInsurance Services, the Customer must have online service user identifiers provided by a bank with which Pohjola Insurance has concluded an agreement for the use of these identifiers. The use of online service user identifiers is equivalent to the verification of the Customer's identity from an official document proving a person's identity.

Online service user identifiers refer to a username, password, key code list or an equivalent identifier or a combination of these.

The use of online service user identifiers is governed by the terms and conditions of the bank issuing the identifiers.



The Customer accepts and confirms all transactions executed on eInsurance Services, such as agreements, orders or messages, in a manner as required on the services at the time, using the aforementioned identifiers. Their use is equivalent to the Customer's signature, and all transactions signed by using the identifiers are binding on the Customer.

Pohjola Insurance has the right to shift from use of the current user identifiers to that of another similar identifier system by notifying the Customer of it in advance within a reasonable time.

7 Software, hardware and telecommunications

The Customer is responsible for having the hardware, software and telecommunication connections required by eInsurance Services. The Customer is responsible for their security, performance and compatibility with the services and for their maintenance, operating and data communications costs. The Service Provider does not guarantee that the Customer's equipment can be used for the services.

The Service Provider will not accept liability for any loss caused to the Customer in respect of flawed or lost information on a public data network or on a network owned, managed or used by the Customer under the agreement.

Nor is the Service Provider liable for any loss incurred by the Customer due to materialised information security risks.

The Service Provider reserves the right to change hardware and software specifications or other service functions by notifying the Customer of it on eInsurance Services or Pohjola Insurance's or OP Financial Group's website no later than fourteen (14) days before said change takes effect.

8 Service charges and fees

The Service Provider has the right to collect service charges or other types of fees for the eServices agreement and for services whose use requires online service user identifiers, as specified in the terms and conditions for the service in question, in the applicable list of service charges and fees, or elsewhere. Charges and fees related to eInsurance Services may vary in amount from the charges and fees for services provided in other ways.

9 Access rights and responsibility for using the services

The Customer's access right is always personal in nature and the Customer must keep their online service user identifiers carefully.

The Customer is held liable for any unauthorised use of their online service user identifiers if:

- 1) the Customer has disclosed or handed over the online service user identifiers to an unauthorised person;

- 2) the online service user identifiers get lost or fall into the possession of an unauthorised person, or their unauthorised use is due to the Customer's negligence; or
- 3) the Customer has failed in their duty to notify the Service Provider of their online service user identifiers getting lost, falling into the hands of an unauthorised person or their unauthorised use, without undue delay upon detecting such a circumstance.

The Customer is not held liable for any unauthorised use of their user identifiers after the Service Provider has been notified of their getting lost. Nevertheless, the Customer is always held liable for any unauthorised use of their online service user identifiers if they or the user of the identifiers has intentionally filed a false report or otherwise acted with fraudulent intent.

The Service Provider's other customer may authorise the Customer to manage the other customer's agreements via the Customer's eInsurance Services. Pohjola Insurance will give the Customer access rights to the other customer's data to the extent enabled by the authorisation given by the other customer. The principal will be held liable for all transactions and messages performed or sent on the basis of the authorisation as long as the principal has not duly cancelled said authorisation.

10 Service hours

eInsurance Services are available on a 24/7 basis, excluding downtime due to servicing, updating, maintenance, disruptions and other similar reasons. The Service Provider does not guarantee the Customer uninterrupted access to the services, and is not liable for any loss that may arise from a breakdown or downtime. Whenever necessary, the Service Provider may restrict the service hours by notifying the Customer of it on eInsurance Services or on Pohjola Insurance's and an OP cooperative bank's website.

The Service Provider allows a reasonable amount of time for the execution of transactions requested by the Customer, taking account of what the terms and conditions of the agreement or service in question stipulate. The Service Provider does not guarantee that orders and other messages will be processed in the manner or within the time specified by the Customer in their message, nor is the Service Provider liable for any loss that this may cause to the Customer.

11 Right to suspend the service

The Service Provider reserves the right to cancel the Customer's access right to eInsurance Services and not to complete the Customer's order and not to process their application if

- the Customer's hardware, software or data communications present a risk to the security of the service or the protection of data security otherwise so requires;



- there is reason to suspect that the service is being used in a way that might prove harmful to the parties or a third party;
- the Customer does not observe this agreement;
- the Customer has notified of unauthorised use of user identifiers on eInsurance Services or that the user identifiers have presumably fallen into the hands of an unauthorised party;
- the other customer has cancelled the authorisation given to the Customer;
- it is deemed necessary for commercial reasons; or
- it is due to a force majeure event or some other reason beyond the Service Provider's control, or to some other serious reason.

The Service Provider is not liable for any loss caused to the Customer due to the suspension of the service. The Service Provider is not obliged to inform the Customer if an order is suspended or not executed as a result of the reasons mentioned above.

12 Service Provider's notifications and messages

The Service Provider will notify the Customer of any changes in this agreement, its terms and conditions, and the list of service charges and fees in electronic format via the Customer's eInsurance Services.

These are considered to have been brought to the Customer's attention no later than on the seventh (7) day of the day on which they arrived on the Customer's eInsurance Services.

The Customer is obliged to actively monitor the messages and notifications sent by the Service Provider via eInsurance Services.

13 Responsibility for information provided, verification of information and processing of information

The Customer is liable for the correctness of information provided via eInsurance Services. The Service Provider processes transactions on the basis of the information provided and is under no obligation to check or complement the information. However, should the information provided by the Customer be found to be incorrect or incomplete or the information is destroyed, the Customer must provide new information upon request.

The Service Provider will not be held liable for any loss caused to the Customer as a result of errors or defects in the information provided by the Customer.

The Service Provider has the right to electronically store and archive any information related to the agreements and orders made by the Customer, messages sent and other transactions executed by the Customer on the services.

The Service Provider will process information on agreements made electronically and on electronic

transactions for the purpose of customer service, customer relationship management, marketing and risk management, and in order to ensure data security and enhance the eServices' quality and other business.

The Service Provider has the right to record customer calls in the manner described in the customer data file description.

The Service Provider and its employees are bound by an obligation of secrecy with respect to customer data, in accordance with the Insurance Companies Act and/or the Act on Credit Institutions.

Information presented through eInsurance Services cannot be regarded as an offer, solicitation, commitment or other expression binding on the Service Provider unless otherwise separately or expressly agreed.

14 Limitation of the Service Provider's liability

In addition to what has been stipulated elsewhere herein on the Service Provider's limitation of liability, the following shall apply:

- The Service Provider is not liable for any indirect or consequential loss caused to the Customer.
- The Service Provider is not liable for any loss caused by force majeure or an unreasonable impairment of its operations resulting from a similar cause. Such a force majeure event may include action taken by an authority, a disruption in electronic communications or electricity supply beyond the Service Provider's control, or industrial action.
- The Customer is not entitled to compensation due to cancellation, dissolution or other termination of this agreement or to a disruption or interruption in a user connection.

15 Complaints and claims regarding the service

The Customer must file any complaints about the service or the execution of a transaction in writing or by sending a message to Pohjola Insurance via eInsurance Services without delay, or no later than one (1) month of the date when the Customer detected or should have detected the grounds for the complaint. If the complaint is not filed within this time, Pohjola Insurance deems that the Customer has accepted the transaction.

The Customer will present to the Service Provider any claims arising from an error due to the Service Provider in writing or by sending a message with sufficiently detailed information via eInsurance Services as soon as the loss is discovered but no later than two (2) months of the date when the Customer discovered or could have discovered the loss.

Complaints and claims must be presented directly to the company that provides the service in question.



Complaints and claims related to third parties must be presented directly to the third party in question.

16 Pohjola Insurance's right to alter the terms and conditions

Pohjola Insurance has the right to alter the terms and conditions of this agreement by notifying the Customer of it no later than two (2) months before such alteration takes effect.

The amended terms will also apply to agreements concluded before the amendments took effect. Should the Customer not accept the amended terms and conditions, a written notice of termination of this agreement must be given before the amendment takes effect.

The Customer is deemed to have accepted the alteration when Pohjola Insurance has notified of the alteration in the abovementioned manner and the Customer continues to use the service after the alteration took effect or has not cancelled the agreement as described above.

17 Entry into force, termination and assignment of the agreement

This agreement takes effect and the Customer's right of access begins when Pohjola Insurance has received and accepted the Customer's signed copy of the agreement and the other requirements specified in this agreement have been met. Pohjola Insurance allows a reasonable period of time for the implementation of the service.

This agreement is valid until further notice.

The Customer may cancel this agreement without a period of notice. Pohjola Insurance reserves a reasonable time to cancel the right of access. Pohjola Insurance may terminate this agreement with one (1) month's notice. Such termination must be performed in writing or by sending a message via elnsurance Services.

If the Customer moves abroad permanently or loses their status of legal competency or dies or is declared bankrupt or forfeits their right to use their online service user identifiers, Pohjola Insurance has the right to deem the elnsurance Services Agreement to have ceased with immediate effect without notice of termination, unless otherwise agreed in individual cases. This agreement and the Customer's right of access will also end in the abovementioned manner if the Customer has not used their elnsurance Services for five (5) years. It is the Customer's duty to notify of any changes to information related to the place of residence or the status of legal competency.

Pohjola Insurance also has the right to cancel this Agreement if the service has been suspended due to a reason attributable to the Customer's conduct, such as misuse of the service, or the Customer is otherwise in material breach of the terms and conditions of this Agreement. Such cancellation will terminate the agreement with immediate effect.

The Service Provider will complete any orders that the Customer has issued via elnsurance Services during the period of validity of this agreement.

The Customer has no right to assign this agreement to a third party. Pohjola Insurance has the right to transfer this Agreement to an OP Financial Group company or entity.

18 Rights relating to the service

Proprietary right, copyrights, trademarks and other intellectual property rights relating to elnsurance Services belong to Pohjola Insurance, a company or entity within OP Financial Group or a third party.

The Customer may save and print out material from elnsurance Services for personal use and family members' use only. The copying, distribution and alteration of material, linking to websites and all commercial exploitation or publication without specific prior written authorisation from Pohjola Insurance or any other holder of the rights are likewise prohibited.

19 Customer advisory service and non-judicial procedures

The Customer will always primarily contact their Service Provider in the case of questions arising from this agreement or these terms and conditions. Any complaints and claims must be submitted in writing.

The Customer may submit a dispute on these terms and conditions to the Finnish Financial Ombudsman Bureau (www.fine.fi) or the Insurance Complaints Board within the Bureau or the Consumer Disputes Board (www.kuluttajariita.fi).

20 Regulators

The Finnish Financial Supervisory Authority oversees credit and financial institutions, fund management companies and investment firms and insurance companies belonging to OP Financial Group.

Finnish Financial Supervisory Authority
Snellmaninkatu 6, P.O. Box 103, 00101 Helsinki
www.fiva.fi

21 Applicable law and settlement of disputes

The laws of Finland will apply to this agreement and its terms and conditions.

A Customer may bring an action against the Service Provider concerning disputes that may arise from this agreement in the district court of the Finnish municipality in the jurisdiction of which the Customer resides or in the district court in the jurisdiction of which the Service Provider is domiciled or its management is mainly based. If the Customer is not a resident of Finland, disputes will be submitted to the Helsinki District Court.



The Service Provider may bring an action concerning disputes that may arise from this agreement in the district court of the Finnish municipality in the jurisdiction of which the Customer resides or has a permanent place of residence. If the Customer is not a resident of Finland,

disputes will be submitted to the district court of the jurisdiction in which the Service Provider is domiciled or its management is mainly based, or to the Helsinki District Court.