



OP General Terms and Conditions for Payment Cards, Corporate and Institutional Customers

Thank you for choosing OP's corporate card! Please read these terms and conditions carefully before you start using your card. We also recommend that you visit www.op.fi. The website contains a lot of important information on how to use the card safely.

Inform us immediately if your card is lost or falls into the wrong hands

If your card and/or PIN is lost, the card gets stuck in an ATM, you suspect that you have given the details of your card to a criminal, or you realise that someone has used the card without permission, report this immediately to OP by calling the valid Deactivation Service phone number. You can find the number in the op.fi service. The Deactivation Service is open 24/7. You can also make the report at your account-holding bank during its opening hours.

See clause 11.2 for more information.

You are responsible for keeping the card and PIN code safe and for the card's safe use

Your card and its details are personal. Do not let any other person use it – not even your family members or the company's employees. Never enter your card details on a website or application if you are not making a payment yourself or adding the card details for a future charge. Enter your card details only on reliable websites or applications that you have downloaded from an app store. Don't confirm a payment transaction if you are not the one making it. OP will never ask you to enter your card details when you log in to the digital service or for carrying out any other activities. Only criminals do so.

Keep your card safe. Make sure that you still have it especially when the risk of the card falling into the wrong hands is higher than usual: for example, after being in a crowded place. Keep your card's PIN secret: always enter your PIN so that no one else can see it.

Always remember that banks, the police and other authorities never request your card's number or PIN code over the phone or by email, for example. If your card is lost and someone asks for the PIN by phone, the caller is a criminal who has stolen your card. Never reveal your card's PIN to anyone else!

- Carefully read the confirmation messages sent by OP and confirm the card transaction only if you are doing it yourself and the details shown in the confirmation message are right.
- If you give your card or card details to another person, you will be responsible for everything the card may be used for.

See clause 11.1 for more information.

Check card transactions and report any unauthorised transactions

As the cardholder, you should keep track of your card transactions in OP-mobile and at op.fi.

After receiving your bank statement or the card bill from OP Retail Customers plc, check your card transactions as soon as possible.

See clause 13.3 for more information.

Unauthorised or incorrect transactions must be immediately reported to OP. The cardholder or customer can claim compensation for any unauthorised or wrong transactions. The claim must be filed within three months. If the claim is delayed, the customer may lose their right to compensation.

See clause 11.3 for more information.

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General Terms and Conditions for Payment Cards, Corporations and Institutions

Effective from 1 April 2025.

1 Important information

We apply these terms and conditions to corporate cards issued by OP to the customer, and to transactions completed using the cards. A corporate card means a card linked to a non-consumer customer's bank or credit account or which otherwise can be used for the payment of charges related to business activities.

In addition to these card terms and conditions, we apply the General Terms and Conditions for Accounts related to the bank account. To credit transfers, which include the payment of bills or credit transfers from the card's credit facility to a bank account, we also apply the Standard General Terms and Conditions for Euro-denominated Payments Transmitted within the Single Euro Payments Area (General Terms and Conditions of Payment Transfers).

The account holder of the bank or credit account linked to the debit or credit card must ensure that the cardholder is notified of changes to these terms and conditions and agrees to comply with the terms and conditions valid at the time. The card may only be used for paying business expenses and purchases by the customer. The cardholder may not use the card for paying personal purchases or other personal expenses.

This agreement is governed by Finnish law. If there are any discrepancies between the different language versions, the Finnish version will apply.

The service providers are OP Retail Customers plc (later "OP") and OP cooperative bank (later "the account-holding bank"). The service provider has been entered in the Trade Register maintained by the Finnish Patent and Registration Office. The Financial Supervisory Authority supervises the operations of OP.

2 How the agreement takes effect

The agreement takes effect when the cardholder or the credit account holder and OP, as well as the account-holding OP cooperative bank in the case of a debit card, have accepted this agreement and the cardholder has accepted these General Terms and Conditions for Payment Cards for Corporate and Institutional Customers.

OP reserves a reasonable time for the card's delivery. The agreement will remain in effect until further notice, unless otherwise agreed.

3 The card and how we issue it

3.1 Issuing the card

The customer applies for the card to the cardholder, and OP issues the card to the cardholder independently after reviewing the application. OP has the right to refuse to issue the card without providing a reason. The

customer is notified about the rejection of the application when applying for the card in the op.fi service. The company's card manager (later the card manager) or other representative of the customer must notify the cardholder in advance that an application for the card has been submitted and the cardholder's personal data has been shared with OP.

3.2 Issuing the card

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3.3 Handling of card details on the phone and in video conferences

For reasons of data security, you must never give your card details in phone conversations or video conferences you hold with OP or a representative of the account-holding bank.

4 Card activation, validity and renewal

We will send the card and the secret PIN to the cardholder. If the cardholder has ordered the card via the self-service channel or selected the PIN, we will not deliver the PIN to the cardholder separately by mail. If the card manager has ordered the card and selected the company's address as the delivery address, the card manager must ensure that the PIN and card are handed over to the cardholder. The PIN or card may not be handed over or disclosed to persons other than the cardholder under any circumstances. The cardholder's name is printed on the payment card.

The card's validity is marked on the card. A new card will be delivered to the cardholder automatically before the validity ends. The card will be renewed automatically only if the card agreement, credit agreement for cards with a credit facility and the agreement for the bank account linked to the card are effective and their terms and conditions have been observed.

Contact OP without delay if the cardholder has not received a new card at least seven (7) days before the validity of the card ends. After the card's validity ends, the cardholder is not entitled to use the card. OP has the right to limit the card's period of validity and replace the card with a new one.

5 Customer's responsibility on the card's use

The customer is responsible for ensuring that their account holds enough money for any withdrawals and payments made with the card.

The customer is also liable for the following:

- 1 All card transactions and charges and fees on the use of the card which have been executed or incurred before OP has received the notice of cancellation and all cards linked to the bank account have been returned to OP or an OP Financial Group cooperative bank, or the cards have been destroyed;

- 2 All card transactions and charges and fees on the use of the card which have been executed or incurred before the card has been reported to OP as lost or stolen.
- 3 Card transactions by the cardholder and charges and fees related to the card's use, even if the cardholder's right to use the card had ended earlier.

6 Where can I pay by card? Read about how to use the card here

Use the card and card details in your possession only for the purposes mentioned in these terms and conditions.

You can use the card to withdraw cash, pay for purchases and services, or deposit cash into the bank account linked to the card. You can also use the card details to pay for purchases and services. Use the cards only within the limits of the balance in your bank account or of the credit facility issued to your card.

The card may only be used for paying business expenses and purchases by the customer. The cardholder may not use the card for paying personal purchases or other personal expenses.

You must not use the card for illegal purposes or to buy products the selling of which is prohibited in the country of purchase or for the purchase of which you do not have an appropriate permit.

6.1 Using the card as a payment card

When your card has a credit or debit facility, it can be used as a payment instrument and for cash withdrawals at payment terminals.

You can also pay for purchases at payment terminals with a device that contains your card details. This device can be a mobile device such as a smartphone. You can link your card to mobile payment services supported by OP either on OP-mobile or the service provider's app. For information on mobile payment services supported by OP and instructions for adding your card, go to op.fi/mobile-payment. Do not link your card to a service that is not supported by OP. When paying with your card, you agree that the payee can verify your identity and write down your personal data, including the last four characters of your personal ID code, in the payment terminal's receipt or the payment form.

6.2 Using the card details online, in applications and telesales (card-not-present payments)

You can use your card details to pay for products and services you purchase online, in applications or through telesales.

We recommend that you only use your card details to pay for purchases to a third-party service provider included in either the Visa Secure service. In this case, you are obliged to follow the instructions issued by the Visa Secure service. When you pay for purchases online, you are also identified with the help of a separate identification service as Visa Secure if the service involves a third-party service provider.

Give your card details only to third-party service providers you know to be secure. Learn about the service of the third party service provider, and read its terms and conditions, before giving your card details on the website. You are responsible for fulfilling the obligations under the terms and conditions and for one-off or

recurring card transactions done with your card details. Never give the card's secret PIN to any third-party service provider operating online, even one you deem secure. Never give the PIN to a sales person or service provider on the phone, either.

When you use the card details, you are obliged to follow the instructions issued by OP. Read the Pay Safely Online instructions available at the branches of the account-holding bank and on the op.fi service. Instructions for secure online payments can also be found in clause 11.1 (Look after your card and its details) of these terms and conditions.

For security reasons, OP has the right to restrict use of the card.

You can conclude an agreement on recurring payments with the payee. Accept the first payment to be charged on OP-mobile, the op.fi service, at a payment terminal or otherwise in accordance with the terms and conditions. After this, the agreed amount of payments will be charged from your card automatically, based on your agreement with the payee. If you want to terminate the service, contact the payee.

When you get a new card, update the new card details to any payees (such as online merchants) whose service fees will be repeatedly charged from your card. International card organisations also have the right to automatically forward the card details to payees they deem reliable.

When you make purchases online, you are responsible for the hardware, software and telecommunications required for the internet connection, their performance, operating costs and information security with respect to firewalls and antivirus protection, for example.

6.3 Withdrawing cash at a store checkout

Cash withdrawal (cash back) at a store checkout is possible only at outlets which provide the service. Cash back is a service provided by the merchant or other company in question. The merchant determines the cards that are accepted, maximum cash withdrawal and any fees charged for the service. A card transaction confirmed using a PIN includes the amount of the cash withdrawal or purchase made using the card. Check OP's list of service charges and fees for any fee charged for it by OP.

6.4 Using the card at ATMs

ATM withdrawals

You can use your card to withdraw cash from ATMs. The minimum and maximum amount of a single withdrawal is ATM-specific.

ATM deposits

A deposit ATM is an ATM that can be used to withdraw cash and deposit cash into an account linked to the card.

With your card and PIN, you can deposit cash at the deposit ATM into the bank account linked to the card.

The deposit ATM checks notes and coins and returns any unidentified and damaged ones to specific containers at the ATM. You are responsible for recovering such notes and coins.

The cash you deposit at a deposit ATM will be credited to your bank account once we have verified its authenticity and counted its amount. If we have reason to suspect the authenticity of the notes and coins deposited, we have the right to inspect them separately and, whenever necessary, forward them for inspection by a relevant authority. At our request, you are obligated to give proof of the source of the funds you deposited at the deposit ATM.

You cannot cancel the card transaction after the card and cash have been inserted into the deposit ATM.

The amount of one-off deposits at the deposit ATM is restricted. In addition to this restriction, we have the right to set other limits for the deposit. If a one-off deposit exceeds these limits, the ATM will return the excess to the specific container at the ATM. If this happens, recover the money from the container.

7 Accepting card transactions. How can I pay by card?

The card and the related secret PIN may only be used by the cardholder to whom the card has been issued and whose name is printed on the card.

At the time of payment, give your card details by inserting your card in the card reader. For a contactless payment, show your card or the device containing your card details to the card reader. When paying online, in applications or on the phone, give the card's number, validity date and, at request, the security code on the back of the card. Never enter or tell someone the PIN code of your card when making a card-not-present payment.

How to give your consent to the execution of a card transaction:

- Enter your secret PIN at the payment terminal or ATM.
- Show your card or a device containing the card details, such as a smartphone, to the payment terminal.
- Sign the receipt for a card payment in your own hand.
- Accept the card transaction via a service that contains the card details.
- Use your card at a bill payment ATM or payment terminal that does not require your PIN.
- Accept a card transaction made with the card details in OP's digital services.
- Give the card details in another appropriate manner.

When you use contactless payment to pay for small purchases, you do not need to enter your PIN in the payment terminal. For security reasons, the payment terminal may, however, occasionally require you to enter your PIN.

Before giving your consent to a card transaction, you must check the payee mentioned in the card transaction, the currency, the amount of the payment and the validity of the card transaction. You cannot cancel a card transaction after you have given your consent to it in any of the above-mentioned manners. OP has the right to debit card transactions accepted in any of the abovementioned manners from the bank account or credit facility.

8 How do the card payment preauthorisation and payment execution work?

After a preauthorisation for a card payment has been formed, OP or the account-holding bank cannot stop the payment from being charged.

At the payee's request, OP places a preauthorisation on the card transaction approved by the payer. The purpose of the preauthorisation is to ensure that there is enough money in the account or credit facility for the purchase. The preauthorisation ends when the payment is debited. If the payer requests OP to remove the preauthorisation before the payment is made, the payee nevertheless has the right to execute the charge. This may result in an overdraft of the bank or credit account.

The account-holding bank places the preauthorisation on the bank account on behalf of OP when the payer accepts a debit payment. The account-holding bank debits the amount accepted by the payer from the bank account and settles it to OP.

A cash withdrawal made at an ATM can also result in a preauthorisation.

A card transaction is debited from the account or credit facility linked to a card no later than within the working day following the card transaction's date of receipt. A card transaction's time of receipt is the time when we have received, from the payee's service provider, the information required for the execution of the card transaction. We can debit a card transaction from the bank account or credit facility within the general limitation period applicable to outstanding amounts.

Companies providing vehicle rental, accommodation and tourism services – such as car rentals, hotels and shipping companies – have the right, according to general practice and their contract terms and conditions, to debit, without the payer's approval, any incurred unbilled reasonable fuel charges, phone, minibar and meal costs, other costs, and charges for cancelled or uncancelled hotel reservations or other services.

OP is responsible for settling the card transaction to the payee's service provider or the international card organisation. Our obligation to execute a card transaction begins from the time when we receive a card transaction order from the payee's service provider, and ends when we have settled the related amount to the payee's service provider or international card organisation.

9 How much does it cost to use the card?

OP has the right to charge the agreed charges and fees, including the card's annual or monthly fees and other charges and payments in accordance with the list of charges and fees valid at the time. The annual fee is paid in advance, and the first annual fee is charged on the first card bill. Charged annual fees will not be refunded.

OP has the right to debit service charges and fees from the account or credit facility agreed or linked to the card, or from another account that the customer has with OP Financial Group.

Check the valid list of charges and fees, available at the branches of the account-holding bank or in the op.fi service.

9.1 Payments abroad and in foreign currencies

We will debit purchases and cash withdrawals made using the card in euros from the bank account or credit facility linked to the card. We will convert purchases and cash withdrawals made other currencies into euros.

The currency conversion's exchange rate consists of the currency's so-called wholesale rate and a margin used in the Visa scheme. The margin is specified in the list of charges and fees. The wholesale rate to be used is confirmed when the verification or payment transaction is transferred to Visa.

We apply any exchange rate changes with immediate effect, without any advance notification. The exchange rate applied will be indicated after the transaction on your bank statement or bill.

10 Restricting use of the card

Read how you can restrict the use of your card to enhance the security of card payments. We also explain the situations in which OP may restrict the use of the card.

10.1 Card security limits

The card manager may set card-specific security limits for cash withdrawals, swiped payments, and online and in-app payments. OP may also offer other card security limit management services to prevent the use of the card entirely, temporarily, regionally or based on the transaction type.

The card manager can change the card security limits. The cardholder can reduce their card's security limits. For a security or other justified reason, OP has the right to change the card's spending and withdrawal limits without complying with the change procedure set out in the card terms and conditions. If a merchant does not use preauthorisation, the spending and withdrawal limits cannot be taken into account.

10.2 Situations where we can refuse to execute a card transaction

OP can refuse to execute a card transaction if there is not enough money in the bank account, if the credit limit or the card's spending or withdrawal limit is exceeded, the card details cannot be read, the payer has not been identified in accordance with the Payment Services Act, if OP has reason to suspect the lawfulness of the card use, or if the card's use is otherwise not in accordance with the terms and conditions of the agreement, or for another justified reason related to risk management. Other justified reasons include the payer, the payee or the payee's bank being subject to international sanctions. If the payer, the payee or the payee's bank is subject to international sanctions, OP also has the right to cancel a card transaction.

OP may also refuse to execute a card transaction on the basis of regulations or the authorities' orders or instructions. If we cannot execute a card transaction, we will inform the cardholder of this in connection with the transaction.

10.3 When can OP deactivate a card?

OP has the right to deactivate a card and prevent its use if:

- The security of the card's use is in jeopardy.
- There is reason to suspect that the card is being used in an unauthorised manner or with fraudulent intent.

- Upon request, we have not received proof of the source of the funds from the customer.
- The customer does not, upon request, provide the Know Your Customer information required by legislation.
- The customer or cardholder cannot reliably prove their identity.
- The customer or cardholder becomes subject to international sanctions or acts on behalf of a private or legal person subject to international sanctions.
- The card entitles its holder to use credit, and there is a significantly heightened risk that the customer responsible for repaying the credit will not be able to fulfil their repayment obligation.
- The credit account holder is not a customer of an OP Financial Group member cooperative bank or OP Corporate Bank.

The following includes examples of situations where OP may deactivate the card:

- The cardholder exceeds the card's credit limit.
- The cardholder's right to use the bank account or credit facility linked to the card has been terminated.
- The customer has delayed payments or recorded defaults in their credit report history or OP has reason to suspect, based on the customer's conduct in other respects, that their ability or willingness to pay has decreased.
- When requested by the customer.
- Suspected card fraud/misuse.
- An execution officer has reported a prohibition of payment or remittance related to the credit facility.
- The card details have or are suspected to have fallen into the wrong hands.
- The customer files for debt rescheduling, financial restructuring or bankruptcy.
- The cardholder or customer dies or is assigned a legal guardian
- OP is affected by industrial action.

A company acting on OP's behalf and accepting the card as a payment instrument has the right to confiscate the card at OP's request when there is a suspicion of the card's unauthorised use or its use contrary to the terms and conditions.

10.4 How can I reactivate my card?

If your card has been deactivated for some reason, you can request us to reactivate it. Please contact our customer service.

We can reactivate the card or replace it with a new equivalent product once the grounds for the card's deactivation no longer exist.

11 Cardholder's and customer's obligations

11.1 Look after your card and its details

Your card and card details are personal. You must not hand them over to anyone else, not even to a family member or an employee of the same company. You must neither permit your card details to be viewed or handled during a remote management connection to your device (such as a smartphone or computer).

Store your card and card details carefully and separate from the PIN. For example, the card and the PIN must not be kept in the same wallet, handbag or in the same place of storage at home. You agree to destroy the printout of your PIN received from OP, and not to write it down in an easily recognisable form. Store the PIN in such a way that no other person, not even a family member, can obtain it. When entering your PIN, cover the keyboard with your hand, for example, in a way that prevents any third party from obtaining the PIN. Correspondingly, you must protect the PIN/access code of a device containing the card details so that no one else can use your card details.

When paying for purchases online and in applications, you must make every effort to ensure that you give your card details to a reliable and official online store and not to a fake website imitating such a store. To go to the online store's website, type its address in the browser's address bar. By doing so, you reduce the risk of ending up at a fake website. Check the browser's address bar to ensure that the site connection is encrypted. When you see a locked icon in the browser's address bar, you know that the connection is encrypted.

You are obliged to check in an appropriate manner and on a regular basis that your card is safe. It is especially important to remember this obligation in situations where there is a heightened risk of the card being lost or stolen. These situations include crowded places or restaurant visits, due to the risk of pickpocketing. You must also ensure that a device containing your card details, such as a smartphone, is safe and that the card details in the device cannot be misused by anyone.

11.2 Report if the card is lost or stolen

The cardholder or customer must inform OP immediately if the card or device in which the card details are saved is lost, the card or card details fall into the wrong hands, the card gets stuck in an ATM, the PIN falls into the wrong hands or the card is used in an unauthorised manner.

The notification should primarily be made by calling OP's Deactivation Service number. The number for the Deactivation Service can be found in the op.fi service. During the account-holding bank's opening hours, the lost or stolen card can be reported by calling or visiting a branch of the account-holding bank. Outside the opening hours, the report must be made by calling the Deactivation Service. The Deactivation Service is open 24/7.

When you report the card as lost or stolen, be prepared to provide the following information:

- Name or personal ID code
- Phone number
- The card types of the lost or stolen cards
- The card is an OP Financial Group card

- Whether you want to deactivate both the lost card and the card details saved on your device, which you need for mobile payment, or in other words, contactless payment with a smart device
- Whether you want to deactivate just the card details, if only your device has been lost or the card details have been compromised.

We will deactivate a card reported lost or as having fallen into the wrong hands. The lost or stolen card or a card with the same card number must not be used anymore. If the card is used despite this, we have the right to charge a card confiscation fee from the bank account or credit facility linked to the card, and any other fees incurred by OP from the use and deactivation of the card.

11.3 Filing a claim without delay

Check the bank statement, credit card bill or OP's digital services to see whether any unauthorised transactions have been made with the card reported lost. The itemised claim must be submitted by message in OP's digital services or in writing without undue delay and no later than three (3) months after the unauthorised transaction was detected or should have been detected.

12 Who is responsible for unauthorised use of the card or card details?

12.1 Customer's responsibility for unauthorised use

The customer's responsibility for the unauthorised use of the card and card details ends when OP has received a notification that the card has been lost, the card details have fallen into the hands of an outsider or the card or card details have otherwise been jeopardised. The customer will be liable for any losses caused until then.

12.2 OP's and the account-holding bank's liability for unauthorised card transactions

Once we have established that the customer is not responsible for the card's unauthorised use, the account-holding bank will return the amount of any unauthorised card transaction to the bank account and OP, for its part, to any credit facility linked to the card. However, the customer is not entitled to a refund of the amount of a card transaction or to any other compensation if the customer fails to report the unauthorised card transaction without delay after detecting it.

13 Communication between the customer and OP

13.1 Disclosure of KYC information

The customer must provide their name, business ID, postal address, phone number and registered office to OP. In addition, the customer must inform the Bank of their owners and beneficial owners, of any liability to pay tax abroad, and of the tax identification number in respect of the country concerned. The customer shall notify the Bank of any changes in the aforementioned information. At the start of and during the customer relationship, the customer is also required to provide the bank with any other information requested by the bank at any given time for knowledge of the customer and the establishment and maintenance of the customer relationship.

The cardholder or customer shall provide OP with the cardholder's name and personal identity code and the contact details necessary for using the card and for providing the service.

If the above-mentioned information has already been provided to OP, we can use the information entered in our customer data file. The customer is obligated to notify us if the above-mentioned information changes. OP also has the right to obtain the information from a registration authority.

The customer and cardholder must notify us of any changes in contact information so that messages mentioned in clause 13.2 (Notifications sent by OP and their date of receipt) are directed correctly and so that OP can, in exceptional circumstances, verify the authenticity of the service used, order issued or message sent by the customer or cardholder.

Upon request, a borrower under a credit agreement must also provide the creditor with information concerning their financial standing or other information having a bearing on this debt relationship, which is necessary to the creditor.

13.2 Notifications sent by OP and their date of receipt

OP will use OP's digital services to send or make available to the customer notifications of changes in this agreement and its terms and conditions and all other notifications based on this agreement and replies to any complaints.

If the customer has no agreement for the use of OP's digital services or OP cannot send or make available to the customer messages by using OP's digital services, OP will send the messages by post to the address obtained by OP from the relevant registration authority or the Business Information System, or to another address agreed with OP.

We will report any threats related to the security of card use in the op.fi service.

We will inform the cardholder of a security threat related to an individual card, the card's deactivation by us, any restrictions to the card's use, and any other necessary measures related to the card's use by SMS, by calling, in writing or by email. We also have the right to send the notification through the bank's own mobile app.

We will notify the customer about changes to additional services linked to the card via OP's digital services or by letter before the changes take effect.

The reference interest rates applicable to the bank account or credit facility, and the exchange rates applicable to payment transactions, are available at the branches of the account-holding bank and in the op.fi service.

Date of receipt of information

When we send a notification referred to in this agreement via OP's digital services, we consider the notification to have been received on the day following the day on which it was sent. When we send a notification referred to in this agreement by mail, we consider the notification to have been received on the seventh day following the day on which it was sent.

13.3 Information on card transactions and checking the transactions

Always be careful when making a card transaction. When you respond to a card transaction's confirmation request sent by us, check the contents of the confirmation request. Accept the transaction only if you have made it yourself and the details are accurate.

The account holder will be informed of the transactions debited from their account in a manner specified in the account agreement.

The credit account holder will be informed of any credit transactions charged from the credit facility with a bill which we send once a month.

The customer must, without undue delay, check the card transactions in the bank statement or the bill and immediately report any unauthorised or incorrect transactions to OP. Bills must be checked by their due date, at latest.

13.4 Cardholder's right to obtain information

A cardholder has the right to receive information from OP about transactions related to their card. Such information must be provided in OP's customer service channels. This means that a cardholder has the right to inquire why their card has been locked and investigate any unauthorised use of the card by calling OP's telephone service, for example. The cardholder does not have the right to receive information about an account or credit facility linked to their card without the consent of the account holder or credit account holder.

13.5 Contacts with OP and the account-holding bank

The customer or cardholder can contact OP in OP's digital services by message or via the chat function, or by calling OP's customer service number, which can be found in the op.fi service. The customer or cardholder can also visit or call the branches of the account-holding bank in person. The situations mentioned below are exceptions:

- Report a lost or stolen card primarily by calling the Deactivation Service (24/7). The number for the Deactivation Service can be found in the op.fi service. During your account-holding bank's opening hours, you can also report a lost or stolen card by calling or visiting a branch of the account-holding bank. Outside the opening hours, the report must be made by calling the Deactivation Service.
- File requests and claims in OP's separate card claim service found from a link in the op.fi service or by messaging us in OP's digital services or by letter. OP and the account-holding bank will respond to complaints in accordance with clause 13.2 of these terms and conditions.

13.6 Service language

You can use OP's services in Finnish or Swedish according to OP's and account-holding bank's offering and depending on the branch, service channel or service in question. If you want to use a language other than Finnish or Swedish, you are responsible for procuring the interpretation services you need and liable for the costs arising from them.

The Deactivation Service for reporting a lost card is available in Finnish, Swedish and English.

13.7 Customer's right to receive the general terms and conditions of agreements

The terms and conditions of agreement can be viewed and saved in the electronic customer archive and at op.fi.

14 If there is an error in a card transaction

14.1 What to do if you discover an error in a card transaction

If you discover an error in a card transaction or notice that a card transaction has not been executed, you must notify OP or the account-holding bank of this without undue delay and no later than three (3) months after the transaction was debited.

14.2 Tracing card transactions and the costs this incurs

If the execution of a card transaction has failed or a card transaction has been executed defectively, OP or the account-holding bank will, upon request, take measures to trace the card transaction. The customer, cardholder or card manager will be notified later about the results of the tracing.

In such a case, OP or the account-holding bank will collect any charges which OP has to pay to any payer's or payee's service provider which may be involved in the execution of the card transaction for tracing the card transaction.

If the non-execution or erroneous execution of a card transaction is due to incorrect information provided by the customer or cardholder, OP and the account-holding bank are not obliged to trace the card transaction. However, we will take reasonable measures to recover the funds from the card transaction. In this case, we have the right to collect the charges resulting from the recovery of the funds from the customer.

14.3 If OP or the account-holding bank has made an error

If a card payment has been debited from the account or credit facility, but has not been executed or contains an error, the account-holding bank will return the amount debited to the bank account or OP credit facility linked to the card if OP or the account-holding bank are liable for it in accordance with clause 15. In that case, the customer has the right to recover any charges that may have been collected related to the returnable amount based on the card transaction.

However, OP and the account-holding bank are not obliged to return the payment if the non-execution or erroneous execution of a card transaction is due to incorrect information provided by the customer or cardholder, or if the payer's or payee's service provider involved in the payment's execution is located outside the European Economic Area.

15 OP's limitations of liability

OP is not liable for any flawed or defective products and services purchased and paid for with the card. This liability rests with merchants or service providers. File a complaint with the merchant promptly for any flawed or defective products and services, after detecting an error in the merchant's performance.

OP does not guarantee the uninterrupted performance of ATMs, payment terminals, OP's Digital Services or secure online payment services. You must be prepared for interruptions in their performance, telecommunication failures and ATM-specific service interruptions.

OP is not obligated to refund the sum of the card transaction even if the transaction sum is not explicitly stated in the consent given by the cardholder. OP is also not obligated to refund the sum of the card transaction in a situation where the sum of the transaction charged retroactively is greater than what the customer could have reasonably expected.

OP's liability towards a customer or cardholder is limited to the direct loss caused by OP's breach of the Payment Services Act or the agreement. Examples of such direct losses include any costs incurred by the customer or cardholder due to investigating an error. However, OP is not liable for any direct losses caused to the customer or cardholder by malfunctions or errors in ATMs or secure online payment services if the malfunction has been observable. OP is not liable for a loss that occurs due to a service being used contrary to instructions or erroneously. Nor is OP liable for a loss if OP has not executed a payment because of insufficient funds in a bank account or credit facility.

If a merchant or another firm provides the customer with the opportunity to withdraw cash (cash back), it is not obligated to provide this cash withdrawal service, nor is OP responsible for the availability of the service. OP shall not be liable for any direct losses caused to the customer or cardholder if the merchant providing this cash back service at the checkout is unable or unwilling to dispense cash.

OP shall not be liable for any indirect losses.

15.1 Your obligation to mitigate loss

The customer and cardholder must take any reasonable steps necessary to mitigate their losses. If the customer or cardholder fails to do so, the customer shall be liable for the loss in this respect.

Damages payable by OP for breach of either the Payment Services Act or the agreement may be adjusted if the amount is unreasonable considering the reason for the breach, any possible contribution to the loss by the customer or cardholder, the amount of consideration paid for the card, OP's chances of foreseeing the loss and preventing it from occurring, and any other relevant circumstances.

The customer or cardholder has no right to receive compensation from OP unless they report an error to OP within three (3) months when the error was detected or should have been detected when checking the account transactions provided by the account-holding bank or the credit card bill sent by OP.

15.2 What is a force majeure?

Neither of the parties is liable for any delays or loss if the party can prove that it has been prevented from fulfilling an obligation by an unusual and unforeseen reason beyond its control and resulting in consequences that could not have been avoided by exercise of all due care.

Such reasons include a disruption in the supply of electricity, telecommunications or information systems, or fire, natural disasters, war, riot, strike, lockout or other industrial action. 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. Neither is OP liable for any loss arising from the fulfilment of any obligation under this agreement if fulfilment is against any obligations laid down elsewhere in law.

Either party must notify the other party as soon as possible of any force majeure circumstances that arise. OP can do this by publishing an announcement on its website or in national daily newspapers, for example.

16 Changes to the agreement, its terms and conditions or charges and fees

We will inform you of any changes to the agreement, the terms and conditions or the charges and fees as specified in clause 13.2 (Notifications sent by OP and their date of receipt).

The change will take effect on the date indicated by OP, but no earlier than one month following the dispatch of the notification to the customer.

The agreement will continue to be effective with the changed content unless the customer notifies OP in a permanent form, by the effective date of the changes indicated, that it does not accept the change. The customer has the right, until the effective date of the changes, to cancel the agreement with immediate effect. If the customer does not accept the changes, the customer and OP have the right to terminate this agreement in accordance with clause 17.2 (How OP can end this agreement).

16.1 Assignment of the 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.

If OP undergoes a merger or demerger or transfers all or part of its business, the rights and obligations under the agreement between the customer and OP will remain in force vis-à-vis the acquirer of the business.

The customer does not have the right to assign the agreement to another party.

17 End of agreement

17.1 How the customer can terminate this agreement

The customer has the right to terminate the agreement on its part with immediate effect. OP must be notified of the cancellation in a permanent form of notification and the cards must be destroyed. The customer also has the right to cancel the agreement with immediate effect if OP is in material breach of the card terms and conditions or obligations based on the card agreement.

However, the customer is liable for any transactions made with the card before we have received the notice of cancellation or dissolution.

17.2 How OP can terminate this agreement

OP has the right to cancel the card agreement with one month's notice. In addition, the Special Terms and Conditions of Credit apply to the termination of a credit agreement.

OP has the right to cancel the agreement with immediate effect if the customer or cardholder is in material breach of the card terms and conditions or if the bank or credit account linked to the card is closed.

OP will notify the customer of the termination or cancellation in writing or electronically, in the manner agreed.

The customer must notify OP of the end of a cardholder's right of use. The cardholder must return the card to the customer when their right to use the account or credit facility ends or the card's use is otherwise ended. The customer must terminate the card agreement in a permanent form of notification and destroy the card.

17.3 Effects of ending the agreement

The card must not be used to make payments or for any other services included in the card after the card agreement, credit agreement or the agreement for the bank account linked to the card has been terminated or cancelled, or the cardholder's right to use the bank account or credit facility linked to the card has ended.

The annual fees charged for the cards will not be refunded at the end of the agreement. If OP or the customer terminates or cancels the agreement, the agreement will also be cancelled in respect of any feature or additional service granted by a third-party service provider. OP has the right to notify the third-party service provider that has granted the additional service of the agreement's termination or cancellation.

18 Personal data processing

OP processes the personal data of customers' representatives and cardholders in accordance with the regulations in force and in a manner described in greater detail in OP's Privacy Notice. We recommend reading OP's Privacy Notice.

The Privacy Notice is available in the op.fi service at www.op.fi/dataprotection and at the branches of account-holding banks acting as agents.

The customer's representative and the cardholder consent that OP may process their personal data necessary for the provision of OP's payment services.

When the cardholder uses a cash ATM or other ATM, the data concerning the transaction is saved in the information system of the company maintaining the ATM. OP informs the company maintaining the ATM whether an ATM transaction is permitted or not.

OP has the right to give information on individual matters related to the card and its use to international card organisations, to the party accepting the card as a payment instrument, or the provider of the payee's acquiring service, and to reply to a preauthorisation query regarding the card. OP has the right to disclose to a card manufacturer and the providers of supplementary features related to the card the cardholder's personal data required for the manufacture of the card or by the supplementary feature.

OP has the right to save information related to the customer's and cardholder's transactions and events in its information systems and to record telephone conversations with customers. An order's date of issue, the date of filing an application, or the date of an agreement and any other transaction details are verified from the information system maintained, and/or telephone conversations recorded, by OP. OP can use them for risk management purposes, in addition to which the customer and OP can use them as evidence for the settlement of any disputes that may arise.

18.1 OP's right to use personal credit information

OP may use the personal credit information of the customer or the person making the commitment when issuing and supervising payment instruments and credit facilities and accepting a guarantee or pledge. The credit history is retrieved from a credit data file maintained by a credit reference agency (such as Suomen Asiakastieto Oy).

18.2 Reporting payment default to the credit information register

OP has the right to disclose information on the debtor's payment defaults under the agreement to the credit information register.

19 Customer advisory service and disputes

In questions arising from this agreement or these terms and conditions, always primarily contact OP's Customer Service. File any complaints or claims in writing and detail.

If you disagree with a decision made by OP or the account-holding bank, you can refer the matter in writing to OP Financial Group's Customer Ombudsman (www.op.fi/asiakasasiamies). The Customer Ombudsman is a fast and free-of-charge complaint-handling body, which handles complaints independently of any previous decision.

Small business owners may also 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.

Contact information of the Financial Supervisory Authority: Finnish Financial Supervisory Authority: Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki (www.finanssivalvonta.fi/en)

19.1 Jurisdiction for disputes

Disputes shall be settled in Helsinki District Court as the court of first instance. OP also has the right to submit any disputes to another court of competent jurisdiction

20 Glossary

In this glossary, we explain the specific meanings of words or phrases as they are used in these terms and conditions.

Customer

The account holder or credit account holder entering into this agreement with OP.

Debit card.

A personal payment card for use in Finland and internationally, issued by OP to the customer. Transactions made with this card are debited from a bank account.

Card-not-present payment

The payment of products or services purchased on the basis of a telephone order, mail order or a sale made over the internet. The card details are entered on the merchant's electronic payment template or disclosed to the merchant over the phone. The payment can also be transmitted to the merchant through a mobile phone operator.

International card organisations

Visa or some other international card organisation.

International sanction

International sanctions are 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, or the United States of America or United Kingdom or their competent authorities or governing bodies, or administrative asset freezing measures imposed by the Finnish National Bureau of Investigation.

Third party and third-party service provider

A party other than the customer or an OP Financial Group company or entity.

Card

Both a physical card and the card details added on a device. For the sake of clarity, however, this double meaning is highlighted in the most important clauses related to the customer's responsibility by using the expression "card and card details".

Card details

The card's number, validity date and the three-digit security code on the back of the card.

Card transaction

A payment or withdrawal of funds from a bank account or a deposit of funds into a bank account (debit transaction), or a payment or withdrawal of funds from a credit facility or overpayment that increases the card's credit limit (credit transaction), in which the card is actually present or the card details are given to execute the transaction. If the card details are used for some other service, this is not considered a card transaction.

Credit card

A personal payment card with a charge card and/or credit facility issued by OP to the customer for domestic and international use.

Credit account holder

Private trader, general or limited partnership, limited liability company, cooperative, association, foundation or other legal person approved by OP to whom card-based credit has been granted. Debtor.

Contactless payment

A card transaction completed with a Contactless Payment Terminal. The transaction is completed either with a physical card or a device containing the card details (mobile contactless payment).

Payment terminal

A device which reads the card details, performs the required verifications, and forwards the card transaction electronically.

Payment service

Issuing a card and executing card transactions.

OP

The service provider and credit institution which enters into this agreement with the customer and has issued the card and any related credit facility to the customer.

OP Financial Group

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-Eläkesäätiö 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 digital services

The electronic service channels that an OP Financial Group bank or company offers to customers, and in which customers use the services as identified persons. Examples of these service channels include the op.fi service, OP-mobile, OP Accessible and OP Customer Service at 0100 0500.

Permanent form of notification

This means the provision of information via OP's digital services or in writing.

Account-holding bank

An OP cooperative bank which offers a bank account and accepts use of the account with the card issued by OP.

Account holder

A natural or legal person to whose bank account the card is linked.

PIN

A secret, personal numeric password given by OP to the cardholder or selected by the cardholder. By entering the PIN, the cardholder approves the card transaction.

The company's card manager

Person authorised by the customer to order and manage the company's cards on behalf of the customer.