Standard European consumer credit information

Creditor	Nordea Finance Finland Ltd
The total amount of the credit *This means the ceiling or the total sum made available under the credit agreement.*	EUR 1,500 to EUR 10,000
The duration of the credit agreement	The credit linked to the card is valid until further notice.
The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement	At the beginning of the credit relationship, the borrowing rate is the 3-month Euribor rate (reference interest rate) quoted on the first banking day of the month the credit application was signed, added with 12,5 %. If the reference interest rate has not been quoted for the current month, the reference rate quoted on the first banking day of the previous month is applied. The value of the reference rate is revised on the interest revision dates in accordance with the terms of the credit account.
Annual Percentage Rate of Charge (APR) *This is the total cost expressed as an annual percentage of the total amount of credit.* *The APR is there to help you compare different offers.*	The APR (all expenses included) is 22,4 % The calculation is based on 1,500 euros of outstanding credit and the 3-month Euribor (June 2026). The calculation includes the monthly card fee and uses e-invoice as the default invoicing method.
The total amount you will have to pay *Refers to the amount of the loan principal, interest and other expenses related to your credit, if any.*	The total amount of credit depends on the use of the credit, its repayment and the validity of the credit agreement. The estimated total payable credit amount, if, for example, the credit amount is EUR 1,500 and with interest and costs EUR 1,670 assuming that the credit period is one year and the borrowing rate (June 2026) and the charges and fees remain unchanged during the entire credit period and that the credit is repaid in 12 equal monthly instalments. The costs related to the opening and drawdown of the credit as well as repayment subject to the credit agreement are included in the calculation.
Costs in the case of late payments *Missing payment could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.*	Upon payment default, you are charged annual default interest from the due date up to the payment date in accordance with the Interest Act. The default interest, however, is always at least equal to the interest charged for the debt at any given time. Upon delayed payment, the payment reminder is EUR 5.00 per reminder. Moreover, the customer is liable to compensate the bank for other collection costs which are formed of charges and fees, subject to the tariff. If the bank assigns the collection to an attorney, collection agency or other agent, the agent's fees are also included in the collection charges.
Instalments and, where appropriate the order in which instalments will be allocated	You will have to pay the following: The credit is repaid in monthly instalments that include interest on the outstanding principal and amortisation of the principal. The amount of the monthly instalment is an agreed percentage of the capital balance of the credit at the time of invoicing. For instance, if EUR 1,500 has been spent of the credit and the amortisation percentage is four (4), the monthly instalment is EUR 60. Other fees subject to the agreement must be paid in connection with the monthly instalment on the agreed due date.
Warning on the consequences of non-payment or late payment	Missing payment could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.
Right of withdrawal *You have the right to withdraw from the credit agreement within a period of 14 calendar days.*	Yes
Early repayment *You have the right to repay the credit early any time in full or partially.*	Yes
Creditor Address Telephone number Electronic communication channel Web address	Nordea Finance Finland Ltd Aleksis Kiven Katu 9, FI-00020 NORDEA Customer Service 0200 70 000 (local network charge/mobile call charge) nordea.fi/en/omaposti nordeafinance.fi/en

Further information about the credit agreement

1. Description of the main features of the credit product

The type of credit	Stockmann Mastercard, continuous credit
The conditions governing the drawdown *This means how and when you will obtain the money.*	The creditor opens the granted credit for the customer's use after a favorable credit decision. The credit will be available after the borrower has received the card.
Sureties required *Here is a description of the security to be provided by you in relation to the credit agreement.*	The credit is basically unsecured.

2. Costs of the credit

Representative example of the actual annual interest rate and the total amount to be paid by the consumer	The APR (all expenses included) is 22,4 % The calculation is based on 1,500 euros of outstanding credit and the 3- month Euribor (June 2026). The calculation includes the monthly card fee and uses e-invoice as the default invoicing method. The estimated total payable credit amount, if, for example, the credit amount is EUR 1,500 and with interest and costs EUR 1,670 assuming that the credit period is one year and the borrowing rate (June 2026) and the charges and fees remain unchanged during the entire credit period and that the credit is repaid in 12 equal monthly instalments. The costs related to the opening and drawdown of the credit as well as repayment subject to the credit agreement are included in the calculation.
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out - an insurance policy securing the credit, or - another ancillary service contract *If the costs of these services are not known by the creditor, they are not included in the APR.*	 No No
Related costs	
Any other costs deriving from the credit agreement	The fee related to account maintenance/month, when the transactions on the invoice are not paid off in full on the due date of the invoice containing the transactions, is €4.00 / month.
Preconditions under which the above-mentioned costs related to the credit agreement can be changed	In connection with the monthly instalment, the creditor is entitled to charge and debit from the borrower the fees and charges in accordance with the credit agreement and Nordea's currently valid tariff. Nordea is entitled to revise the fees and charges related to the credit and the card in accordance with the credit account terms and Nordea's card terms. Nordea sends the cardholder a notification of a change in the tariff in accordance with the terms mentioned above. The change becomes effective on a date notified by Nordea, but after two (2) months from the sending of the notification to the cardholder at the earliest. The agreement continues with the amendment, unless the cardholder notifies Nordea in writing that he or she does not approve of the amendment.

3. Other important legal aspects

Consultation of a database *The creditor must inform you immediately and without charge of the result of a consultation of a credit information register if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.*	When granting and monitoring a credit, the creditor uses the borrower's personal credit information. The credit data is obtained from the positive credit register maintained by the Tax Administration and from Suomen Asiakastieto Oy's credit information register.
Right to a draft credit agreement *You have the right, upon request, to obtain a copy of the draft credit agreement free of charge.* *This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.*	Yes
The creditor is entitled to compensation in the case of early repayment	No
The period of time during which the creditor is bound by the pre-contractual information.	This information is not binding on the creditor.
Concerning redress *You have the right to access out-of-court complaint and redress mechanisms.*	If a dispute related to the credit agreement cannot be solved in negotiations between the parties, a consumer may turn to the Finnish Financial Ombudsman Bureau (FINE) (www.fine.fi/en), which provides independent advice and guidance for customers free of charge. The Finnish Financial Ombudsman Bureau (FINE) and its Banking Complaints Board provide solution proposals in disputes. FINE does not handle disputes that are pending in or have been processed by the Consumer Disputes Board or a court of justice. The easiest way to initiate the handling of a complaint is to send an online contact form available at fine.fi/en. Consumers are also entitled to file a complaint with the Consumer Disputes Board (www.kuluttajariita.fi/en). Before filing a complaint with the Consumer Disputes Board, consumers must contact the consumer rights advisers at a Local Register Office (kkv.fi/en/consumer-advice).
Warning about the legal and financial consequences of non-compliance with the obligations	Failure to comply with obligations related to the credit agreement, in addition to late payments or non-payment, may have serious consequences for you.
Repayment schedule	The credit is repaid in monthly instalments that include interest on the outstanding principal and amortization of the principal. The amount of the monthly instalment is based on an agreed percentage of the credit balance standing at the time of invoicing.

4. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Representative of the creditor in your Member State of residence Address Telephone number Electronic communication channel Web address	Nordea Bank Abp Satamaradankatu 5, 00020 NORDEA, Finland Tel: +358 (0)200 70 000 (local network charge/mobile call charge nordea.fi/en/omaposti nordea.fi/en
Registration	Nordea Finance Finland Ltd is entered in the trade register maintained by the National Board of Patents and Registration under the Business Identity Code 0112305-3. Nordea Finance is engaged in activities referred to in the Act on Credit Institutions. The Ministry of Finance has granted Nordea Finance a licence of a credit institution.
The supervisory authority	Nordea Bank Abp's and Nordea Finance Finland Ltd's operations and activities are supervised by: European Central Bank (ECB) Sonnemannstrasse 22 60314 Frankfurt am Main, Germany Tel: +49 69 1344 0 ecb.europa.eu Financial Supervisory Authority Snellmaninkatu 6 / P O Box 103 00101 Helsinki, Finland Tel: +358 (0)9 18351 E-mail: fiva@fiva.fi finanssivalvonta.fi/en Other supervisory authorities for consumer customers are the Consumer Ombudsman, The Finnish Competition and Consumer Authority and the Regional State Administrative Agencies under the Finnish Competition and Consumer Authority: Finnish Competition and Consumer Authority P.O. Box 5 00531 Helsinki, Finland Tel: +358 (0)29 505 3000 (switchboard) kkv.fi/en avi.fi/en
(b) concerning the credit agreement	
Exercise of the right of withdrawal	The borrower is entitled to withdraw from a credit agreement made by giving the creditor a notice of withdrawal within 14 days of receiving notification of an accepted credit application and of the date on which the borrower has received a copy of the agreement and other prior information. The notice of withdrawal can be made, within the time limit, - by letter to the creditor to the address: Nordea Finance Finland Ltd, Vakuudettomat tuotteet, Aleksis Kiven katu 7, VO1125, FI-00020 NORDEA, - at a Nordea branch located in Finland, or - using the withdrawal function in the digital services accepted by Nordea. The notice of withdrawal must be specific and include at least the following information: borrower's name, personal identity number, credit account number, number of the bank account linked to the card and the borrower's signature. If the borrower uses the right of withdrawal, the borrower is liable to pay the creditor the interest for the time the credit has been at the disposal of the borrower. Funds, with interest, received by virtue of the credit account agreement must be refunded to the creditor within 30 days of sending the notice of withdrawal at the risk of the withdrawal otherwise becoming void.
The law taken by the creditor as a basis for the establishment of relationship with you before the conclusion of the credit agreement	Finnish law
Clause stipulating the governing law applicable to the credit agreement and/or the competent court	Any disputes arising from the credit agreement shall be settled at the Helsinki District Court. Consumer customers are, however, entitled to submit disputes to the district court of the Finnish municipality in the jurisdiction of which the customer is domiciled or permanently resident. If the consumer customer does not reside in Finland permanently, the disputes will be settled at the Helsinki District Court. The credit agreement is governed by Finnish law.
Language regime	The borrower has the right to receive the prior information and the agreement terms in the Finnish and Swedish language, and the creditor undertakes to use these languages during the duration of the agreement relationship.

Document providing reference rate information subject to the Consumer Protection Act

It may be stated in credit agreements that the interest rate payable by the borrower can change in accordance with changes in the Euribor rate used as the reference rate. Euribor rates are managed by the European Money Markets Institute (EMMI). A change to the reference rate will decrease or raise the payable interest rate in the manner laid down in the credit agreement.