

Terms and Conditions for Nordea Finance's My pages - 4/2022

1. General

The services covered by these terms and conditions comprise My pages service package (above and hereinafter referred to as the "My pages") provided by Nordea Finance Finland Ltd (business ID 0112305-3, address Aleksis Kiven katu 9, 00020 NORDEA, above and hereinafter referred to as "Nordea Finance") for its consumer customers in websites maintained by it, which includes both services offered by Nordea Finance and services offered by other service providers (hereinafter referred to as the "Other Service Providers"), either companies belonging to the same group with Nordea Bank Abp (hereinafter referred to as the "Bank") or third parties.

In these terms and conditions (hereinafter referred to as "T&C"), a customer is considered to be a natural person who concludes an agreement primarily for purposes other than the line of business they are engaged in (hereinafter referred to as the "Customer").

The precondition for the adoption of the My pages is that the Customer has authentication details granted by their bank and approved by Nordea for this purpose.

T&C shall apply in addition to the credit and other product terms and conditions, product descriptions, manuals and instructions and service-specific agreement terms and conditions. The Customer also undertakes to comply with the agreement terms and instructions of the Other Service Providers when using services offered by the Other Service Providers and concluding an agreement with the Other Service Providers via the My pages.

The Customer is entitled to obtain T&C free of charge from the My pages or another digital service approved by Nordea Finance or in writing during the contractual relationship.

T&C are available in Finnish, Swedish and English. If there are differences between the language versions, Finnish T&C shall take precedence.

2. Contents of the My pages

Nordea Finance defines the services offered in the My pages. Nordea Finance announces the contents of the My pages on its website (nordeafinance.fi).

Nordea Finance is entitled to make changes to the selection, functions and contents of the services.

Upon notification by Nordea Finance in its website, also payment initiation services and account information services can be offered through the My

pages in the situations separately defined by Nordea Finance.

'Payment initiation service' refers to a service in which a service provider registered as a payment institution initiates a payment order at the payer's request through a technical interface approved by the Bank from a payment account held in the payer's bank or in Nordea Finance that is accessible via a technical interface as agreed with the customer.

'Account information service' refers to a service provided by a service provider other than the Bank in which information on a payment account accessible online as agreed with the account holder is retrieved at the account holder's request through a registered service provider via a technical interface approved by the Bank.

Nordea Finance has specified on its website (nordeafinance.fi) the minimum requirements for the technical qualities of the means of distance communications required by the use of the My pages.

3. Authentication in the My pages

In order to use the services, the Customer authenticates themselves by giving Nordea Finance their authentication details when logging in to the My pages.

After having logged in to the My pages with their authentication details, the Customer may not give access to the opened connection to any third party.

When the authentication details are entered in the manner required by the My pages, they correspond to the Customer's signature. All instructions, payments, orders, application forms, agreements and other declarations of intent and messages submitted in the My pages after logging in by using authentication details are binding on the Customer.

4. Customer's liability in using authentication details in the My pages

If authentication details have been used unlawfully in the My pages, the Customer is liable for any damage arisen from the unlawful use of the authentication details and undertakings made with the authentication details, if:

- (1) the Customer has disclosed their authentication details to a third party;
- (2) the loss of the authentication details, their falling illegally into the possession of a third party or becoming illegally known by a third party, or their unauthorised use has resulted from the Customer's

Terms and Conditions for Nordea Finance's My pages - 4/2022

negligence or the Customer has neglected their obligations under T&C;

Or

(3) the Customer has neglected their duty to inform the Bank or the blocking service about the loss of the authentication details, of their falling unlawfully into the possession of a third party or of their unauthorised use without undue delay after having detected it.

The Customer is always fully liable for any unlawful use of the authentication details in the My pages if they have acted intentionally or out of gross negligence or if they have intentionally made a false notification or otherwise acted fraudulently.

5. Hardware, software and data communications

Nordea Finance has the right to interrupt the provision of the service if the hardware, software or data communications used by the Customer endanger the security of the service. Nordea Finance does not guarantee that the services run on the Customer's hardware. Nordea Finance is responsible for the due protection of the data security of its data systems.

6. Products linked to the My pages

Nordea Finance determines the credits and other products that can be linked to the My pages and the functions and services related to them.

7. Availability of the services

The My pages is available to the Customers 24 hours a day, seven days a week, with the exception of breaks caused by servicing, system updates, maintenance, disturbances or other similar reasons. Nordea Finance does not guarantee the Customers uninterrupted access to the My pages. For well-grounded reasons, Nordea Finance may restrict the availability of the My pages by notifying the Customers thereof in the My pages or on Nordea Finance's website. Nordea Finance seeks to make the notification well in advance. However, Nordea Finance is not obliged to notify the Customers in advance of temporary interruptions in the My pages or the individual services included in it.

Certain services may have specific access times, which are primary. The Customers will be notified of the specific access times in the My pages service. Orders and applications should be submitted in the My pages within the specified time limits.

Unless otherwise agreed, Nordea Finance's liability to process an order or an application starts, at the earliest, when it has been received and accepted in Nordea Finance's data system. Nordea Finance reserves a reasonable processing time for the provision

of the services. Nordea Finance does not guarantee that orders or applications are processed in real time.

8. Customer mail

Nordea Finance may offer customer mail function in the My pages, which is intended for the communication between Nordea Finance and the Customer. Nordea Finance can receive the Customer's declarations of intent and other messages via the customer mail in situations defined by it. Nordea Finance is not obliged, however, to process or execute orders the Customer has given in a customer mail message.

Nordea Finance's customer service processes customer mail messages within a reasonable time of the arrival of the messages and within the currently valid opening hours of the customer service. The messages sent via the customer mail function are not read in real time, and in urgent cases the Customer should contact Nordea Finance's customer service.

Nordea Finance stores the customer mail messages for a notified period of time.

9. Verification of information and responsibility for the information provided

The date and contents of an order, agreement or application and other matters related to the service are verified in the data systems maintained by Nordea Finance or another relevant service provider.

The Customer is responsible for the correctness of the information they provide, and any damage that may arise from the Customer having provided incorrect or incomplete information to Nordea Finance. Orders are executed and applications processed on the basis of the information provided. Orders delivered to Nordea Finance through the Other Service Provider are executed with the same content as they have been received by Nordea Finance.

Nordea Finance is not obliged to check or supplement the information provided.

Nordea Finance or a corporation belonging to the same group with it has the right to save information on the Customer's communication or banking matters in its data systems.

10. Processing of personal data

Nordea Finance processes personal data in compliance with data protection regulation and legislation governing credit institutions and ensures otherwise that the privacy protection and bank secrecy are complied with when processing personal data. Personal data is processed for example for tending to

Terms and Conditions for Nordea Finance's My pages - 4/2022

the services and operations of Nordea Finance or a corporation belonging to the same group with it. Information is collected for example from persons themselves or their representatives, from companies belonging to same group with Nordea Finance, from public registers kept by the authorities, credit information registers and from other reliable sources. Nordea Finance also uses its customer register for direct marketing to its customers. The Customer has the right to deny their information being used for direct marketing. Further information about processing of personal data is given in the Nordea's Privacy Policy which is available at Nordea Finance's places of business and on its website (nordeafinance.fi).

In accordance with currently valid legislation, the customer's information can be disclosed, for example, to companies situated in Finland or abroad that currently belong to the same domestic or foreign group or economic consortium with Nordea Finance or to companies which are legally in such a position that information can be disclosed to them.

11. Customer's complaints

Any complaints or claims to Nordea Finance about a service offered or orders executed by Nordea Finance are to be made in writing without delay and no later than 90 calendar days from the transaction date unless the Customer and Nordea Finance have agreed otherwise on the period of complaint or unless otherwise provided by imperative legislation.

The procedure for complaints concerning payment initiation and account information services is determined in the service-specific terms and conditions.

12. Copyright and trademarks

The copyrights and trademarks related to the My pages belong to Nordea Finance or a third party. All copyrights and all rights to trademarks have been reserved.

The Customer using the My pages undertakes not to publish, copy or forward information included in the services, without the copyright holder's written consent, digitally or by using any other means of communication.

13. Nordea Finance's right to interrupt access to the My pages

Nordea Finance has the right to immediately interrupt access to the My pages in full or in part or not to execute an order or not to process an application submitted to it if the Customer uses the service against its purpose or fails to comply with the terms and

conditions of the service, for a reason attributable to the law or other authoritative order, or if the Customer is declared bankrupt, undergoes corporate restructuring proceedings, is placed in liquidation, applies for composition proceedings or suspends payments, or whenever Nordea Finance has a justified reason to suspect that the service is used illicitly or in a way that lead to damage or a risk of damage to Nordea Finance, the Other Service Provider or a third party.

Nordea Finance may prevent the use of a payment initiation service or an account information service for a statutory reason or based on service-specific terms and conditions.

14. Nordea Finance's limitations of liability

Nordea Finance is not liable for any consequential or indirect loss or damage due to disturbances or errors in the service, such as infringements by Nordea Finance or subsequent measures leading to loss of income, damage due to another contractual obligation or other similar damage.

The Customers are not entitled to any compensation solely due to the termination of this agreement or interruption of this service if the service has been interrupted under the circumstances specified in clause 7 or 13.

Nordea Finance is not liable for the operations, services or products of the Other Service Providers. In relation to payment initiation and account information services the liability is determined in the service-specific terms and conditions. However, Nordea Finance is never liable for consequential or indirect damage caused by an error or negligence in the execution of a payment order. 'Payment order' refers to an order given by a customer or a payee to their bank to execute a payment transaction.

Nordea Finance is not liable for any damage arising from unreasonable difficulties in its operations due to a force majeure or similar event. Examples of such impediments potentially relieving Nordea Finance from liability include:

- action taken by the authorities;
- war or threat of war, insurrection or civil unrest;
- failure in postal delivery, automatic data processing,
- data transmission and other electronic communications or electricity supply beyond Finance's control;
- interruption or delay in Nordea Finance's operations caused by a fire or other accident;
- industrial action such as strike, lockout, boycott and blockade, regardless of whether Nordea Finance is involved or not.

Terms and Conditions for Nordea Finance's My pages - 4/2022

A force majeure or any other of the above circumstances entitles Nordea Finance to interrupt the provision of the service until further notice.

15. Notifications between Nordea Finance and the Customer

Nordea Finance may send notifications regarding these terms and conditions via a digital service approved by it or in writing. The Customer is considered to have received the notification no later than on the seventh (7th) day after it was sent. Nordea Finance may also issue notifications concerning the security of a payment service on its website.

The Customer may send notifications concerning T&C to Nordea Finance in writing, via another digital channel approved by Nordea Finance or in another manner agreed on separately. Nordea Finance is considered to have received the notification no later than on the seventh day (7th) after it was sent.

The Customer may communicate with Nordea Finance in Finnish or Swedish. If the Customer wishes to communicate in another language, they are responsible for acquiring the necessary interpretation service and for the costs arising from it.

16. Nordea Finance's right to amend the agreement terms and conditions and revise the tariff

Nordea Finance is entitled to amend this agreement and the specific agreement terms regarding the services. This includes also right to add service tariff and other fees to be charged from the Customer.

Nordea Finance shall notify the Customer of amendments to T&C or service tariff in the My pages, through another digital service approved by Nordea Finance or in writing. The amendment becomes effective as of the date announced by Nordea Finance, but no earlier than two (2) months from the date of the notification.

The Customer is considered to have accepted the amendment and the agreement continues subject to amended T&C, unless the customer informs Nordea Finance in writing, or through digital service approved by Nordea Finance, by the announced effective date of the amendments that the Customer is opposed to the amendment. The Customer has the right to terminate this agreement with immediate effect until the announced effective date of the amendments or before the announced effective date of the amendments. When the agreement is terminated, Nordea Finance is entitled to terminate the provision of the My pages with immediate effect.

17. Entry into force, validity and termination of the agreement

The agreement on the My pages will enter into force once the customer has logged in to the service using their online banking codes and accepted T&C. The agreement is valid until further notice unless otherwise agreed on. Using the service requires that the credits and other products linked to the service are valid and that there are no other obstacles defined by Nordea Finance that would prevent the use of the service.

The Customer may terminate the agreement in a digital service approved by Nordea Finance or in writing, effective immediately, without a period of notice. Nordea Finance reserves a reasonable time for closing the service.

Responsibility for orders submitted through the service remains with the Customer even after the agreement has been terminated. Nordea Finance is entitled to complete orders unless they are cancelled separately in accordance with the terms and conditions applicable to each service.

Nordea Finance has the right to terminate the agreement to end within two (2) months from giving notice. The customer is notified of the termination in the My pages, in another digital service approved by Nordea Finance or in writing.

Nordea Finance is entitled to rescind the agreement if the Customer has materially breached their contractual obligations. The Customer is notified of the rescission of the agreement in writing.

The terms and conditions related to the services on the giving notice on and rescission of the agreement are defined in the terms and conditions of the services in question.

18. Assignment of the agreement

Nordea Finance is entitled to assign Nordea Finance's rights and obligations under the agreement to a third party. Should Nordea Finance merge or demerge or assign all or part of its business, all rights and obligations under the agreement between the Customer and Nordea Finance remain in force vis-à-vis the assignee of the business.

The Customer may not assign their rights or obligations under the agreement to any third party.

19. Customer advisory service and out-of-court legal redress

In matters related to T&C, the Customer must always primarily contact Nordea Finance.

Terms and Conditions for Nordea Finance's My pages - 4/2022

The Customer can submit disputes concerning T&C to the Finnish Financial Ombudsman Bureau (FINE, fine.fi) or the Banking Complaints Board operating under it. The Customer may also refer to the Consumer Disputes Board (KRIL, kuluttajariita.fi) any dispute concerning T&C. The Customer can report Nordea Finance's conduct to the Financial Supervisory Authority (www.finanssivalvonta.fi).

20. Applicable law and settlement of disputes

This agreement is governed by Finnish law.

Any disputes arising from this agreement will be settled in the Helsinki District Court or in the district court of the Finnish municipality in the jurisdiction of which the customer is domiciled or permanently resident. If the customer does not domicile in Finland, disputes concerning this agreement will be settled in the Helsinki District Court.