Stockmann Mastercard credit card

The Stockmann Mastercard combines smooth payments with the benefits of Stockmann's loyal customer programme. It is an international Mastercard credit card that comes with continuous consumer credit. You can use the card to pay for purchases in stores and online as well as withdraw cash and transfer money within your credit limit. In addition, you will earn points and enjoy other Stockmann Mastercard loyal customer benefits.

The information below applies to new Stockmann Mastercards.

Card highlights

The Stockmann Mastercard is a versatile credit card with a credit limit between 1,500 and 10,000 euros. The margin on the card is 12.50%, and neither the main card nor the parallel card has an annual fee.

With the card, you can also accumulate points from Stockmann's loyal customer programme. For purchases made at Stockmann, you get 1 point for every euro. In addition, purchases charged to the credit facility earn 0.5 points per euro both at Stockmann and elsewhere. With the Stockmann Mastercard, you get a 0.5% payment method discount on almost all purchases made in Stockmann department stores immediately at checkout.

Duration of the credit agreement

The credit facility linked to the card is valid until further notice. The agreement ends when it is terminated or in another way specified in the credit terms and conditions. When the agreement ends, the outstanding credit balance, interest and other charges must be paid as agreed.

Interest rate

The interest rate on the credit is variable. It consists of the 3-month Euribor and a margin of 12.50%. The margin is determined and the interest rate adjusted in keeping with the credit agreement.

Repayment

Paying the full invoice

- You can pay the outstanding balance stated on the invoice in full on the due date. Purchases are interest-free until the due date following the invoicing date in keeping with the card-specific terms and conditions.

Monthly repayment

- You can repay the credit in monthly instalments based on the agreed percentage of the outstanding balance at the time each invoice is generated. The number of instalments and the final amount to be repaid depend on the use of the credit, the interest rate, the costs and the repayments you have made.

Extra repayment

- You can pay more than the minimum or pay off the entire outstanding balance. Fees for exceeding the credit limit and other fees set in the agreement may be charged in addition to the regular monthly payment.

Example calculation

With a Stockmann Mastercard credit card, the annual percentage rate for an outstanding credit balance of 1,500 euros is 22.5% when the 3-month Euribor reference rate is 2.32% (April 2026) and the monthly account management fee is 4 euros. The calculation assumes no fee for e-invoicing, repayment of the credit in 12 monthly payments of 139.30 euros. The estimated total cost of the credit is 1,672 euros.

The creditor is Nordea Finance Finland Ltd, Aleksis Kiven katu 9, Helsinki.

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Nordea Bank Abp, Satamaradankatu 5, FI-00020 NORDEA, Finland, domicile Helsinki, Business ID 2858394-9

Other costs

In addition to the charged interest and the credit-related fees included in the credit costs, you may have to pay other fees, such as a fee for paper invoices, a fee for cash withdrawals or credit transfers, a fee for currency conversion and a fee for exceeding the credit limit. The monthly credit account management fee is 4 euros if you do not pay the full balance on your invoice by the due date. The fee for a paper invoice is 3 euros, the fee for changing the repayment schedule or repayment period is 5 euros, the fee for changing the credit limit is 5 euros, the fee for exceeding the credit limit is 10 euros, the fee for an interest or balance statement submitted at the borrower's request is 7 euros, the fee for other written investigations is 17 euros for every starting hour and the fee for copies of invoices and receipts is 7 euros per copy.

Early repayment

You can repay more than the minimum or pay off the entire outstanding balance at any time. No separate fee is charged for early repayment. However, you will need to pay any interest accrued while using the credit and any other fees stated in the agreement.

Withdrawing from the credit agreement

You can withdraw from the credit agreement within 14 calendar days of receiving the approved credit decision as well as the credit agreement and the required pre-contractual information. To withdraw from the agreement, submit a notice specifying this through a channel approved by the creditor. If you withdraw from the agreement, you will need to pay interest for the period during which you used the credit. Any credit used, including interest, must be repaid within 30 days of submitting the notice of withdrawal in order for the withdrawal to remain in effect. The exact channels and information required for the notice are determined by the creditor.

Additional services

You do not need to buy an insurance policy or other additional services to obtain the credit or benefit from the advertised credit terms and conditions. The voluntary benefits and insurance cover included in a card vary by card product.

Warning about the consequences of missing a payment

If you fail to make payments when due, you may be charged default interest and payment reminder and collection fees, and the use of your card and credit account may be restricted or suspended. Payment delays may make it more difficult for you to obtain new loans and lead to a payment default being recorded for you if the relevant legal requirements are met.

The creditor may accelerate the credit on the grounds set out in the terms and conditions of the credit agreement and the law if the payment delay is significant or the agreement is materially breached. In this case, the outstanding credit balance, interest, fees and charges may become payable earlier than originally scheduled.

If you are having trouble repaying the credit, contact us immediately. The earlier you contact us, the better we can help you explore the available repayment options.

Creditor and contact information

The creditor for the Stockmann Mastercard is Nordea Finance Finland Ltd, Aleksis Kiven katu 9, FI-00020 NORDEA.

You can contact us by:

- sending us a message in Nordea Mobile or Netbank or Nordea Omaposti (nordea.fi/omaposti)
- chatting with us or
- calling us on 0200 70 000 (local rates apply).

Stockmann Mastercard for smooth payments and Stockmann benefits

Apply for the card online and choose a credit limit that suits your needs.