

1 Service provider information

Omaposti, service provider's information:

Name Nordea Bank Abp (hereinafter either the 'bank' or 'Nordea' depending on the context)

Address: Satamaradankatu 5, FI-00020 NORDEA
Business Identity Code: 2858394-9
Telephone (exchange)
+358 9 1651

Information on the supervisory authorities
www.nordea.fi

2 Purpose of the service

Nordea's Omaposti service is a service intended for the communication between Nordea and its customers using its services and for the communication of other identified users banking with Nordea. The following is possible in the service: signing of electronic agreements delivered by the bank, reception of messages and other documents delivered by the bank and sending of messages and attachments to the bank.

However, the user cannot send Nordea orders, such as payment or securities orders, requests to block a payment instrument or notices of termination concerning services, unless this has separately and specifically been agreed on with Nordea in advance.

3 Application of the terms and conditions

In order to use the service, the user needs personal online access codes or some other means of identification suitable for the use of the service.

When users log into the service, they accept the terms and conditions of use of the Omaposti service, which will be applied to the banking of other users than those who have made a Netbank agreement with Nordea. The general terms and conditions on Nordea's service pages [link <https://www.nordea.fi/tietoa-nordeasta/tietoa-nordeasta/yleiset-ehdot-www-sivujen-kayttoon.html>] will be applied insofar as they do not contravene the terms and conditions of use of the Omaposti service.

Nordea's general agreement terms and conditions governing services with access codes will be applied to the banking of Nordea's Netbank customers.

4 Available service times of the Omaposti service

The Omaposti service is available 24 hours a day, seven days a week with the exception of breaks caused by service, updates, maintenance, disturbances or other similar reasons.

The bank reserves a reasonable time for opening the services agreed on through the Omaposti service or for the realisation of other amendments.

5 Handling of personal data

The bank handles personal data in compliance with the Finnish Personal Data Act and legislation governing credit institutions and otherwise ensures that privacy protection and bank secrecy are complied with in the handling of personal data.

Nordea is entitled to save communications sent through Omaposti or related contacts by the user and data on the user's banking in its data systems. Nordea is also entitled to record customer calls in order to verify agreements or declarations of intent and for developing its services.

From the communications through Omaposti Nordea gathers data for the identification of the user (details of the identification transaction, such as name, personal identity number and the transaction's identification data as well as messages and their attachments). Nordea can also gather the IP addresses with which the users use Omaposti.

When Omaposti is used to manage the customer relationship, the services or related offers, the user's data is saved in the bank's personal register. Information on the management of the register and the description of file as referred to in the Finnish Personal Data Act, is available on the bank's website. [link: <https://www.nordea.fi/en/personal/get-help/nordea-privacy-policy.html>]

6 Logging into the service

A user can log into the Omaposti service with Nordea's access codes or with the online access codes provided by other banks or with other personal codes suitable for the use of the service, which enable the use of the Omaposti service.

In order to verify the user's identity, Nordea will save the data concerning the identification transaction (with the exception of personal security codes). In order to verify the user's identity, Nordea is entitled to request the data required for the verification of the user's identity from the provider of the identification means.

7 Loss of online access codes

If the user loses his or her Nordea access codes or other online access codes used for logging into the Omaposti service or if there is reason to suspect that they have fallen into the wrong hands, the user must inform the party which has granted the codes of this without delay. If the user suspects that the codes have been misused or wishes to close the Omaposti service, he or she must inform Nordea of this

The notification can be made by calling Nordea:
Tel. 0200 3000 Nordea 24/7

8 Signing of documents

Agreements or other transactions confirmed by using online access codes or other acceptable user codes correspond to the customer's signature. All applications, agreements and other declarations of intent and messages submitted by the user using his or her access codes are deemed binding on the user after this information has been submitted to Nordea in the Omaposti service.

9 Authentication of information and responsibility for given information

The date and content of an agreement, application or other declaration of intent, or other action of the user related to the Omaposti service is authenticated from the data systems maintained by Nordea or some other service provider related to the service.

The user is responsible for the correctness of the information he or she has submitted to the bank or other service provider concerned, and for any loss arising from submitting erroneous or insufficient information to them. The bank is not obligated to check or supplement the information given by the user.

10 Consumer's right of withdrawal related to the distance marketing of financing services

Agreements made by a consumer customer in the Omaposti service may involve a right of withdrawal. The right of withdrawal is stated in the product-specific details of each service or terms of the product.

11 Storage times of Omaposti messages

Messages and documents which Nordea has submitted to the Omaposti service will be available to the user for the validity period of the agreement or for a period of time notified by the bank, however, for at least twenty-four (24) months from the date on which the information or document was submitted to Omaposti.

Messages and documents submitted by the customers will stay in the service for twenty-four (24) months unless the information is saved into another data system due to reasons related to the provision of the service or attendance to the customer relationship.

After the above-mentioned storage times, the bank is no longer liable to keep material submitted to the Omaposti service, unless otherwise laid down in the agreement on the service.

12 Removal of documents

After the storage period, the bank can remove the information from the Omaposti service.

After the storage period, the bank is not liable to deliver to the customer the information submitted to the Omaposti service in any format.

A user cannot remove messages or documents from Omaposti.

13 Restricting the use of Omaposti or removing the right of use

The bank can restrict the user's access to the Omaposti service or prevent its use altogether if the user uses the service against the law or contrary to good practice or otherwise in a manner which can cause disturbance to the bank or other users. In such a case, the service-specific messages and notifications will be delivered to the customer in writing, unless otherwise agreed.

14 Complaints concerning Omaposti

Any complaints, requests or claims concerning the Omaposti service or its operations can be made by calling Nordea Customer Service.

Tel. 0200 3000 Nordea 24/7

15 Notifications between the bank and the customer

Unless otherwise agreed, the bank will forward to the user service messages, notifications and amendments of the terms and conditions related to the Omaposti service and the services used through it, in the Omaposti service.

The user can send messages and their attachments to the bank via the Omaposti service. If a message or its attachment requires the customer's signature, the signature must be added in accordance with the bank's instructions in Omaposti's signature function.

If the Omaposti service is not available, the bank and the user can forward their notifications in writing or in some other manner agreed on.

Unless otherwise agreed, the recipient is deemed to have received a notification sent by mail at the latest on the seventh day after its dispatch and an electronic notification on the day it was sent.

The user may communicate with the bank in Finnish or Swedish.

16 Amendment of the terms and conditions of use

The bank is entitled to amend the terms and conditions of use of the Omaposti service by notifying the users of the amendment on the login page of Omaposti at least one month before the amendment becomes effective.

17 Changing or replacing the Omaposti service

The bank can change the functionalities of the Omaposti service or replace it with another service. Users will be notified of any changes that have a material adverse effect on their position at least two months in advance through the Omaposti service or in writing.

18 Applicable law

Finnish law shall apply to the terms of use of the Omaposti service.