

### Customer information

Customer's name	Identity number	Customer ID
Street address	Postal code	City

A basic payment account and the related services chosen below by the Customer have been agreed on between the Customer and Nordea Bank Abp (hereinafter the 'Bank').

Separate service agreements have been concluded on the services, to which also the restrictions subject to this agreement will be applied when the services are provided for the Customer as basic banking services as referred to in Chapter 15, section 6, of the Finnish Act on Credit Institutions.

- Disposal Account, personal customers
- Nordea Electron -card
- personal customer's Netbank service
- Strong electronic identification (e-identification)
- Netbank's viewing right

#### 1. Restrictions on the Disposal Account

- A Disposal Account is personal and it cannot have several account holders
- A right to use the account cannot be linked to the account for an authorized user of the account
- The account may not be linked as a viewing account or disposal account in another customer's Netbank unless the Customer and the Bank separately agree on it otherwise
- A parallel card cannot be linked to the account
- The account cannot be linked to a securities service

#### 2. Restrictions on the Nordea Electron card

- Only one Nordea Electron card can be linked to the account

#### 3. Restrictions on the Netbank service

- Netbank's portfolio service or other securities and investment services cannot be linked to the Netbank service
- The services in the Netbank Service may include service-specific user restrictions

#### 4. Restrictions on the strong electronic identification (e-identification)

- By law, the e-identification service may only be provided for a person registered in the Finnish population register

#### 5. Processing of personal data

As a data controller the bank processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to comply with laws and other regulations. For detailed information on the bank's processing of personal data, please review Nordea's privacy policy, which is available on the bank's website or by contacting the bank. The privacy policy contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

#### 6. Termination and cancellation of services provided as basic banking services

The Bank has the right to terminate all or some of the agreements on the services provided as basic banking services if:

- 1) there have been no transactions in the Customer's account for the past 24 successive months; or
- 2) the Customer no longer legally resides in an EEA state.

The Bank shall inform the Customer in writing of the termination criterion in a manner laid down in the agreement terms and conditions applicable to the services at least two (2) months before the entry into force of the termination unless it is forbidden by the law to state the criterion.

The Bank has the right to terminate with immediate effect all or some of the agreements on the services provided as basic banking services if:

- (1) the Customer has intentionally used a service for an illegal purpose;
- (2) the Customer has provided incorrect information or omitted to submit information and the correctly provided information would have led to the rejection of the basic payment account or the related services; or
- (3) the Customer has materially breached its obligations under the agreement.

Bank

## 7. Amendment to the agreement terms and conditions

The Bank is entitled to amend this agreement. The Bank shall send a notification of the amendment to the agreement terms and conditions electronically to the Netbank service or to Netbank's viewing right if the Customer has the Netbank service or Netbank's viewing right. If the Customer does not have the Netbank service or Netbank's viewing right, the Bank shall send a notification of the amendment to the agreement terms and conditions in writing or in some other manner separately agreed on. An amendment to the agreement terms and conditions enters into force from the date stated by the Bank, but no earlier than two (2) months after the sending of the notification to the Customer.

The agreement continues as amended unless the Customer notifies the Bank electronically via the customer mail of the Netbank service or in writing by the notified date of entry into force of the amendment that he or she objects to the amendment. The Customer has the right to terminate the agreement with immediate effect until the announced effective date of the amendments.

## 8. Validity of this agreement

This agreement is in force until further notice. Should the Customer and the Bank agree on service features that are more extensive than those within the basic banking service or on new services, the restrictions on the services subject to this agreement cease to exist without a separate notification.

## 9. Legal remedies outside courts of law

If a dispute related to this agreement cannot be solved in negotiations between the parties, the Customer may turn to the Finnish Financial Ombudsman Bureau (FINE) ([www.fine.fi](http://www.fine.fi)) 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 a dispute that is pending or has been processed by the Consumer Disputes Board or a court of law. The easiest way to initiate the handling of a complaint is to send an online contact form available at [www.fine.fi](http://www.fine.fi).

The Customer is also entitled to file a complaint with the Consumer Disputes Board ([www.kuluttajariita.fi](http://www.kuluttajariita.fi)). Before filing a complaint with the Consumer Disputes Board, the Customer must contact the consumer rights advisers at a Local Register Office ([www.kuluttajaneuvonta.fi](http://www.kuluttajaneuvonta.fi)).

## 10. Applicable law and jurisdiction

This agreement is governed by Finnish law.

Any disputes arising from this agreement are 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 have a residence in Finland, disputes are settled in the Helsinki District Court.

## 11. Order of application of the agreement terms and conditions

In the event of any conflict between the terms and conditions of this agreement and the service-specific agreement terms and conditions, the terms and conditions of this agreement shall prevail.

The Customer has read the terms and conditions of this agreement, accepts them and undertakes to comply with them.

## Signatures

Place and date

Customer's signature and name in block letters

**Nordea Bank Abp**

Identity verified from

Driving licence  Passport  ID card  Other, please specify

Issuer, number, date, and country

### Customer information

Customer's name	Identity number	Customer ID
Street address	Postal code	City

A basic payment account and the related services chosen below by the Customer have been agreed on between the Customer and Nordea Bank Abp (hereinafter the 'Bank').

Separate service agreements have been concluded on the services, to which also the restrictions subject to this agreement will be applied when the services are provided for the Customer as basic banking services as referred to in Chapter 15, section 6, of the Finnish Act on Credit Institutions.

- Disposal Account, personal customers
- Nordea Electron card
- Personal customer's Netbank service
- Strong electronic identification (e-identification)
- Netbank's viewing right

#### 1. Restrictions on the Disposal Account

- A Disposal Account is personal and it cannot have several account holders
- A right to use the account cannot be linked to the account for an authorized user of the account
- The account may not be linked as a viewing account or disposal account in another customer's Netbank unless the Customer and the Bank separately agree on it otherwise
- A parallel card cannot be linked to the account
- The account cannot be linked to a securities service

#### 2. Restrictions on the Nordea Electron card

- Only one Nordea Electron card can be linked to the account

#### 3. Restrictions on the Netbank service

- Netbank's portfolio service or other securities and investment services cannot be linked to the Netbank service
- The services in the Netbank Service may include service-specific user restrictions

#### 4. Restrictions on the strong electronic identification (e-identification)

- By law, the e-identification service may only be provided for a person registered in the Finnish population register

#### 5. Processing of personal data

As a data controller the bank processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to comply with laws and other regulations. For detailed information on the bank's processing of personal data, please review Nordea's privacy policy, which is available on the bank's website or by contacting the bank. The privacy policy contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

#### 6. Termination and cancellation of services provided as basic banking services

The Bank has the right to terminate all or some of the agreements on the services provided as basic banking services if:

- (1) there have been no transactions in the Customer's account for the past 24 successive months; or
- (2) the Customer no longer legally resides in an EEA state.

The Bank shall inform the Customer in writing of the termination criterion in a manner laid down in the agreement terms and conditions applicable to the services at least two (2) months before the entry into force of the termination unless it is forbidden by the law to state the criterion.

The Bank has the right to terminate with immediate effect all or some of the agreements on the services provided as basic banking services if:

- (1) the Customer has intentionally used a service for an illegal purpose;
- (2) the Customer has provided incorrect information or omitted to submit information and the correctly provided information would have led to the rejection of the basic payment account or the related services; or
- (3) the Customer has materially breached its obligations under the agreement.

### 7. Amendment to the agreement terms and conditions

The Bank is entitled to amend this agreement. The Bank shall send a notification of the amendment to the agreement terms and conditions electronically to the Netbank service or to Netbank's viewing right if the Customer has the Netbank service or Netbank's viewing right. If the Customer does not have the Netbank service or Netbank's viewing right, the Bank shall send a notification of the amendment to the agreement terms and conditions in writing or in some other manner separately agreed on. An amendment to the agreement terms and conditions enters into force from the date stated by the Bank, but no earlier than two (2) months after the sending of the notification to the Customer.

The agreement continues as amended unless the Customer notifies the Bank electronically via the customer mail of the Netbank service or in writing by the notified date of entry into force of the amendment that he or she objects to the amendment. The Customer has the right to terminate the agreement with immediate effect until the announced effective date of the amendments.

### 8. Validity of this agreement

This agreement is in force until further notice. Should the Customer and the Bank agree on service features that are more extensive than those within the basic banking service or on new services, the restrictions on the services subject to this agreement cease to exist without a separate notification.

### 9. Legal remedies outside courts of law

If a dispute related to this agreement cannot be solved in negotiations between the parties, the Customer may turn to the Finnish Financial Ombudsman Bureau (FINE) ([www.fine.fi](http://www.fine.fi)) 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 a dispute that is pending or has been processed by the Consumer Disputes Board or a court of law. The easiest way to initiate the handling of a complaint is to send an online contact form available at [www.fine.fi](http://www.fine.fi).

The Customer is also entitled to file a complaint with the Consumer Disputes Board ([www.kuluttajariita.fi](http://www.kuluttajariita.fi)). Before filing a complaint with the Consumer Disputes Board, the Customer must contact the consumer rights advisers at a Local Register Office ([www.kuluttajaneuvonta.fi](http://www.kuluttajaneuvonta.fi)).

### 10. Applicable law and jurisdiction

This agreement is governed by Finnish law.

Any disputes arising from this agreement are 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 have a residence in Finland, disputes are settled in the Helsinki District Court.

### 11. Order of application of the agreement terms and conditions

In the event of any conflict between the terms and conditions of this agreement and the service-specific agreement terms and conditions, the terms and conditions of this agreement shall prevail.

The Customer has read the terms and conditions of this agreement, accepts them and undertakes to comply with them.

### Signatures

Place and date

Customer's signature and name in block letters

**Nordea Bank Abp**

Identity verified from

Driving licence  Passport  ID card  Other, specify:

Issuer, number, date, and country