

**Definition of the account**

PerkAccount is intended for continuous saving.

**Deposit interest**

The deposit interest rate on the account is fixed at 0.00%.

**Interest paid instead of deposit interest**

Instead of deposit interest, the bank may pay higher interest on the account, which is valid either during a period specified by the bank or until further notice, in which case the bank is entitled to separately determine its end date. When the validity of the higher interest rate ends, the interest paid on the account will automatically and without a separate notice be readjusted on the next calendar day to match the deposit interest rate determined in the terms and conditions of the account agreement. The information on interest paid instead of deposit interest, if any, is available on the bank's website (nordea.fi) and at the bank's branches in Finland.

**Calculation method and payment of deposit interest**

The bank shall pay deposit interest as of the value date of a deposit until each withdrawal date, excluding the withdrawal date, or as of the date permitted by the currently valid law.

The deposit interest is calculated on the closing balance according to actual calendar days using 365/366 as the divisor. The deposit interest is paid to the account annually at the end of the calendar year. If the last banking day of the year is not the last day of the calendar year and the closing balance changes due to account transactions or interest entries during the period between the last banking day of the year and the last day of the calendar year, the bank performs a new interest calculation for the calendar year in question and credits or debits the interest difference in connection with the payment of interest possibly accrued for the following calendar year unless the customer and the bank agree on otherwise.

What has been said above about the method of calculation and payment of deposit interest is also applicable to the calculation and payment of any interest paid instead of deposit interest.

**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.

**Applicable terms and conditions and undertaking**

This account agreement is subject to the terms and conditions of this account agreement, the special terms and conditions laid down in this account agreement, the general account terms and conditions of private persons and the currently valid general terms and conditions of payment transmission. Should the general terms and conditions of payment transmission deviate from the account agreement terms and conditions, the terms and conditions of the account agreement will prevail. If the special terms and conditions of the account agreement deviate from the general terms and conditions of the account, the special terms and conditions will prevail.

I have received the account agreement with the special terms and conditions and the related general account terms and conditions of private persons as well as the bank's general terms and conditions of payment transmission valid at the time of signing the account agreement, and I undertake to comply with them.