

Minor (Customer/Client)

Name

Personal identity number



Authorising Party (Guardian)

Name

Personal identity number

Authorised Person (Guardian)

Name

Personal identity number

Authorisation

As the statutory guardian of my underaged child, I herewith give my consent to the Authorised Person being solely authorised to execute any measures needed to manage the banking and insurance matters specified below by me on behalf of the Minor at Nordea Bank Abp (hereinafter the 'Bank').

The Authorised Person is entitled to approve alone the terms and conditions regarding the Minor's customer relationship or a service provided to the Minor as well as to sign with the Bank any agreements and contracts required to establish a customer relationship or to provide a service. The Authorised Person is entitled to provide the Bank with any information on the Minor necessary for the customer relationship or the provision of a service. The Bank is obliged to provide the information on the services provided to the Minor, specified in more detail in the power of attorney, or information on the Minor's banking to the Authorised Person only.

Terms and conditions of the authorisation:

Validity of the authorisation	<p>This authorisation enters into force once the power of attorney has been delivered to the Bank digitally. An authorisation filled in digitally is binding without the authorising party's signature by their own hand if the authorising party has submitted it to the Bank via Nordea's Omaposti service or as a customer message in Nordea Netbank, in which case strong electronic identification has been provided to authenticate the authorising party's identity.</p> <p>The authorisation will be valid until the Minor turns eighteen (18) unless otherwise notified to the Bank.</p> <p>This power of attorney shall replace in all respects any powers of attorney other than one-time powers of attorney made regarding the Minor's banking between the Authorising Party and the Authorised Person possibly delivered to the Bank earlier.</p>
Cancellation of the authorisation	<p>The authorisation may be cancelled by notifying the Bank thereof in writing.</p>
Powers of the Authorised Person	<p>The measures the Authorised Person is authorised to execute are ticked on the power of attorney.</p>

Bank accounts:

Granting of the authorisation	Content of the authorisation	Further information
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Open new bank accounts</p>	<p>Information on the Disposal Account and its terms and conditions: http://nordea.fi/en/käyttötili/ehdot</p> <p>Information on the PerkAccount and its terms and conditions: http://nordea.fi/en/etutili/ehdot</p>



Bank accounts: (continuation)

<input type="checkbox"/> Yes <input type="checkbox"/> No	Agree on the access rights to new accounts to be opened.	<p>This power of attorney gives access rights to the following persons, specified by name and personal identity number, in addition to the Authorised Person:</p> <hr/> <hr/> <p>If an independent access right is to be given to the minor's both guardians, the name and personal identity number of Authorising Party must be specified above. If an independent access right is to be given to the Minor, the name and personal identity of the Minor must be specified above. The access right holder must approve the access right separately in a manner required by the Bank. The Authorised Person has the right to also sign the required account agreement documents on the access right on behalf of the Authorising Party. The access right holder also has the right to attach the account to their own Netbank as a viewing or payment account, if they so prefer.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Agree on new access rights to existing accounts	<p>This power of attorney gives access rights to the following persons, specified by name and personal identity number, in addition to the Authorised Person:</p> <hr/> <hr/> <p>If an independent access right is to be given to the minor's both guardians, the name and personal identity number of Authorising Party must be specified above. If an independent access right is to be given to the Minor, the name and personal identity of the Minor must be specified above. The access right holder must approve the access right separately in a manner required by the Bank. The Authorised Person has the right to also sign the required account agreement documents on the access right on behalf of the Authorising Party. The access right holder also has the right to attach the account to their own Netbank as a viewing or payment account, if they so prefer.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Give notice on and terminate bank accounts The authorisation does not apply to the following accounts:	<p>The Authorised Party may transfer or withdraw the funds on the account upon the termination of the account.</p> <hr/>

Services used with access codes:

Granting of the authorisation	Content of the authorisation	Further information
<input type="checkbox"/> Yes <input type="checkbox"/> No	Activate the Netbank viewing right for the Minor	<p>The Netbank viewing right does not make it possible to activate the Nordea Codes app. Information on the Netbank viewing right and the terms and conditions: https://www.nordea.fi/en/verkkopankki/ehdot</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Activate a Netbank service for the Minor and agree on the scope of the service	<p>The Authorised Person may choose which of the Minor's accounts are shown in Netbank to the Minor and which accounts the Minor may also use for payments. Information on the Netbank service and the terms and conditions: https://www.nordea.fi/en/verkkopankki/ehdot</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	In addition to the Netbank service, activate a strong electronic means of identification (e-identification) for the Minor	<p>With the e-identification, the Minor can identify themselves with the services of other service providers, such as Kela – The Social Insurance Institution of Finland. The precondition for adding such a service is that the Minor's identity is authenticated at a Nordea branch. Information on the Netbank service and the terms and conditions: https://www.nordea.fi/en/verkkopankki/ehdot</p>

Card and payments:

Granting of the authorisation	Content of the authorisation	Further information
<input type="checkbox"/> Yes <input type="checkbox"/> No	Order a Nordea Debit card for the Minor to be attached to their account	<p>The Authorised Person determines the security limits and Internet use of the card in a card agreement. The Authorised Person may order a card with a picture and add the K Plusa feature to the card. The Authorised Person may also order a PIN for the Minor's card by SMS to be delivered to the Minor's mobile phone number.</p> <p>Information on Nordea Debit card and the terms and conditions: https://www.nordea.fi/en/personal/our-services/credit-payment-cards/nordea-debit.html</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Agree on changes to a minor's existing card and terminate a card.	The Authorised Person may edit the payment and cash withdrawal limits of a minor's existing card and agree on the use of the card for online payments. The Authorised Person may edit the card usage areas. The Authorised Person may change or add a minor's cash withdrawal or payment account attached to an existing card. The Authorised Person may also add a gallery picture to an existing card or add the K Plusa feature to a card.
<input type="checkbox"/> Yes <input type="checkbox"/> No	Agree on the set up of the Nordea Siirto and Nordea Wallet apps.	The set up of the Nordea Wallet app requires that the minor has a smartphone and a valid Netbank agreement and is using the Nordea Codes app and a Nordea card. The set up of the Nordea Siirto app requires that the minor has a smartphone and a Netbank agreement and is using the Nordea Codes app and an account for payments.

Investment and ancillary services:

Granting of the authorisation	Content of the authorisation	Further information
<input type="checkbox"/> Yes <input type="checkbox"/> No	Conclude an investment service agreement	<p>The Minor is required to have a valid investment service agreement before the Bank may provide them with investment, insurance or ancillary services. If the Authorising Party has ticked "no" for this, any other authorisations regarding investment, insurance or ancillary services are not possible.</p> <p>As an investor, the Client is categorised as a Retail Client, unless the Client has been informed otherwise or the client categorisation has been changed at the Client's request. Further information on the categorisation of clients is available at https://www.nordea.fi/en/sijoittaminen/ehdot under "MIFID documents".</p> <p>An investment service agreement template and the terms and conditions are available at https://www.nordea.fi/en/sijoittaminen/ehdot</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Agree on an investment advice service and provide the Bank with information within the scope of the Bank's obligation to obtain information in order to draft an investment plan for the Minor and give orders at their discretion regarding those of the Minor's funds to which the Authorised Person has an access right and invest them in the investment alternatives of their choice.	<p>The Authorised Person is entitled to agree alone on the provision of an investment advice service to the Minor and to represent alone the Minor in investment advice meetings.</p> <p>The Authorised Person is obliged to provide the Bank with adequate information on the Minor's financial standing and investment targets so as to enable the Bank to assess whether the planned investment service or financial instrument suits the Minor. In a suitability assessment, the analysis of investment experience and knowledge concerns the Authorised Person acting as the Minor's representative.</p> <p>The Authorised Person has the right to give the Bank orders regarding the Minor's funds for investment alternatives of their choice. The Authorised Person has the right to deviate from an investment advice provided by the Bank and also to give the Bank orders that the Bank has not recommended or the suitability of which the Bank has not assessed.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	Open new book-entry accounts and safe custody of securities, fund portfolios and management accounts to be attached to these.	The general terms and conditions of a book-entry account and safe custody of securities are available at https://www.nordea.fi/en/sijoittaminen/ehdot Information on the Disposal account and the terms and conditions are available at http://nordea.fi/en/kayttotili/ehdot

Investment and ancillary services: (continuation)

<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Agree on access rights to new book-entry accounts to be opened and to safe custody of securities, fund portfolios and management accounts attached to these.</p>	<p>This power of attorney gives access rights to the following persons, specified by name and personal identity number, in addition to the Authorised Person:</p> <hr/> <hr/> <p>If an independent access right is to be given to the minor's both guardians, the name and personal identity number of Authorising Party must be specified above.</p> <p>The access right holder must approve the access right separately in a manner required by the Bank. The Authorised Person has the right to also sign the required account agreement documents on the access right on behalf of the Authorising Party.</p> <p>The access right holder may freely place orders concerning book-entries and fund units in their Netbank service, by telephone or at a Nordea branch. The access right to a book-entry account, safe custody of securities and a fund portfolio always also includes an access right to the management account.</p> <p>Through the Netbank service, the access right holder receives information on the transactions of the book-entry account and fund portfolio and of the management account attached to these, as well as other information from the period prior to the authorisation.</p> <p>The access right holder also has the right to attach the account to their own Netbank, if they so prefer.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Agree on new access rights to existing book-entry accounts and safe custody of securities, fund portfolios and management accounts attached to these.</p>	<p>This power of attorney gives access rights to the following persons, specified by name and personal identity number, in addition to the Authorised Person:</p> <hr/> <hr/> <p>If an independent access right is to be given to the minor's both guardians, the name and personal identity number of Authorising Party must be specified above.</p> <p>The access right holder must approve the access right separately in a manner required by the Bank. The Authorised Person has the right to also sign the required account agreement documents on the access right on behalf of the Authorising Party.</p> <p>The access right holder may freely place orders concerning book-entries and fund units in their Netbank service, by telephone or at a Nordea branch. The access right to a book-entry account, safe custody of securities and a fund portfolio always also includes an access right to the management account.</p> <p>Through the Netbank service, the access right holder receives information on the transactions of the book-entry account and fund portfolio and of the management account attached to these, as well as other information from the period prior to the authorisation.</p> <p>The access right holder also has the right to attach the account to their own Netbank, if they so prefer.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Give notice on and terminate book-entry accounts, safe custody of securities, fund portfolios, the management accounts attached to these or other agreements on investment or ancillary services.</p>	<p>The Authorised Person alone has the right to provide the Bank with a transfer, redemption, sell or withdrawal order regarding the funds in the Minor's book-entry account and safe custody of securities, fund portfolio or management account at the time the service is terminated.</p>

Investment and ancillary services: (continuation)

<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Open a new equity savings account and the book-entry account and safe custody of securities to be attached to it. Agree on the access rights to a new and an existing equity savings account and the related book-entry account and safe custody of securities.</p>	<p>This power of attorney gives access rights to the following persons, specified by name and personal identity number, in addition to the Authorised Person:</p> <hr/> <hr/> <p>If an independent access right is to be given to the minor's both guardians, the name and personal identity number of Authorising Party must be specified above. The access right holder must approve the access right separately in a manner required by the Bank. The Authorised Person has the right to also sign the required account agreement documents on the access right on behalf of the Authorising Party. The access right holder may freely place orders concerning book-entries in their Netbank service, by telephone or at a Nordea branch. Through the Netbank service, the access right holder receives information on the transactions of the equity savings account and of the book-entry account attached to this, as well as other information from the period prior to the authorisation. The access right holder also has the right to attach the account to their own Netbank, if they so prefer. The general terms and conditions applicable to equity savings accounts are available at https://www.nordea.fi/equity-savings-account</p>
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Investments in unit-linked insurance:

Granting of the authorisation	Content of the authorisation	Further information
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Open a new unit-linked insurance policy</p>	<p>The Authorised Person is obliged to provide the Bank with adequate information on the Minor's insurance-related needs, financial standing and investment targets so as to enable the Bank to assess the insurance need and whether the planned unit-linked insurance and the planned investment alternatives for it suit the Minor. In a suitability assessment, the analysis of investment experience and knowledge concerns the Authorised Person acting as the Minor's representative.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Draft a repayment plan and revise the new unit-linked insurance policy to be opened by virtue of this power of attorney</p>	<p>The repayment plan is a plan on the repayment amounts and the period of time within which the Customer should repay the contract in order to meet the savings target set.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Draft a repayment plan and revise an existing unit-linked insurance policy</p>	<p>Contract number</p> <hr/> <p>The repayment plan is a plan on the repayment amounts and the period of time within which the Customer should repay the contract in order to meet the savings target set.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Right to enquire contract information, revise the investment plan and the investment alternatives regarding the new unit-linked insurance policy to be opened by virtue of this power of attorney</p>	<p>The Authorised Party has the right to obtain information on the contracts in their Netbank and to revise the investment plans for the contracts as well as the savings allocation under the terms and conditions mentioned in the contract, terms and conditions, tariff and technical bases. The Authorised Party also has the right to attach the contracts for this service to their Netbank service under separately specified terms and conditions.</p>
<input type="checkbox"/> Yes <input type="checkbox"/> No	<p>Right to enquire contract information, revise the investment plan and the investment alternatives regarding the existing insurance policy</p>	<p>Contract number</p> <hr/> <p>The Authorised Party has the right to obtain information on the contracts and to revise the investment plans for the contracts as well as the savings allocation under the terms and conditions mentioned in the contract, terms and conditions, tariff and technical bases. The Authorised Party also has the right to attach the contracts for this service to their Netbank service under separately specified terms and conditions.</p>

Investments in unit-linked insurance: (continuation)

<input type="checkbox"/> Yes <input type="checkbox"/> No	Make surrenders from the new unit-linked insurance policy to be opened by virtue of this power of attorney	Surrender means withdrawal of the funds from the unit-linked insurance policy either in full or in part.
<input type="checkbox"/> Yes <input type="checkbox"/> No	Make surrenders from an existing unit-linked insurance policy	Contract number Surrender means withdrawal of the funds from the unit-linked insurance policy either in full or in part.
<input type="checkbox"/> Yes <input type="checkbox"/> No	Give notice on a unit-linked insurance policy regarding the new unit-linked insurance policy to be opened by virtue of this power of attorney	
<input type="checkbox"/> Yes <input type="checkbox"/> No	Give notice on a unit-linked insurance policy regarding the existing unit-linked insurance policy	Contract number
Place and date		
Authorising Party's name		