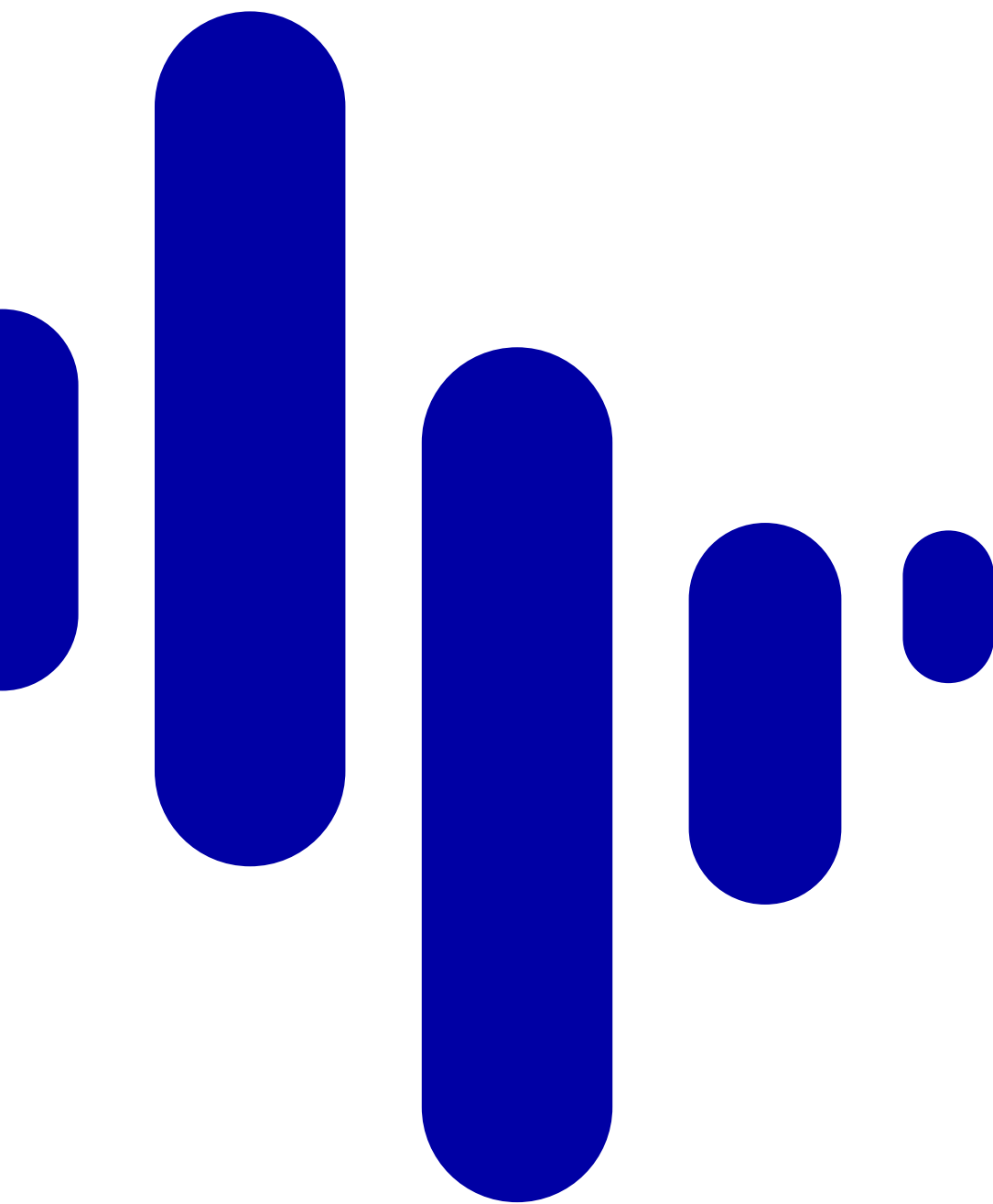


Nordea

Current Account

General terms and conditions





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1. You and Nordea

In this chapter, we tell you about

- Your agreement with us
- How you can contact us
- How we can contact you



1.1 Account agreement

Concluding an account agreement

The service provider is Nordea Bank Abp, to which we hereinafter refer to as "Nordea", "bank" "we" or "us".

By opening an account, you are entering into an agreement with Nordea Bank Abp. The agreement consists of the account agreement, the general and special terms and conditions and the tariff. When executing payment orders we also apply our terms and conditions for payment transmission. Any services linked to the account are subject to the terms and conditions of the service in question.

During the validity of the agreement, the terms and conditions and tariff that we apply to your account are available to you digitally and at our branches in Finland. You can request these documents from us for free during the validity of the agreement, and we will provide them to you as agreed in clause 1.3 of these terms and conditions.

Language

During the validity of the agreement, we may communicate with you in Finnish or Swedish as agreed. You will need our consent if you wish to communicate with us in any other language. In such a case, you will have to pay the fees of an interpreter.

1.2 How to contact us

You can send us notifications regarding your account agreement electronically through our online banking service or through some other electronic service that we offer or accept, or by post.

Ways of contacting us



Send us a message through Nordea Mobile or Netbank



Call us on 0200 70 000



Send us a letter by post; see our address details at the end of these terms and conditions

1.3 How we contact you

Payment transaction notifications

What do we mean by payment transaction?

By payment transaction we mean the transferring, withdrawing or placing of funds at your disposal and at the disposal of any other person authorised to use your account, excluding transactions related to crediting of deposit interest.

You get an account statement containing information about your account transactions for free once a month. Each account statement will be available to you for at least one year from the transaction date.

If you are using our online banking service, the account statement is available to you electronically in the online banking service.

If you are not using our online banking service, the account statement is available to you in another electronic service offered or accepted by us or at our branches in Finland or we can at your request send the account statement by post to the address you have provided to us in accordance with clause 1.4 of these terms and conditions. We can also make the account statement available to you in some other manner we have agreed on. If you start using our online banking service for your banking later, the account statement will be available to you electronically in the online banking service from then on without separate notice. If your account has more than one account holder, we will only send the account statement for free to the person specified as the first account holder in the account agreement.

In case you need an additional account statement we have the right to charge you a fee set in our tariff.

You are deemed to have received information of an account statement sent electronically once it has been delivered to your online banking service or some other electronic service, and to have received an account statement sent by post no later than on the seventh day after we have sent it to you.

Other notifications concerning your account

If you are using our online banking service, you will receive our other notifications concerning your account electronically to the online banking service.

If you are not using our online banking service or if we are unable to send notifications through our online banking service, you will receive our other notifications concerning your account to another electronic service offered or accepted by us, at our Finnish branches or by post to the address you have provided to us in accordance with clause 1.4 of these terms and conditions. We can also provide them in some other manner we have agreed on

or make them available to you on our website. If you start using our online banking service for your banking later, we will send other notifications concerning your account electronically to the online banking service from then on without separate notice.

We will notify you concerning the security of the payment service on our website or through other electronic service approved by us, such as our netbank service.

You are deemed to have received an electronically sent notification concerning your account once it has been delivered to the online banking service or some other electronic service, and to have received a notification concerning your account sent by post no later than on the seventh day after we have sent the notification to you.

If your account has more than one account holder, we will only send other notifications concerning your account for free to the person specified as the first account holder in the account agreement.

1.4 The information we require

Information given to us

You, the person opening the account and any person authorised to use the account must give us the information required by legislation and official regulations as well as information that we require. The information in question includes for example your name, address, phone number, personal identity number or other official identifier.

You as the account holder must provide information on yourself and on the authorised users of the account. Every authorised user of the account is obliged to provide information on themselves. If another person concludes the agreement on opening the account on your behalf, that person must provide information about themselves and about you.

You must provide a specimen of your signature if we request one.

Information provided to us earlier

If the information we require has been provided to us earlier, we have the right to use this information as well as any specimen signatures provided earlier.

Our right to obtain information

We have the right to obtain the information we require from the Digital and Population Data Services Agency, from other public registers maintained by the authorities or from other reliable sources. You must tell us if you want us to send our notifications concerning the account agreement to another address than your address which is recorded in the Population Information System or other public register.

Changes in your information or the information of authorised users

If the information provided under these terms and conditions changes, you or the authorised user must notify.

2. Your account

In this chapter, we tell you about

- Opening and using the account
- How you can authorise another person to use your account
- Holding an account together with other people
- The deposit interest
- The charges and fees that we debit
- How you can terminate your account agreement



2.1 Opening an account and purpose of the account

When you or your legal representative open an account for you, you become the account holder. An account can also with our consent be opened to you by another person. If your account is opened by a person other than yourself or your legal representative, the person opening the account cannot reserve the right for themselves to use the account. The account agreement is valid until further notice, unless agreed otherwise.

A Current Account is intended for daily banking. A wide range of services can be attached to your account, such as a debit card or other payment solutions. Read more at nordea.fi/en.

What do we mean by account transaction?

By account transactions we mean credit and debit transactions to the account affecting the account balance.

We will enter the deposit amount, changes in the amount and other account transactions into our bookkeeping, which is considered a reliable proof of the debt and receivable relationship between us, unless otherwise proved by you as the account holder.

2.2 Your rights as an account holder

What do we mean by account holder?

By account holder we mean the person recorded in the account agreement as the holder of the account to whom we owe the funds held in the account. There can be one or more account holders.

As the account holder, you control your account and decide on matters concerning the account agreement, including the use of the funds held in the account, the people authorised to use the account, pledging the funds held in the account and the closing of the account, unless stated otherwise in these terms and conditions. You or the pledgee must inform us if you pledge the account.

If you wish to transfer your account into another person's name, you can do so provided that we accept the transferee.

2.3 Use of the account and payment instruments

Payment orders

You may withdraw funds from the account and place payment orders concerning the account with the payment instruments accepted by us. By payment order we mean an order given by you or the payee to a bank to execute a payment transaction. The execution of a payment order includes our measures to process and transmit the payment order.

Payment instruments

By payment instrument we mean a payment card, online banking credentials accepted by us or other personalised device or procedure or a combination of these.

We agree with you in the account agreement or separately on the payment instruments with which you can use the account. If the account has more than one account holder, we agree with all account holders on the payment instruments issued to the persons authorised to use the account. When the account is closed or the authorisation to use the account is cancelled, payment instruments linked to it may no longer be used.

Confirmation on amount available for card-based payment transactions

With your consent, we may give a service provider issuing card-based payment instruments a confirmation on whether a sufficient amount is available in the account designated by you for executing a card-based payment transaction.

2.4 How to authorise someone else to use your account

What do we mean by an authorised user of the account?

By an authorised user we mean a person whose right to use your account and control your account is based on legal representation or an authorisation you have given in the account agreement or a separate power of attorney.

Your account may be used by you and your legal representative, as well as any other person you have authorised to use it.

Naming an authorised user in the account agreement

In the account agreement, you may authorise one or several persons to use your account as described in these terms and conditions. This person is called an authorised user of the account.

If the account has more than one account holder, you must decide together on authorising someone else to use the account. However, any account holder may remove an authorisation to use the account on their own.

If you have authorised someone else to use your account, the authorised user has the right to use your account and to obtain information on account transactions for the duration of the authorisation. As the account holder, you accept that if the account is or has been linked to the on-line banking service of an authorised user, the authorised user obtains information via the online banking service on account transactions also for the period prior to their authorisation.

An authorised user of the account may not:

- agree on amending the terms and conditions,
- enter into additional agreements related to the account or pledge funds held in the account,
- close the account,
- transfer their authorisation to use the account to someone else, or
- authorise another person to withdraw funds from the account.

If you have authorised someone else to use your account and would like to cancel their authorisation, you must let us know about it.

Authorising individual actions related to the account based on a separate power of attorney

You can authorise one or several people to use your account or control your account using a separate specified power of attorney. Using a power of attorney is possible with our consent.

An empowered person can use the account, control the account and receive information on account transactions within the limits specified in the terms and conditions of the account agreement and the empowerment given by you in the specified power of attorney. The empowered person may not transfer the empowerment to a third party, unless this is specifically allowed in the power of attorney.

2.5 Several account holders

You can hold an account either alone or together with one or more people. If there are several account holders, each of you can use the account with the payment instruments agreed with us and make decisions concerning the account independently ('either to-sign' account), unless you have agreed with us separately that all account holders will use the account jointly ('both to-sign' account). Every account holder is entitled on their own to receive all information concerning the account and transactions.

If you hold the account together with one or more people and you wish to change the right of ownership to the account, pledge the funds in the account, transfer the account into another person's name, authorise someone to use the account or change authorisations, you must

obtain the consent of all account holders before making such changes. You must let us know if one of the account holders wants to prevent the use of the account, in which case we have the right to block the account. In such a case the account can only be used by all the account holders together.

2.6 Deposit interest rate

We describe in the special terms and conditions for the account how we pay and determine the deposit interest rate.

When we calculate the interest on the funds that are debited from or credited to your account, we use the value date as the reference date. The value date of a credit is the banking day on which we pay the transaction amount to your account. A banking day is a day when we are open for business so that we can execute our part of a payment transaction. The value date of a debit is the day on which we debit the transaction amount from your account. If the funds were made available to use with a payment instrument before the debit, the value date of the debit is the day on which the funds were made available.

If the incoming payment and the account to be credited are in a different currency, the amount cannot be credited to the account until the necessary foreign exchange trades have been executed. The amount of a cash deposit is credited to the account when the genuineness of the funds has been authenticated, the funds counted and the necessary foreign exchange trades have been made. The value date of a cash deposit is the banking day on which the deposit is credited to the account.

2.7 The currency of the account

The currency of your account is the euro, unless agreed otherwise. If the quotation of an exchange rate for the account currency is discontinued completely, we will use the latest buying rate quoted by us for the repayment of the deposit.

2.8 Charges and fees

Debiting of charges and fees

We have the right to debit from your account charges and fees related to the opening, use and maintenance of the account and to the notifications sent by us. The charges and fees are shown in our tariff. The tariff is available on our website and at our branches in Finland.

We have the right to charge default interest, if any, as well as other costs arising from the collection of charges and fees.

We will debit the aforementioned charges and fees from your account. You must ensure that the account has sufficient funds for debiting the fees and charges.

Consequences of lack of funds

If we are unable to debit our charges and fees due to lack of funds in your account, we have the right to record the amount of the debit on the account as our receivable.

Such debits fees include:

- charges and default interest based on this account agreement, and
- charges, fees and default interest based on separate orders or on other agreements between you or the authorised user of the account and us, which we have agreed will be debited from your account.

If you have enough money available in your account later, we are entitled to debit from these funds our receivable, the default interest accrued on our receivable, a fee for sending a reminder and other charges and fees arising from the collection of the receivable.

2.9 Overdraft

You and the authorised user of the account may only use the account in a way that does not lead to the account being overdrawn. If your or the authorised user's use of the account leads to the account being overdrawn, we have the right to record the amount to be debited in the account as our receivable which will fall due for payment immediately. If the breach of the agreement is material, we also have the right to withdraw from the account agreement with immediate effect.

As the account holder, you are liable to pay to us default interest in accordance with the Finnish Interest Act on the account overdraft, unless otherwise separately agreed, a fee for sending an overdraft alert and other charges and fees arising from collecting the overdraft set in the tariff. We are entitled to debit all the above-mentioned charges and fees from your account.

2.10 Verification of account information to a third party and disclosure to other payment service providers

For the purpose of preventing abuse, you accept that we have, for an intended payment transaction, the right to verify to a third party (the payer) that the account holder's account number (including bank identifier) and name match the information we have received from the third party in question, requesting us to verify this information.

For the purpose of preventing and detecting abuse, you also accept that we have the right to disclose account and transaction data to other payment service providers. By payment service provider we mean a natural person or a private or public legal person that professionally provides payment services in order to earn income or gain other financial benefit.

2.11 Your right to terminate the account agreement

You have the right to terminate the account agreement with immediate effect at any time. If you do this, you must withdraw the funds in the account. The charges and fees

related to the account will fall due for payment immediately once the account agreement has been terminated.

If there are several account holders, we will need consent from every account holder for closing the account unless the account has not been used for a long time and it only contains a small amount of funds. However, as an account holder, you are entitled to terminate the account agreement for your part, in which case the account agreement will remain valid for the other account holders.

3. Change situations

In this chapter, we tell you about

- Our right to amend this agreement
- When we can restrict the use of your account or close the account
- When we can terminate, withdraw from or assign the account agreement



3.1 What happens if we amend this agreement

Amendments to the terms and conditions of the account agreement and revision of the tariff

We have the right to amend the account agreement, the terms and conditions and/or the tariff. We will notify you of any amendments as agreed in clause 1.3 of these terms and conditions. Such an amendment will become effective as of the date announced by us. However, this date must be at least two (2) months after the date on which we have sent the notification to you.

You are considered to have accepted an amendment, and the account agreement will continue as amended, unless you let us know that you object to the amendment before the announced date on which the amendment will become effective. You have until the stated date of entry into force of the amendment the right to terminate the account agreement with immediate effect or with effect from a date preceding the stated date of entry into force of the amendment. If you object to the amendment, you and us are entitled to terminate the account agreement in accordance with clauses 2.11 and 3.3 of these account terms and conditions. We do not charge any fees for the termination.

If we, in connection with an amendment to the terms and conditions of the account agreement or a revision to the tariff, have stated that objection to the amendment or revision before it becomes effective leads to the termination of the account agreement on the effective date, we are entitled to consider the account agreement terminated on the effective date of the amendment or revision without separate notice.

3.2 When can we restrict the use of your account or close your account?

We have the right to restrict the use of your account for a specific reason only. When we place a restriction on the use of your account, we cannot execute individual or several actions. In certain situations, we also have the right to deny all use of the account and to close the account.

We have the right to restrict the use of your account if:

- we have not been provided with the information stated in clause 1.4 or other information that we require,

- the signature on a document intended for the withdrawal of funds differs from the specimen signature in our possession,
- you cannot reliably prove your identity or an authorised user of the account cannot reliably prove their identity or we have not otherwise been able to verify your identity or the identity of the authorised user in the manner we require,
- we are presented with a power of attorney that does not fulfil our requirements, or
- we are presented with a cheque for cashing after the cashing period has ended.

We have the right to restrict the use of your account or to close it immediately if:

- you use the account for professional purposes or running a business,
- you overdraw the account,
- a petition for debt adjustment concerning you has been submitted to a court of justice or you have been placed in bankruptcy,
- a guardian has been assigned to you or a continuing power of attorney concerning you has been confirmed,
- you have equal powers with your legal representative and you disagree with them on the use of the account or on decisions concerning the account,
- your legal representatives disagree on the use of the account or on decisions concerning the account,
- the criteria for set-off under the Finnish Act on Credit Institutions have been fulfilled,
- you have not paid the charges and fees related to the account despite receiving a reminder,
- at least one of the account holders demands it,
- no exchange rate is quoted for the account currency,
- financial or other sanctions imposed by the European Union or the United Nations' Security Council, or other sanctions, notices or orders published by domestic or foreign authorities or other corresponding parties, such as the OFAC (Office of Foreign Assets Control), have been imposed, directly or indirectly, on you, on a person authorised to use the account or on the funds in the account,
- we are entitled to restrict the use of the account or close the account based on the terms and conditions of one of our other services,
- we have other reasons to suspect misuse of the account,
- we have other reasons based on the law or official regulations, or
- we have other justified reason related to risk management.

In addition, for security reasons, we have the right to require you or the authorised user of the account to use the account in person in a branch.

We will notify you of the closing of the account after we have closed it.

3.3 When can we terminate the account agreement?

Terminating the account agreement

We have the right to terminate the account agreement with two (2) months' notice. We have the right to terminate the account agreement with one or several account holders, in which case the account agreement will remain valid for the other account holders.

We will inform you of the termination as agreed in clause 1.3 of these terms and conditions. If there are funds in the account, we will ask you to tell us to which account we should transfer the money. If the account has more than one account holder and we terminate the account agreement for all account holders, we are entitled to require that all account holders give their consent before we transfer the funds to another account.

If we terminate the account agreement, the charges and fees related to the account will fall due for payment immediately once the period of notice for the termination has expired. We return any charges and fees paid by you in advance in so far as they concern the time period after the notice has taken effect. If there are funds in the account after the termination of the account agreement, we will keep them in custody on behalf of you but we will not pay any interest on them after the account has been terminated. Once the period of notice of the account agreement has expired, we will close the account and the related services can no longer be used.

Terminating the account agreement with immediate effect

We have the right to terminate the account agreement with immediate effect if you have materially breached your obligations or an authorised user has materially breached their obligations under the account agreement. Additionally, we have the right to terminate the account agreement with immediate effect if we are entitled to restrict the use of the account or close the account based on clause 3.2. We have the right to terminate the account agreement with one or several account holders, in which case the account agreement will remain valid for the other account holders.

We will inform you of our termination of the account agreement as agreed in clause 1.3 of these terms and conditions.

If there are funds in the account, we will ask you to tell us to which account we should transfer the money. If the account has more than one account holder and we terminate the account agreement with immediate effect with all account holders, we are entitled to require that all account holders give their consent before we transfer the funds to another account.

If we terminate the account agreement with immediate effect, any charges and fees related to the account will fall due for payment immediately. We return any charges and fees paid in advance by the account holder in so far as they concern the time period after the termination has taken effect.

If there are funds in the account after the termination of the account agreement, we will keep them in custody on behalf of the account holder but we will not pay any interest on them after we have terminated the agreement. Once we have terminated the account agreement, we will close the account and the related services can no longer be used.

3.4 Our right to assign the account agreement

We have the right to assign this account agreement, in full or in part, with all its rights and obligations to a company belonging to the same group of companies as us without your consent.

4. Other important matters concerning your account



In this chapter, we tell you about

- The account information service
- The deposit guarantee scheme and taxes arising from the account agreement
- How we process your personal data
- Our liability to compensate for damage and your obligation to limit damage
- How potential disputes concerning the agreement are resolved
- Further information on us as the service provider and the authorities supervising us

4.1 Account information service and corresponding account queries

What do we mean by account information service?

By account information service we mean a service provided by a service provider other than us in which we obtain information about a payment account accessible online, as agreed on with you, through a registered service provider via a technical interface approved by us. By a payment we mean an account that can be used for, executing payment transactions without any restrictions of use arising from the account agreement or legislation.

A request to provide account information and the related payment transaction information (account query) can be submitted to us through an account information service or other party authorised by you. We execute information requests submitted to us with the same content as we receive them. We have the right to provide the requested information to the party through which we received the request.

We may prevent account queries:

- if we suspect unlawful or fraudulent use of the payment account by a third party authorised by the customer,
- if no consent has been given or the consent to an account query cannot be verified,
- at your request, or
- for a reason attributable to the law or other official regulation.

If such information is requested in an account query to which the submitter of the query has no right, we may decide not to provide the information.

We notify you of the prevention and its grounds in an agreed manner unless there are justified security reasons for not making the notification or the notification is prohibited elsewhere in the law.

We are not liable in any respects for damage caused by the account information service or by any other party authorised by you.

4.2 Deposit guarantee and taxes

The funds deposited in the account are covered by the deposit guarantee scheme to the extent required by law.

You are liable for any taxes and other charges comparable to taxes (e.g. withholding tax on interest income) arising from the account agreement in accordance with valid legislation. If we are obliged to pay such taxes or charges on your behalf, you as the account holder are obliged to pay them to us.

4.3 How we process your personal data

Consent to the processing of personal data

By using the account and the payment services linked to it, you explicitly consent to us processing personal data that is necessary for providing the account- and payment services.

Processing of personal data

As a data controller, we process your personal data when we offer the services that we have agreed on with you. Additionally, we process your personal data for other purposes, including compliance with laws and other regulations. Our Privacy Policy, which is available on our website, contains more information about how we process personal data and about your rights in connection with the processing of your personal data, such as the right to access and rectify your data and the right to data portability. You can also obtain our Privacy Policy by contacting us.

4.4 Liability for damages

Our liability for damages and limitations on liability

If we act in breach of the account agreement, the account terms and conditions or the Finnish Payment Services Act, we are obliged to compensate you for direct damages resulting from our error or negligence. In this case, we will pay the agreed interest on the account as well as any default interest and compensate you for necessary and reasonable costs of investigating the damage that you have incurred.

We will refund the service fees we have charged from you to the extent that they concern our negligence or error that caused the damage.

We are liable to you for indirect damage caused by our negligence only in the case of action against the obligations laid down in the Finnish Payment Services Act or against our obligations based on the act in question. We are not, however, liable for any indirect damage caused by an error or neglect in the execution of a payment order.

We are liable to you for indirect damage caused deliberately or through our gross negligence.

Indirect damage includes, but is not limited to, loss of income, ungained profit, damage caused by an obligation based on another agreement, or other comparable dam-

age that is difficult to predict, which has been caused by our faulty procedure or measures arising from it.

We will compensate you for damage caused provided that you notify or an authorised user of the account notifies us of the damage within a reasonable amount of time after having detected it or after you ought to have detected it.

We are not liable if you suffer:

- damage resulting from you or an authorised user of the account not informing us of changes in the information stated in clause 1.4 of these terms and conditions, such as the fact that the right to use the account has been removed,
- any damage when the fulfilment of the obligations based on the account agreement contradicts with our obligations laid down in other legislation,
- any damage when we can prove that we were prevented from fulfilling our obligations by an unusual and unpredictable reason that was beyond our control and the consequences of which we could not have prevented by the exercise of due diligence (force majeure), or
- damage arising from a strike, blockade, lockout, boycott or other similar circumstance even if it does not concern us directly or even if we are not a party to it.

We may not invoke any limitations of liability if we have caused the damage on purpose or through gross negligence.

We will notify you as soon as possible of a force majeure by making this information available to you as described in clause 1.3 of these terms and conditions.

Your obligation to limit damage and conciliation of liability for damage

You must take reasonable measures to limit the damage caused to you. If you neglect to do this, you are liable for the damage to the extent that you failed to take reasonable measures to limit it. Our compensation for damage may also be conciliated if it is unreasonable considering the reason for the breach of agreement, any contribution you or an authorised user of the account made to the damage, the price of the service, our ability to predict and prevent the damage and other factors.

4.5 Applicable law and settlement of disputes

The agreement is governed by Finnish law.

Please always contact us first if you have any questions about the account agreement. If we cannot resolve a potential dispute through negotiations, you are entitled to refer the dispute to the Finnish Financial Ombudsman Bureau (FINE) (www.fine.fi) or the Consumer Disputes Board (www.kuluttajariita.fi).

If you have our online banking service and have submitted a customer complaint to us, we will provide a response through the online banking service. If you are not using our online banking service, we will provide you with a

response in another electronic service offered or accepted by us, or in writing in some other manner.

Any disputes arising from this account agreement are settled in the District Court of Helsinki or in the district court of the Finnish municipality in the jurisdiction of which you are domiciled or permanently resident. If you do not have residence in Finland, disputes are settled in the District Court of Helsinki.

4.6 Service provider and supervising authority

Service provider



Nordea Bank Abp
Satamaradankatu 5
FI-00020 NORDEA
Business ID: 2858394-9



+358 (0)200 70 000 (local rates apply)



nordea.fi

Nordea Bank Abp is registered in the Trade Register maintained by the Finnish Patent and Registration Office. Nordea Bank Abp is domiciled in Helsinki.

Contact information of Nordea Bank Abp's branches that serve customers is available at nordea.fi/en.

Nordea Bank Abp's operations are supervised by and the licensing authority is:



The European Central Bank
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D-60314 Frankfurt am Main, Germany



+49 69 1344 0



ecb.europa.eu

Nordea Bank Abp is supervised within its powers by:



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finanssivalvonta.fi

In addition, the Consumer Ombudsman serves as the supervisory authority for consumer customers



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kkv.fi