

1. General description

With the ePiggy service our customers ("customer") can transfer a sum to a savings account in Nordea Bank Abp in accordance with the savings type they have chosen in the service. The sum is automatically transferred to the savings account, which the customer has selected in the service, when the card linked to the debiting account determined in the service is used to pay for purchases.

The service can be taken into use when one of the following Nordea Bank Abp's cards has been linked to the customer's debiting account:

- Bank card
- Bank card facilities of Visa cards and MasterCard
- Debit card facilities of Visa cards and MasterCard
- Visa Electron
- Visa Debit

When the service has been taken into use, it is available when purchases are paid with a card or its parallel card linked to the customer's debiting account. When the credit facility of the above-mentioned cards is used, savings transfers are not made.

The ePiggy agreement and changes related to it can only be made in Nordea's netbank.

2. Savings type

In the service you can select one of the savings types described below

- fixed amount, ie the same amount is always transferred to the savings account in connection with a card purchase or
- rounded amount, ie the euro amount of the purchase is rounded up to a euro amount selected in the service and the difference between the purchase amount and the rounded-up amount is transferred into the savings account.

3. Use of the service

The service can be used for saving into any account in Nordea Bank Abp (fixed term accounts and ASP accounts excluded). Funds are transferred from your debiting account to the savings account after the card purchase has been debited.

Funds are transferred into a savings account only in connection with card purchases made in Finland or abroad using some other facility of the card than the credit facility. Funds are not transferred into a savings account in connection with ATM withdrawals or cash withdrawals made in Finland or abroad.

In netbank customers can restrict the maximum euro amount of daily transfers or the number of transfers into a savings account.

In order for a transfer to be made, the balance of the debiting account at the time of debiting must be at least ten euros or more. Customers can raise the lowest balance set for savings transfers.

If the balance available in the debiting account at the time of transfer is not sufficient to cover the agreed transfer, no transfer into a savings account is made.

If the amount to be saved is less than EUR 0.20, no transfer into a savings account is made.

A correction of card purchases does not cancel transfers already made.

4. Changes/Closing/Pause

Customers can change the savings type, the savings amount and the savings account. It is also possible to have a pause in saving or to close the service.

A temporary pause in saving can be made for a maximum of 30 days at a time. After the pause the saving continues automatically on the terms and conditions valid at the time and based on the selections made.

All changes made come into force at once. Changes made will also concern transfers not yet debited.

An ePiggy agreement and changes related to it can only be made in netbank.

5. Charges and fees

The customer is liable to pay all charges and fees related to the service. Their amounts are given in the bank's tariff available in the netbank. The bank has the right to charge the above-mentioned charges and fees from the customer's debiting account. The customer is responsible for keeping sufficient funds for debiting the charges and fees in his or her debiting account.

6. Changing the service terms or the tariff

The bank will announce changes in the service terms or its tariff in the netbank. The change becomes effective as of the date announced by the bank, however, at the earliest after two months of the date on which the announcement of the change has been made available to the customers in the netbank..

The service will continue in its changed form unless the customer notifies the bank in writing or electronically by the announced effective date of not accepting the change. The customer is entitled to terminate the service agreement to end immediately up to the announced effective date of the changes. If the customer does not accept the changes, both the customer and the bank are entitled to terminate this agreement according to section 7 of these service terms.

7. Cancellation and termination of the service agreement

The service is in force until further notice.

The customer can terminate the agreement by cancelling the agreement in the netbank. In this case the service ends immediately. If the customer notifies the bank of the termination in writing, the service will end when the bank has registered the notification of termination.

The bank has the right to terminate the service to end within two (2) months from the notice of termination. The notice of termination can be delivered to the customer through the netbank.

The bank is entitled to terminate the service to end immediately if the customer has essentially broken the terms of this service or functions connected to it.

When the service ends, all charges and fees related to it fall due immediately after the period of termination has ended or the termination has taken effect. The bank returns charges and fees paid in advance in so far as they concern the time period after the termination has taken effect.

8. Force majeure

A party to the agreement is not liable for loss caused by non-fulfilment of its obligations on account of an unusual or unpredictable obstacle beyond its control, the consequences of which it is unable to prevent or overcome by the exercise of due diligence. The bank is not liable for loss if the fulfilment of

obligations based on this agreement is against a service provider's obligations set by other legislation.

A party to the agreement is liable to notify the other party as soon as possible after being affected by a force majeure. The bank may announce a force majeure in national daily newspapers.

9. Liability for damages

The bank is obligated to compensate the customer only for direct loss due to the negligence of the bank in question. The bank then pays compensation only for interest lost and direct and reasonable costs caused by correcting the loss. The service fees charged are also returned in so far as they concern the service transaction causing the loss.

The bank is not liable for possible indirect damage caused to the customer unless the damage has been caused deliberately or through gross negligence.

10. Limitation of loss

A customer who has suffered loss must take reasonable measures to limit the loss. If the customer neglects this, he or she must suffer the corresponding part of the loss. However, damages paid based on actions in breach of laws or an agreement can be conciliated, if the damages are unreasonable taking into consideration the reason for the breach, the customer's possible contribution to the loss, the consideration paid for a payment service or the bank's possibilities to anticipate and prevent the loss and other circumstances.

11. Legal remedies outside courts of law

If a dispute related to the agreement cannot be solved in negotiations between the parties, a consumer customer may turn to the Finnish Financial Ombudsman Bureau (FINE) (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 disputes that are pending in or have been processed by the Consumer Disputes Board or a court of justice. The easiest way to initiate the handling of a complaint is to send an online contact form available at www.fine.fi.

Consumers are also entitled to file a complaint with the Consumer Disputes Board (www.kuluttajariita.fi). Before filing a complaint with the Consumer Disputes Board, consumers must contact the consumer rights advisers at a Local Register Office (www.kuluttajaneuvonta.fi).

12. Applicable law and jurisdiction

This agreement is governed by Finnish law.

Any disputes arising from the agreement are settled in the Helsinki District Court or in the district court of the Finnish municipality in the jurisdiction of which the customer domiciles or resides permanently. If the customer does not domicile in Finland, disputes are settled in the Helsinki District Court.

13. 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.

Service provider and supervisory authority

Nordea Bank Abp
Satamaradankatu 5
00020 NORDEA, Finland
Business Identity Code: 2858394-9
Tel: +358 (0)200 70 000 (local network charge/mobile call charge)
nordea.fi/en

Nordea Bank Abp has been 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 branch offices that serve customers is available at nordea.fi/en.

Nordea Bank Abp's operations and activities are supervised by and licensing authority is: European Central Bank (ECB)
Sonnemannstrasse 22
60314 Frankfurt am Main, Germany
Tel: +49 69 1344 0
ecb.europa.eu

Nordea Bank Abp is supervised within the bounds of its jurisdiction by:
Financial Supervisory Authority
Snellmaninkatu 6 / P.O. Box 103
00101 Helsinki, Finland
Tel: +358 (0)9 18351
E-mail: fiva@fiva.fi
finanssivalvonta.fi/en

In addition, the Consumer Ombudsman serves as the supervisory authority for consumer customers:
Finnish Competition and Consumer Authority
P.O. Box 5
00531 Helsinki, Finland
Tel: +358 (0)29 505 3000 (switchboard)
kkv.fi/en