

In the Credit Information service you can order an up-to-date Rating Alfa credit report on a Finnish company. A company's creditworthiness is presented in the report by an international seven-step rating in letters (AAA–C). The report includes detailed information on the company's payment method, owners and persons in charge and financial standing. The report also includes other financial information on the company, which is useful in charting new opportunities, in decision-making and in monitoring the customer base.

Through the **Trade Register link** you receive up-to-the-minute information about the current registration data on companies in the Trade Register and statutes of association (such as articles of associations of limited companies, partnership agreements and rules of cooperatives). You can also see if the company has any pending register entries in the Trade Register. The Trade Register link is provided by the National Board of Patents and Registration. **The link is open on weekdays from 8.00 to 19.00.**

The Credit Information service is provided by Suomen Asiakastieto Oy (Asiakastieto), address Työpajankatu 10 A, 00580 HELSINKI, tel. (09) 148 861.

Nordea offers its customers using the Corporate Netbank service safe access to the Credit Information service.

You can remit payments related to orders safely and conveniently in Corporate Netbank at the same time you order a Rating Alfa Report or Trade Register information for a company.

Asiakastieto delivers you the information you have selected immediately after you have confirmed the payment in Corporate Netbank. You can read the information on the screen, save it for future use or print it out on paper.

No separate used IDs are needed for the service. When a corporate customer uses the Credit Information service through Corporate Netbank, Nordea informs Asiakastieto that the customer uses the service via the netbank service.

#### **How to adopt Asiakastieto's Credit Information service in Corporate Netbank**

Read this service description and the terms and conditions for Nordea's part of the service.

You can use the service, if your company's netbanking agreement includes a payment account.

To include the service in your agreement, go the **Other service providers** page, click the link of the service and click **Accept**.

The Credit Information service is available in Corporate Netbank right after you have accepted the order.

#### **How to order a Rating Alfa report or Trade Register information and to pay the related fees**

- Choose Credit Information on the Other service providers page. The next display has a link to Asiakastieto's service.
- Click the Go to Asiakastieto's service link.
- In Asiakastieto's service enter the company's name or business identity code as the search key. Select either a Rating Alfa report or an extract from the Trade Register, statutes of association or pending applications.
- Click Continue to return to Netbank. A pre-filled invoice with payment details is displayed. Choose the debiting account for the order.
- After confirmation the payment is transferred to the payee's account.
- Return to Asiakastieto's service by clicking Return to the service provider. Nordea informs Asiakastieto of a successful payment and Asiakastieto delivers you the report you have ordered.
- To make a new order or return to Corporate Netbank, click Back to Netbank on the Credit Information homepage.

#### **Service fees**

Asiakastieto charges for delivered reports and information according to its own price list. Nordea charges EUR 0.50 for each payment related to an order.

#### **To end the service**

If you want to terminate the Credit Information service, contact the bank via the Mail function in Corporate Netbank. The service will be removed from your company's agreement and you will no longer be charged for it.