

## Service-specific terms and conditions for the gift voucher service

### 1. Terms and conditions for the gift voucher service

The gift voucher service is provided by Nordea Bank AB (publ), Finnish Branch, Satamaradankatu 5, FI-00020 NORDEA, Finland, domicile Helsinki, Business Identity Code 1680235-8 (hereinafter 'Nordea').

Unless otherwise agreed, these terms and conditions are applicable to all gift vouchers orders given to Nordea in Netbank and debited to an account.

In addition to these terms and conditions, the service description of the gift voucher service is also applied to the service. The content and functions of the gift voucher service are described in more detail in the service description.

In addition to these terms and conditions, the General agreement terms governing services accessible with access codes are applied to the service.

### 2. Description of the gift voucher service

The gift voucher service is a service in which the donor (hereinafter 'the payer') can order a gift voucher in Nordea's Netbank. The gift can be ordered to a natural person whose first and last name are known to the payer. The gift must be ordered in euros. The minimum amount of the gift is 10 euros and the maximum amount is 500 euros. The gift voucher will be delivered by mail to a delivery address in Finland given by the payer.

### 3. Submitting a gift voucher order

The payer submits a gift voucher order by giving to Nordea the information required by the gift voucher service and by confirming the order with access codes supplied by Nordea.

The gift voucher order is to include the following information:

- the number of the account to debit
- the first and last name of the recipient of the gift
- the delivery address and name of the recipient
- the amount of the gift in euros
- the possible message to the recipient of the gift

The payer is liable for the authenticity of the information on the order. Nordea is not under any obligation to correct or supplement the order, unless otherwise agreed. However, if Nordea detects an error in the order upon receipt of the order, Nordea will seek to notify the payer of such errors, if possible.

For well-grounded reasons, Nordea shall have the right to refuse to accept the gift voucher order by notifying the payer of this.

### 4. Delivery of a gift voucher

In Finland, the banking days are weekdays from Monday to Friday, excluding Finnish public holidays such as Independence Day, 1st of May, Christmas Eve and Midsummer Eve, and other days not regarded as banking days.

Nordea debits the amount of the gift to the payer's account on the date of submitting the order or on the following banking day if the date of submitting the order is not a banking day, unless the bank has given other instructions.

The gift voucher is given to Posti Group Corporation for delivery to the address in Finland given in the order within three banking days after the order has been submitted. The gift voucher will be at the delivery address no later than on the fifth banking day following the date of submitting the order. Nordea shall not be liable for the actions of Posti Group Corporation.

### 5. Funds required for making the order

The payer is liable for making available to the bank the funds to meet the gift voucher order and service fees in order for the bank to carry out the order. The payer shall ensure that the account to be debited has the funds required for the order and service fees at the time of submitting the order.

### 6. Exceptions to carrying out of orders

Nordea is under no obligation to carry out an order if the order does not fulfil the requirements stated in items 3 and 5.

If the account to be debited does not contain the required funds for carrying out the order, the account agreement has been terminated or the use of the account is otherwise prevented, Nordea is not liable for carrying out the order or even a part of it. Nordea may notify the payer of an order it has not carried out and it has the right to charge the payer for the notification as specified in the applicable tariff.

### 7. Cancelling an order

The payer has no right to cancel an order or to change the amount of the gift after having confirmed the order with access codes.

### 8. Informing the payer of the order

The payer will receive details of the gift amount debited to his or her account in an account statement or by an alternative method that has been agreed upon with Nordea. Nordea sends the gift voucher to the delivery address given in the order in the manner described above.

### 9. Redeeming a gift voucher

If the gift recipient is a customer of Nordea and has access to Nordea's Netbank, he or she can transfer the amount of the gift to his or her own bank account. The identification number stated in the gift voucher is required for transferring the amount of the gift.

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The amount of the gift can also be withdrawn with the identification number stated in the gift voucher at the branches of Nordea in Finland. In connection with the gift voucher redemption, Nordea verifies that the person redeeming the gift voucher is the recipient stated in the gift voucher order. The gift voucher must be redeemed personally and it cannot be transferred to another person. The gift voucher is not a promissory note or a security.

### 10. Lost gift voucher

Should the gift voucher be lost, the unredeemed amount of the gift is returned to the payer.

### 11. Nordea's liability and limitation of liability

Nordea shall be liable for carrying out the order in accordance with these agreement terms and conditions.

Nordea shall not be liable for carrying out the order and the payer shall have no right to reclaim the funds, service fees or interest, if the order has not been carried out or if it has been incorrectly carried out due to the payer giving erroneous or insufficient information to the bank.

Nordea shall not be liable for the actions of another service provider or Posti Group Corporation. Nordea shall be liable for compensating the payer or the recipient of the gift only for direct damage due to the bank's negligence in carrying out the order. Nordea then pays compensation only for the interest lost and direct and reasonable costs caused by correcting the damage, if they exceed the amount of the possible penalty interest. The service fees charged are also refunded.

Nordea shall not be liable for any indirect damage or loss to the payer, the recipient of the gift or a third party caused by an error in carrying out the order.

### 12. Service fees and charges

The payer is obliged to pay to Nordea for the gift voucher order, the service fees and commissions stated in Nordea's tariff. Nordea is entitled to collect and debit the service fees and commissions from the payer's account. The amount of the gift is transmitted to the recipient in full. The tariff is available for viewing at Nordea branches and at [nordea.fi](http://nordea.fi).

### 13. Notifications sent by Nordea

A written notification by Nordea is regarded as being delivered to the customer no later than on the seventh day from the postage date of the letter when it has been sent to the address last given to the bank or to the Local Register Office.

An electronic notification is considered to have been delivered to the customer no later than on the seventh day after Nordea has made such notification available to the customer.

### 14. Force majeure

Nordea shall not be liable for damages caused by non-fulfilment of its obligations on account of an unusual or unpredictable obstacle beyond the bank's control, the consequences of which the bank is unable to prevent or overcome by the exercise of due diligence.

### 15. Customer's complaints

The customer must notify the bank without delay of an error in an order caused by Nordea and any related claims.

### 16. Place of jurisdiction

#### If the payer is a consumer

The payer may bring charges against Nordea in disputes arising from this agreement in the district court of the bank's domicile or in the district court of the Finnish locality in the judicial district of which the payer's place of residence is located. If the payer does not have a place of residence in Finland, the dispute shall be referred to the district court of the bank's domicile.

#### If the payer is not a consumer

Any disputes arising from these general terms and conditions shall be resolved in the district court of the domicile of the payer's bank or in any other legally competent district court that is located in Finland.