This service description tells you what your service contains. The service description is part of your agreement.

**General description**
Balance Agreement enables you to follow the accrual of balance on your subscription in Finland. Balance Agreement is a service provided by Telia Finland Oyj (hereafter “Telia”) for consumer customers. The service cannot be activated for a subscription owned by a company.

**Contents of the service**
1. In Balance Agreement, monitoring of balance data begins as the service is activated. The monitoring will not take into account any transactions or charges generated earlier during the same invoicing period. The first invoicing period monitored varies based on the customer’s invoicing group, and it may be up to 8 weeks long. After this, the monitoring period is about (1) month.

2. The monthly and activation charges of the subscription and the supplementary services connected to it are not within the scope of balance monitoring, and the balance monitoring operates with a delay specified in paragraph 3, and thus the balance limit is not equal to the invoice total.

When the balance limit is reached in accordance with these terms and conditions, an outgoing traffic bar is activated for the subscription. After this it will, however, still be possible to receive calls and text messages with the subscription.

3. Balance Agreement is not a real-time service, and therefore it is possible to exceed the balance limit. Calls (domestic calls, calls from Finland to abroad, and data and fax calls), text messages and data usage are updated in the balance monitoring system with a delay of about one (1) hour. Service calls and content services – by text message or over the Internet – are updated in the balance monitoring system with a delay of about one (1) day.

Balance Agreement can be supplemented with a separately ordered transaction and entertainment message bar, which prevents the use of information and entertainment services by text message and over the Internet. The bar also prevents mobile payments.

The customer is also liable for any charges exceeding the balance limit, insofar as they are attributable to the aforementioned delay or another matter stated in these terms and conditions. The charges exceeding the balance limit will be transferred to the invoice and balance of the next invoicing period. The transferred charges thus decrease the balance available for use in the following invoicing period. If the amount exceeding the limit is higher than the balance available for use in the next invoicing period, the outgoing traffic bar remains activated until balance is again available for use.

When the balance limit has been reached, the outgoing traffic bar activated for the subscription will not prevent paid receipt of multi-channel data calls. The customer has full liability when the balance limit is exceeded in this way. If the balance limit set for the subscription is reached, it will still be possible to call Telia’s customer service (local network charge or mobile call charge).
The costs for these calls will be transferred to the next invoicing period.

The traffic volumes included in the packages of Telia Sopiva (Telia Exact) and Telia Yhteys puhelimeen subscriptions can be used even after the balance limit has been reached and the outgoing traffic bar has been activated.

4. The balance limit can be raised once in an invoicing period.

5. The balance monitoring service will not take account of credited amounts or discounts (for example, special offer campaigns). These will be deducted in connection with the invoicing, but they have no effect on the balance monitoring.

6. The Balance Agreement service uses balance data that is sometimes updated more quickly than normal. On account of this, the balance information shown by Telia Balance Watch (Saldovahti) and Balance Enquiry (Saldokysely) may differ from each other.

7. If call forwardings activated by the caller (21, 61, 62, 67) are used on the subscription, they will be deactivated when the balance limit is reached and the traffic bar is activated. When a new invoicing period begins or the balance limit is raised, the call forwardings activated by the caller are automatically restored.

8. Balance Agreement does not prevent the use of the subscription abroad, and international usage is not included in the balance monitoring system of Balance Agreement. Thus the customer is obliged to pay for the use of mobile call traffic abroad against an invoice in arrears. International usage can be blocked by means of a roaming bar to be ordered separately. Activation and deactivation of the bar is charged for separately according to the price-list valid at any given time.

9. The Balance Agreement service cannot be activated for a subscription owned by a company.

10. The service cannot be used if the Call Charge Transfer (Puhelumaksun siirto) service has been activated.

11. In addition to these terms and conditions, Balance Agreement is governed by Telia’s General Delivery Terms for Consumer Customers concerning Services valid at any given time.