Exercise of the right of withdrawal

agreement of relations with you before the conclusion of the credit

Registration

a) Concerning the creditor

The Creditor makes a decision concerning the granting of credit at registration and from time to time thereafter for new requests. The maximum amount of the credit will be the outstanding amount in addition to new requests. When purchases are made at the Places of Purchase, the Debtor can choose to pay the amount of the purchase at the time of purchase or to use his or her credit. The credit linked to the credit account is valid until further notice. The Debtor will be invoiced in accordance with a set payment plan. When payment is made the Creditor has the right to deduct all fees, costs and interests that have accrued on the credit and that are due for payment before a deduction from the capital debt is made. In case the repayment exceeds the minimum amount the deduction will primarily be made in respect of an older debt.

The Debtor must always pay at least the minimum amount stated in the invoice on the due date. However, the Debtor can choose to pay the full amount outstanding as stated in the invoice or any amount in excess of the minimum amount stated and thus deviates from the payment plan.

The total amount which will have to be paid depends on the use of the credit, its repayment, the applicable interest rate, the choice of invoice method and the validity of the credit agreement.

The estimated total amount payable if, for example, the credit amount is EUR 1 000 and with 0 % interest is EUR 1 172 assuming that the credit period is 36 months and that the credit is repaid in 36 equal monthly instalments. The costs related to registration as well as invoicing, where, in this example, the monthly invoice is sent by post, subject to the credit agreement are included in the calculation.

The late payment fee is currently EUR 5. Debt collection fees will be charged in accordance with the maximum amounts, for example late payment fees and collection fees. The late payment fee is currently EUR 5. Debt collection fees will be charged in accordance with the maximum amounts allowed under the Debt Collection Act (513/1998, with amendments).

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3. COSTS OF THE CREDIT

The interest rate

- Annual effective rate (AER)
  This is the total cost expressed as an annual percentage of the total amount of credit. The AER allows you to compare different offers.

Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out:
- an insurance policy securing the credit, or
- another ancillary service contract?

RELATES COSTS

Any other costs deriving from the credit agreement

Conditions under which the above-mentioned costs related to the credit agreement can be changed

Costs in the case of late payments

Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.

4. OTHER IMPORTANT LEGAL ASPECTS

Right of withdrawal

You have the right to withdraw from the credit agreement within a period of 14 calendar days.

Early repayment

You have the right to repay the credit early at any time in full or partially.

The creditor is entitled to compensation in the case of early repayment.

Consultation of a database

The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.

Right to a draft credit agreement

You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.

When granting and monitoring a credit, the Creditor uses the applicant's personal credit information. The credit information is acquired from the credit information register of Suomen Asiakastieto Oy.

Yes. Read more below.

Yes.

No.

Yes.

5. ADDITIONAL INFORMATION TO BE GIVEN IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

a) Concerning the creditor

Registration

The Creditor is entered in the trade register maintained by the National Board of Patents and Registration under the Business Identity Code 2123305-7.

The Financial Supervisory Authority.

b) Concerning the credit agreement

Exercise of the right of withdrawal

The law taken by the creditor as a basis of establishment of relations with you before the conclusion of the credit agreement


P.O. Box 520, 00051 TELIA

Finnish law.
Clause on the law applicable to the credit agreement and/or a competent court of law

If a dispute is admitted to court, the lawsuit is to be taken to the general court of first instance in the area where the Debtor resides, or, if the Debtor so wishes, to the Helsinki District Court. If the Debtor does not reside in Finland, the dispute will be handled by the Helsinki District Court.

The agreement and the terms of the credit shall be interpreted in accordance with Finnish law.

Language regime

The credit terms will be available in Finnish, Swedish and English and the Creditor undertakes to use these languages during the validity of the agreement.

c) Concerning redress

Out-of-court complaint and redress mechanisms

If the Debtor is unsatisfied or has complaints he or she is primarily referred to the customer service of Telia on number 020 690 400. If the Debtor is not satisfied with the replies given or has other complaints, he or she can contact the person responsible for complaints of the Creditor in writing by filling out information on the form for complaints found at the bottom of Creditor’s web page www.teliafinance.com/en/Contacts/contacts/. The Creditor will handle complaints in accordance with the provisions and general advice of the Financial Supervisory Authority and other relevant authorities.

If the Debtor considers that the complaint has not resulted in a satisfactory rectification from the side of the Creditor, the Debtor can apply for trial by the Consumer Disputes Board, www.kuluttajariita.fi, telephone +358 29 566 5200. Guidance by an independent party can also be provided by the Finnish Financial Ombudsman Bureau, www.finnsju.fi, telephone +358 9 6850 120.