

**1. IDENTITY AND CONTACT DETAILS OF THE CREDITOR**

Creditor Telia Finance Finland, Telia Finance AB:n Suomen sivuliike, Business Identity Code: 2123305-7.  
Address P.O. Box 520, 00051 TELIA

**2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT**

The type of credit Credit account, continuous credit.  
The maximum amount of credit Up to EUR 2 500, if not otherwise agreed upon or stated in the invoice.  
*This means the ceiling of the total sum made available under the credit agreement.*

The conditions governing the drawdown  
*This means how and when you will obtain the money.*

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.

The duration of the credit agreement  
Instalments and, where appropriate the order in which instalments will be allocated

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 total amount you will have to pay  
*Refers to the amount of the loan principal, interest and other expenses related to your credit, if any. The calculations in this section are based on a standard example with credit of EUR 1 500.*

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.

**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 is there to help you compare different offers.*

0 %

Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out

0 % if the monthly invoice fee is EUR 0 (invoice by post) or 11,06 % if the monthly invoice fee is EUR 4,90 (digital invoice) using the assumptions in Section 2, i.e. credit amount of EUR 1 000 repaid in 36 equally large monthly instalments.

- an insurance policy securing the credit, or  
- another ancillary service contract?

No.  
No.

**RELATED COSTS**

Any other costs deriving from the credit agreement

- Registration fee: EUR 0  
- Monthly invoice fee (sent by post): EUR 4,90  
- Monthly invoice fee (sent electronically or by email): EUR 0

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

The Creditor may change a particular fee to the extent that the cost of the Creditor relating to the particular fee has changed or according to changes by law. These amendments will take effect on the date defined by the Creditor; however, at the earliest when one (1) month has passed since the Creditor has delivered a notification concerning the change in fees for the credit through a specific notification in permanent form to the Debtor.

Costs in the case of late payments  
*Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.*

In the event of a payment delay or if the payment falls short of the minimum amount, penalty interest on the overdue payment will accrue in accordance with the Interest Act (633/1982, with amendments). There may be other costs related to late payments, 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 (513/1999, with amendments).

**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.*

Yes. Read more below.

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

Yes.

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

No.

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.*

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.

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.*

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.

Supervisory authority The Financial Supervisory Authority.

**b) Concerning the credit agreement**

Exercise of the right of withdrawal The Debtor has 14 days, from the day when the agreement is entered into or on the day when the Debtor has received a copy of the agreement in permanent form, depending on which event occurs last, to withdraw from the agreement. If the Debtor wishes to use its right of withdrawal, the Debtor shall send a clear notification of its decision to withdraw from the Agreement (containing the Debtor's name, personal identity number and credit account number) to Telia Finance. The Debtor may use the withdrawal form in the customer portal but can also choose to use other methods of withdrawal. The Debtor is recommended to always document the withdrawal notice as evidence of its withdrawal.

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

If the Debtor wishes to withdraw from the agreement, the outstanding part of the credit amount shall be paid as soon as possible and within 30 days from dispatch of Debtor's withdrawal notice at the latest. The Debtor must, when relevant, also pay a registration fee as well as the interest for the credit in accordance with the terms of the credit, i.e. for the time until the outstanding amount has been paid to the Creditor. If the Debtor does not repay the outstanding amount including interest within the set time limit, the withdrawal from the agreement will be annulled and the agreement will remain valid.

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.

Language regime

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

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/](http://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](http://www.kuluttajariita.fi), telephone +358 29 566 5200. Guidance by an independent party can also be provided by the Finnish Financial Ombudsman Bureau, [www.fine.fi](http://www.fine.fi), telephone +358 9 6850 120.