

This service description tells you what your service includes.

The service description is part of your Telia Yhteys mukaan agreement.

Telia Yhteys mukaan (hereafter "the subscription") is a consumer subscription provided by Telia Finland Oyj ("hereafter "Telia") for internet access, calls and messages. The subscription cannot be owned by a company and the invoices cannot be addressed to a company.

General description

Data is always included in Telia Yhteys mukaan. Calls and messages are subject to a usage-based charge. The subscription charge depends on the selected service configuration.

The data package and call and message prices of your subscription apply for the most part also in other EU/EEA countries*. In Scandinavia and the Baltic States (Sweden, Denmark, Norway, Estonia, Latvia and Lithuania), you can only use Telia Company networks**.

Calls and video calls and SMSs and MMSs from Finland to Scandinavia and the Baltic States*** (Sweden, Norway, Denmark, Estonia, Latvia and Lithuania) are subject to the same prices as in Finland.

The surf package and voice and message features of your Telia Yhteys mukaan kotimaa (Connection to go homeland) subscription are exceptionally available only in Finland. The subscription cannot be used abroad, including receiving calls or messages. However, you can use the subscription to make calls and video calls and send SMSes and MMSes from Finland to the Nordic and Baltic countries (Sweden, Norway, Denmark, Estonia, Latvia and Lithuania) at Finnish prices. You can also use the subscription to make calls to emergency numbers outside Finland.

Internet service pricing plan

- Your subscription includes internet access in Finland and the EU/EEA countries at your selected transmission speed. The maximum data volume available at that speed depends on your package. After you reach the maximum volume, you may continue to connect in Finland at the normal speed for the applicable daily rate. In Finland, the daily rate allows for unlimited data. In EU/EEA countries, the per-day price is available until the package-specific maximum data volume is met. After that, you can continue to surf at the slower transmission speed of 128 kbit/s.Unlimited data packages can only be used in Finland.
- By way of derogation from this service description, Telia may offer more extensive internet access in the Nordic and Baltic Countries, if agreed in the customer's service description or order confirmation.
- The Telia Yhteys mukaan kotimaa (Connection to go homeland) subscription can only be used in Finland, and it
 includes unlimited online use at the selected speed.

Call prices

- Normal-priced calls and Telia video calls in Finland are subject to the current price list. Normal-priced calls and Telia video calls in other EU/EEA countries to EU/EAA countries are subject to the same prices as in Finland.
- Normal-priced calls and Telia Video Calls from Finland to Scandinavia and the Baltic States (to a Telia Company country****) are subject to the same prices as in Finland.
 - These prices are applies to international calls made from Finland to Telia Company countries using the international prefixes +, 00 and 990.
 - Please note: The prices do not apply to international calls made under the 990 Express Agreement, but these are subject to the pricing plan of the 990 Express Agreement.
- Receiving calls is free of charge in EU/EEA countries.
- Please note that calls from Finland to countries outside Scandinavia or the Baltic States are subject to the current international price list.



Message prices

- Normal-priced SMSs and MMS in Finland are subject to the current price list. Normal-priced SMSs from EU/EEA countries to other EU/EAA countries are subject to the same prices as in Finland.
- Normal-priced SMSs and MMSs from Finland to Scandinavia and the Baltic States (to a Telia Company country) are subject to the same prices as in Finland.
- MMSs sent from an EU/EEA country consume your available data.
- Receiving messages is free of charge in EU/EEA countries.
- Please note that messages from Finland to countries outside Scandinavia or the Baltic States are subject to the current international price list.

About pricing

- The above prices only apply to calls and messages to standard-rate mobile and landline numbers. Calls and messages to service numbers and other premium numbers are subject to the current price list.
- International usage outside the EU/EEA area is subject to the current normal listed roaming prices. Please note that it is not possible to use the Telia Yhteys mukaan kotimaa (Connection to go homeland) subscription abroad.
- Calls and message outside the EU/EEA countries are subject to the current normal listed roaming prices.
- For more information of internal call charges, please see telia.fi/matkalla Information about delivery fees and other charges can be found in the pricelist

Limitations

Commercial use of the subscription is forbidden. Telia is entitled to intervene in any misuse in accordance with Telia's general delivery terms. The customer is responsible for ensuring that the use of the subscribed service does not cause any disturbance to the network, including causing network load by generating an unusual volume of mobile communications.

Telia has the right to temporarily control network capacity in order to ensure that all customers enjoy a high-quality and fast user experience. This may involve, for example, controlling traffic during congestion of customers whose data use has exceeded the limit of reasonable use of 200GB, as referred to in the chapter Traffic management and data security, in accordance with Section 4.2. of Telia's General Delivery Terms for Consumer Customers concerning Services.

Monitoring of international use in the EU/EEA

Telia is entitled to monitor the use of subscriptions by traffic type (calls, messages and data) and their location in the EU/EEA countries, and to take action in case of potential misuse.

The following cases will be construed as misuse:

- 1. The subscription is located in other EU/EEA countries than Finland for more than two (2) months during a monitoring period of four (4) months, provided that, in addition,
- 1. More than 50% of the traffic of the subscription takes place in other EU/EEA countries than Finland during the monitoring period in question.

The customer will be warned of misuse by a text message requiring that the subscription should be used in Finland for seven (7) days within the next fourteen (14) days. If the requirement is not met, Telia has the right to charge an extra charge, by traffic type, for the above misuse of the subscription.

If the customer shows that the above conditions for the extra charge are not met, no extra charge will be invoiced.

Quality of mobile services abroad



If the mobile subscription agreement includes the use of mobile services outside the home country, i.e. roaming, it is possible to use the same mobile services as roaming services in EU and EEA countries as in Finland (voice, messages, internet) that the EU or EEA roaming provider provides in its own network.

As a general rule, mobile services are available in the same quality (e.g., speed, latency, availability) as in Finland, but the quality of mobile services in the EU or EEA roaming provider's network may differ from the quality of Finnish mobile services. The quality available depends on the technological capability of the EU or EEA roaming provider's network, e.g., the EU or EEA roaming operator's network technologies (3G, 4G, 5G), network coverage, capacity, network security and operational requirements or differences caused by external reasons (e.g., topography of the country in question).

If the quality of mobile services of a roaming provider in an EU or EEA country differs significantly from the quality agreed in the mobile subscription agreement (e.g., deviation from the maximum speed of the subscription) and if deviations in the quality of the roaming service have a significant impact on the use of mobile services (e.g., a congested network slows down the downloading of large amounts of data, prevents video streaming, interrupts interactive services), you can report it to Telia, and we will investigate the matter.

Consumer customers

You can report a fault via chat or by phone

- Log in to Minun Telia and open the chat from the right side of the page.
- Call customer service on <u>020 690 400</u> (mobile call charge/local network change; queue time included) on business days between 9 a.m. and 8 p.m. and on Saturdays between 10 a.m. and 4 p.m.

Changes

You can change your package and subscription type once (1) in an invoicing period. Such changes are subject to the applicable listed price.

Monitoring the use of the service and price information

To access information about the use of the service and the fees incurred, log into Minun Telia at telia.fi/kirjaudu (in Finnish), use the Minun Telia app or call Telia's customer service. Up-to-date price information is available at telia.fi and from Telia's customer service.

Internet service

Telia Yhteys mukaan always includes a data plan. The transmission speed and the data volume depend on your Surf package. The internet service uses the transmission speed determined by the Surf package until the set data limit is met, after which you can connect at the listed daily price, which gives you unlimited data. In EU/EEA countries, the per-day price is available until the package-specific maximum data volume is met. After that, you can continue to surf at the slower transmission speed of 128 kbit/s. The online service for the Telia Yhteys mukaan kotimaa (Connection to go homeland) subscription is not available abroad.

Your selected Surf package is provided at the highest speed available at any given time in view of the network load and the maximum capacity of the package. Therefore an individual customer cannot be guaranteed a specific data transmission speed. Connection speeds depends, for example, on the Internet service, network technology, and the terminal device.

The availability of the service can be affected, for example, by an exceptional number of simultaneous network users. Due to network load, the Internet connection may briefly slow down essentially, become unstable or be interrupted. If the Internet connection is unstable or interrupted, files or parts of files may be lost, remain undelivered or arrive defective or faulty. This is characteristic of web services and does not entitle to compensations or damages.

To use the internet service, you must have a terminal device that meets certain technical requirements and you may also need to save the data transmission settings on your terminal device as instructed. Insofar as possible, Telia sends the appropriate settings to the customer's terminal device automatically by SMS when the customer inserts the SIM card



related to the subscription into a new terminal device. The customer can also order the settings through Telia's self-service channels or customer service.

Surf packages can be used abroad in the networks of operators that have a valid agreement with Telia. The service quality and features, however, may differ essentially from Telia's services in Finland.

By default, network address translation (NAT) is used in the service. Consequently, the service is not assigned a public, individual IP address and no data transmission connection from public Internet to the subscription can be established. By paying an extra charge, however, you can activate or adopt a public IP address, whereby a data transmission connection from the Internet to the subscription can be established. The subscription supports the IPv4 protocol but not the IPv6 protocol.

Traffic management and information security

Network traffic is managed on account of strong and often unforeseeable variations in traffic volumes, which may cause momentary congestion in different parts of the network. Traffic management mechanisms are used to ensure that critical services and applications continue to work reliably in cases of congestion.

As a rule, customer effects are small (for example, a momentarily lower data transmission speed or increased delay) and occur during peak congestion times. These effects are usually attributable to network problems or external disturbances, such as DoS attacks.

Traffic management methods include, for example, queuing, prioritization, restriction and signaling about the congestion to the customer's applications. The methods are automated, and their dynamic effects on each individual application cannot be estimated accurately and specifically. Network performance is constantly monitored and traffic flows optimized, and network capacity will be increased such that the effects of the traffic management on the customer are as small as possible, whatever the service or application.

If necessary on account of an exceptional information security threat or to ensure normal operation of the network, Telia may use traffic management methods that can affect the service user's applications, services or content or may be attributable to the recipient, sender or terminal device. This includes, for example, traffic filtering, which is used in DoS attacks, or temporary disconnection of the customer's service, for example in cases where a customer device causes significant problems or disturbance or where the service is used to transmit spam or malware.

In addition, for reasons of service availability or filtering of malicious traffic or for another information security reason, Telia may temporarily restrict the use of the service either by preventing the use of certain communications methods (protocols) or ports or by temporarily disconnecting the web service of the subscription. Automated systems may be used to restrict traffic or temporarily disconnect Internet services.

The traffic management methods include, for example, restriction of network usage based on court order in order to block access to network services used for unauthorised distribution of content protected by copyright. Such restrictions may be implemented in such a manner that the user's access to network addresses will be blocked or that addresses of some network servers will not be transmitted to the service user from Telia's domain name service.

The traffic management methods also include port blocks to prevent abuse of vulnerabilities in the service user's terminal devices.

Connecting a terminal device to the public Internet and installing applications involve threats (for example, viruses and other malware) that may impair communications or jeopardize the availability and/or confidentiality of the data on the terminal device. The customer shall attend to the protection and information security of the device. The customer can improve data security by means of data security services.



Insofar as possible, Telia communicates any information security matters and changes to the rules of use on Telia's website at telia.fi/tietosuoja

New security threats appear continuously, and an up-to-date list of traffic management methods and methods used to ensure information security is available at telia.fi/tietoturvainfo

Estimated maximum transmission speeds and ranges of variation by network technology

Speed 1000 Mbit/s

Network technology	Maximum rate of incoming traffic	Range of variation in incoming traffic	Maximum rate of outgoing traffic	Range of variation in outgoing traffic
2G	0,2 Mbit/s	0,02-0,2 Mbit/s	0,1 Mbit/s	0,01-0,1 Mbit/s
3G	40 Mbit/s	0,4-40 Mbit/s	4 Mbit/s	0,1-4 Mbit/s
4G	100 Mbit/s	10-100 Mbit/s	50 Mbit/s	3-50 Mbit/s
4G+	450 Mbit/s	10-450 Mbit/s	100 Mbit/s	3-100 Mbit/s
5G	1000 Mhit/s	10-1000 Mbit/s	100 Mbit/s	3-100 Mhit/s

Speed 300 Mbit/s

Network technology	Maximum rate of incoming traffic	Range of variation in incoming traffic	Maximum rate of outgoing traffic	Range of variation in outgoing traffic
2G	0,2 Mbit/s	0,02-0,2 Mbit/s	0,1 Mbit/s	0,01-0,1 Mbit/s
3G	40 Mbit/s	0,4-40 Mbit/s	4 Mbit/s	0,1-4 Mbit/s
4G	100 Mbit/s	10-100 Mbit/s	50 Mbit/s	3-50 Mbit/s
4G+	300 Mbit/s	10-300 Mbit/s	50 Mbit/s	3-50 Mbit/s
5G	300 Mhit/s	10-300 Mhit/s	50 Mhit/s	3-50 Mhit/s

Speed 200 Mbit/s

Network technology	Maximum rate of incoming traffic	Range of variation in incoming traffic	Maximum rate of outgoing traffic	Range of variation in outgoing traffic
2G	0,2 Mbit/s	0,02-0,2 Mbit/s	0,1 Mbit/s	0,01-0,1 Mbit/s
3G	40 Mbit/s	0,4-40 Mbit/s	4 Mbit/s	0,1-4 Mbit/s
4G	100 Mbit/s	10-100 Mbit/s	50 Mbit/s	3-50 Mbit/s
4G+	200 Mbit/s	10-200 Mbit/s	50 Mbit/s	3-50 Mbit/s

Speed 100 Mbit/s

Network technology	Maximum rate of incoming traffic	Range of variation in incoming traffic	Maximum rate of outgoing traffic	Range of variation in outgoing traffic
2G	0,2 Mbit/s	0,02-0,2 Mbit/s	0,1 Mbit/s	0,01-0,1 Mbit/s
3G	40 Mbit/s	0,4-40 Mbit/s	4 Mbit/s	0,1-4 Mbit/s
4G	100 Mbit/s	10-100 Mbit/s	50 Mbit/s	3-50 Mbit/s
4G+	100 Mbit/s	10-100 Mbit/s	50 Mbit/s	3-50 Mbit/s

Speed 50 Mbit/s

Network technology	Maximum rate of incoming traffic	Range of variation in incoming traffic	Maximum rate of outgoing traffic	Range of variation in outgoing traffic
2G	0,2 Mbit/s	0,02-0,2 Mbit/s	0,1 Mbit/s	0,01-0,1 Mbit/s
3G	40 Mbit/s	0,4-40 Mbit/s	4 Mbit/s	0,1-4 Mbit/s
4G	50 Mbit/s	10-50 Mbit/s	50 Mbit/s	3-50 Mbit/s
4G+	50 Mhit/s	10-50 Mbit/s	50 Mhit/s	3-50 Mhit/s



Yhteys mukaan laitteeseen

Network technology	Maximum rate of incoming traffic	Range of variation in incoming traffic	Maximum rate of outgoing traffic	Range of variation in outgoing traffic
3G	0,256 Mbit/s	0,1-0,256 Mbit/s	4 Mbit/s	0,1-4 Mbit/s
4G	0,256 Mbit/s	0,1-0,256 Mbit/s	5 Mbit/s	1-5 Mbit/s
4G+	0,256 Mbit/s	0,1-0,256 Mbit/s	5 Mbit/s	1-5 Mbit/s

You can check the network technologies available in your region and their estimated maximum speeds at telia.fi/kuuluvuus

The data transmission rate is also affected by the technology of the equipment in use. Consult the hardware manufacturer's instruction manual for the network features supported by your device.

2G: This is often shown with the G or GPRS icon in the device. This is the slowest and oldest of connection technologies. The speed is sufficient for using text-based services and slow loading of mobile-optimised pages. If the device is showing the E symbol, the technology is EDGE, slightly faster than GPRS. With this technology, mobile-optimised pages load slightly faster. Images will load slowly.

3G: With this technology, using common online services will be faster. It is also possible to listen to music and view videos. H and H+ are faster versions of 3G. They stand for HSDPA. These newer versions of 3G guarantee faster data transfer and better user experience.

4G/LTE: Compared to the 3G technology, 4G is better suited to telecommuting, fast video playback and downloading larger files.

4G+/LTE+: Many modern devices can use the latest and fastest version of 4G. The speed can be up to triple the speed of a normal 4G connection. This network technology is well suited for efficient telecommuting or playing back high-definition video. This technology is currently available more extensively in select urban areas.

5G: You can make use of the latest 5G connections when you are using a device and mobile subscription that support 5G. The use requires that you are within the coverage area of the 5G network. 5G connections will be several times faster than 4G connections and are particularly suitable for viewing top-quality video and for playing. The use of the 5G technology is only just beginning, and therefore its availability is limited to certain urban areas.

Invoicing and payment methods

The subscription is subject to the charges indicated in the price list valid at any given time. If you change your subscription type to Yhteys mukaan, the change is effective immediately and the Yhteys mukaan pricing plan and selected Surf package become immediately applicable. Any calls, messages and data used before the subscription type change are charged based on the price list for the first subscription type. The monthly subscription charge is charged in periods of about one month in accordance with your invoicing group.

The payment option for the subscription and any telecommunications services used with it is invoice, paid by wire transfer. The term of payment is 14 days. You can find the due date on the invoice.

If you opt for electronic invoicing, invoicing is free of charge. Printed invoices are subject to the current listed price.

The period of notice applied to the subscription is two (2) weeks. The final invoice will be charged on a day-to-day basis until the date of expiry, unless the subscription is terminated to expire at the end of the invoicing period. You can end a fixed-term contract by paying the early termination charge in accordance with the price list. In addition, the final instalments of a device purchased under a fixed-term equipment contract must be paid as a lump sum.

Customer support and complaints



Telia's customer support is available on 020 690 400 on business days between 9 a.m. and 8 p.m. and on Saturdays between 10 a.m. and 4 p.m (mcc/lnc). For fault reports, the service hours are on business days between 9 a.m. and 6 p.m. and on Saturdays between 10 a.m. and 4 p.m. You can also file a fault report online at telia.fi/asiakastuki/viat-ja-hairiot/hairioilmoitus (in Finnish). In urgent cases (e.g., requesting a PUK code or blocking the subscription), our customer care chat is available 24/7 after logging into Minun Telia, or via the Minun Telia app. You can also submit a contact request at telia.fi/asiakastuki/lomakkeet/yhteydenottopyynto (in Finnish). You can also send customer complaints by mail to Pasilan asema-aukio 1, 00520 Helsinki.

Products and services suitable for people with disabilities

The voice, Internet connectivity and data transfer services provided by Telia do not have specific features intended for disabled end-users. Because of the nature of the services, special features are practically impossible to implement in them. The features of the terminal devices play key role in the accessibility of Telia services. Accessories and assistance software for devices, customized to the the needs of each customer group make using Telia's services fluent. Information regarding these accessories and applications is available from organizations for people with disabilities.

Processing of personal and traffic data

Personal data required before the conclusion of an agreement

Before an agreement is concluded and while it is being prepared, the following data are required for the conclusion of the agreement and for uniquely distinguishing and identifying the customer:

- Name and contact information
- Personal identity number
- The identity can be verified with a proof of identity or by means of strong electronic authentication or by using another means, depending on the channel of contact

In addition, in order to assess the creditworthiness of the customer, information may be required in relation to the customer relationship and payment behavior, and the necessary information reflecting the creditworthiness may be acquired from external sources.

Personal and traffic data collected while using the service

When using the service, the customer's personal data is collected, such as contact details or other information provided while communicating with Telia, or data related to customer communication and marketing as well as to the agreement, complaints, invoicing and payments. These data may be collected and updated from the customer. The data to be collected may be generated in connection with communicating with Telia or using the service, and the data may be updated and collected from external sources, such as the population information system or Finland Post's systems.

Furthermore, information concerning the use of and invoicing of the service, as well as communications traffic data, such as information concerning communications transactions and the parties, location, time and devices involved with the communication will be processed while using the service.

More information regarding the processing of personal and traffic data

More information regarding the personal and traffic data collected and processed, the grounds for processing, the customer's rights with respect to the processing of the data, and contact details can be found in Telia's privacy notice and in the service-specific privacy notices, if any. These are available on Telia's website at telia.fi/tietosuoja and at Telia's offices.

Other terms and conditions

Due to the technical implementation of the data processing, some data may be located on servers of Telia's external subcontractors and processed over a technical connection. Data will not be transferred outside the EU or EEA areas, unless it is necessary for the provision of the service.



Any issues not mentioned in this service description are subject to Telia's General Delivery Terms for Consumer Customers concerning Services, valid at any given time.

EU/EEA countries*: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, France, French Guiana, Germany, Greece, Guadeloupe, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Martinique, the Netherlands, Norway, Poland, Portugal, Reunion, Romania, Slovakia, Slovenia, Spain, and Sweden.

Telia Company networks:** Sweden (Telia), Norway (Telia), Denmark (Telia), Estonia (Telia), Latvia (LMT) and Lithuania (Telia).

Nordic and Baltic countries*:** Sweden, Norway, Denmark, Estonia, Latvia and Lithuania. **Telia Company countries****:** Finland, Sweden, Norway, Denmark, Estonia, Latvia and Lithuania.