

1 Service provider information

Details of the service provider:

Name: Nordea Bank Abp, (hereinafter either the 'bank' or 'Nordea' depending on the context)

Address: Satamaradankatu 5, FI-00020 NORDEA

Business Identity Code: 2858394-9

Tel (switchboard): +358 9 1651

Information on the supervisory authorities: www.nordea.fi

2 Purpose of the service

Nordea's Corporate Documents service (hereinafter either the 'Corporate Documents' or 'service' depending on the context) is a service intended for communications between Nordea and its customers using the services as well as between other corporate customers banking with Nordea. The following is possible in the service: signing of electronic agreements delivered by the bank, reception of messages and other documents delivered by the bank and sending of messages and attachments to the bank.

However, it is not possible to send Nordea orders, such as payment or securities orders, requests to block payment instruments such as cards or notices of termination concerning services, unless this has separately and specifically been agreed on with Nordea in advance.

The messages delivered to the service by the bank will show to all users that have the right to represent the company and that have the user IDs for the service.

3 Application of the terms and conditions

In order to use the service, the user representing the company needs personal online access codes or some other suitable means of identification. In addition, the user must be authorised to represent the company alone as a signatory. The bank may check the authorisation to sign for the company from official sources or other external registers.

When users log into the service, they accept the terms and conditions of use of the service, which will be applied to the banking of other users than those who have made a Netbank agreement with Nordea. The general terms and conditions on Nordea's service pages [link <https://www.nordea.fi/en/about-nordea/about-nordea/general-terms-for-use-of-world-wide-web-site.html>] will be applied insofar as they do not contravene the terms and conditions of use of the Corporate Documents service.

Nordea's General Terms Governing Electronic Services for Companies will be applied to the banking of Nordea's Netbank customers.

4 Availability of the service

The Corporate Documents service is available 24 hours a day, seven days a week with the exception of breaks caused by service, updates, maintenance, disturbances or other similar reasons.

The bank reserves a reasonable time for opening the services agreed on through the service or for the realisation of other amendments.

5 Handling of personal data

The bank handles personal data in compliance with the Finnish Personal Data Act and legislation governing credit institutions and

otherwise ensures that privacy protection and bank secrecy are complied with in the handling of personal data.

Nordea is entitled to save communications sent through the service or related contacts by the user and data on the user's banking in its data systems. Nordea is also entitled to record customer calls in order to verify agreements or declarations of intent and for developing its services.

From the communications through the Corporate Documents service Nordea gathers data for the identification of the user (details of the identification transaction, such as name, personal identity number and the transaction's identification data as well as messages and their attachments). Nordea can also gather the IP addresses from which the users use the service.

When the service is used to manage the customer relationship, the services or related offers, the user's data is saved in the bank's personal register. Information on the management of the register and the description of file as referred to in the Finnish Personal Data Act, is available on the bank's website. [link <https://www.nordea.fi/en/personal/get-help/nordea-privacy-policy.html>]

6 Logging in to the service

Only users that have the right to represent the bank's customer as a company may log in to the service.

A user can log in to the service with Nordea's access codes or with the online access codes provided by other banks or with personal codes suitable for the use of the service, which enable the use of the service.

In order to verify the user's identity, Nordea will save the data concerning the identification transaction (with the exception of personal access codes). In order to verify the user's identity, Nordea is entitled to request the data required for the verification of the user's identity from the provider of the identification means.

The bank may prevent a login if the user's identity or right to represent the company cannot be verified.

7 Loss of online access codes

If the user loses his or her Nordea access codes or other online access codes used for logging into the service or if there is reason to suspect that they have fallen into the hand of a third party, the user must inform the party that has granted the codes of this without delay.

If the user suspects misuse of his or her codes, he or she must notify Nordea of this.

A loss of Nordea's access codes or misuse of the service can be reported to Nordea, tel 0200 70 000 (local network charge/mobile call charge). As regards other banks' online banking codes, please contact the number your bank has provided.

8 Signing of documents

By using the access codes for signing, the user is responsible for ensuring that the user has the right to represent the company or corporation in the name of which the signature is made.

Agreements or other transactions confirmed by using online access codes or other acceptable user codes correspond to the signature of the company or corporation that the user represents. All applications, agreements and other declarations of intent and messages submitted by the user using his or her access codes are deemed binding after this information has been submitted to Nordea in the Corporate Documents service.

9 Authentication of information and responsibility for given information

The date and content of an agreement, application or other declaration of intent, or other action by the user related to the service is authenticated from the data systems maintained by Nordea or some other service provider related to the service in question.

The user is responsible for the correctness of the information he or she has submitted to the bank or other service provider concerned, and for any loss arising from submitting erroneous or insufficient information to them. The bank is not obliged to check or supplement the information given by the user.

10 Irrevocability of legal actions made via the service

Agreements or declarations of intent made via the service cannot be revoked unless otherwise separately and specifically agreed on.

11 Period of safekeeping messages included in the Corporate Documents service

Messages and documents which Nordea has submitted will be available to the user for the validity period of the agreement or for a period of time notified by the bank, which is at least twenty-four (24) months of the date on which the information or document was submitted to the service.

Messages and documents submitted by customers will remain in the service for twenty-four (24) months unless the information is saved in another data system for reasons related to the provision of the service or attendance to the customer relationship.

After the above-mentioned storage times, the bank is no longer liable to keep material submitted to the service, unless otherwise specifically laid down in the agreement on the service.

12 Removal of documents

After the safekeeping period (24 months), the bank can remove the information from the Corporate Documents service.

After the safekeeping period, the bank is not liable to deliver to the customer the information submitted to the service in any format.

A user cannot delete messages or documents from the service.

13 Restricting the use of the service or removing a user right

The bank can restrict the user's access to the service or prevent its use altogether if the user uses the service against the law or contrary to good practice or otherwise in a manner which can cause disturbance to the bank or other users. In such a case, the service-specific messages and notifications will be delivered to the customer in writing, unless otherwise agreed.

14 Complaints concerning the service

Any complaints, requests or claims concerning the service or its operations can be made by calling Nordea Business Centre, tel 0200 26262. For a loss of access codes, see clause 7 above.

15 Notifications between the bank and the customer

Unless otherwise agreed, the bank will forward to the user service messages, notifications and amendments of the terms and conditions related to the service and the services used through it, in the Corporate Documents service.

The user can send messages to the bank via the service. If a message or its attachment requires the customer's signature, the signature must be added in accordance with the bank's instructions in the signature function of the Corporate Documents service.

If the service is not available, the bank and the user of the service can forward their notifications in writing or in some other manner agreed on.

Unless otherwise agreed, the recipient is deemed to have received a notification sent by mail at the latest on the seventh day after its dispatch and an electronic notification on the day it was sent.

The user may communicate with the bank in Finnish or Swedish.

16 Amending the terms and conditions of use

The bank is entitled to amend the terms and conditions of use of the Corporate Documents service by publishing the amendment on the login page of the service no later than one month before the amendment becomes effective.

17 Changing or replacing the service

The bank is entitled to change the functionalities of the service or replace it with another service. A change that will materially weaken the service user's position shall be made at least two months before the change becomes effective by notifying the user of it in the service or in writing to the corporate customer's registered address.

18 Applicable law

Finnish law shall apply to the terms and conditions of use of the service.