

Terms and conditions for Nordea Wallet 2.2020 Valid from 1.2.2020

1. Scope

Nordea Wallet is an application that can be installed on mobile devices and includes services offered by Nordea Bank Abp (hereinafter the 'Bank').

Nordea Wallet enables payments with smart phones and other devices using technology provided by Nordea or a third party. With the app you can review your card transactions, manage recurring payments and receive offers to finance your purchases. The Bank may add its own services or services provided by third parties to the Nordea Wallet app. The bank accepts no responsibility over the provision or functionality of third party provides. The Bank is entitled to change the contents of the services and their functionalities in accordance with these terms and conditions.

2. Terms and conditions applicable to the use of the Nordea Wallet app

These terms and conditions apply to the activation and use of the Nordea Wallet app. In addition, the Bank's applicable card terms and conditions and credit account terms and conditions will govern any payments made with payment cards linked to the Nordea Wallet app, as well as to the rights and obligations related to such payments.

The applicable card terms and conditions and the credit account terms and conditions are supplemented with these terms and conditions for the Nordea Wallet app by describing how payment transactions are made with the Nordea Wallet app, what kinds of precautionary measures the users of the Nordea Wallet app must take and how using the Nordea Wallet app will affect the liability relationship between the cardholder, account holder and the Bank.

If there is a conflict between these terms and conditions for the Nordea Wallet app, the card terms and conditions and the credit account terms and conditions, the Nordea Wallet terms and conditions shall prevail.

3. Main features of the Nordea Wallet app

With the Nordea Wallet app, you can review information related to your card transactions, make transfers from your credit account to your bank account and make payments online.

On Nordea Wallet, you can also transfer money from your credit account to your payment account. The app will propose you transfers when you make bigger purchases. The transfer will be executed from your credit account to your payment account in accordance with applicable terms and conditions. In such cases, you have drawn down credit from the account and you are liable to pay the credit in accordance with the credit terms and conditions.

4. Activation of the Nordea Wallet app and conclusion of the Nordea Wallet agreement

You can start using the Nordea Wallet app if you have a valid Netbank agreement, the Nordea Codes app and a payment card granted by Nordea and accepted by the app. If you are not a Nordea customer, you can take into use and use the Nordea Wallet app with another bank's means of identification (such as online banking codes). The accepted means of identification can be viewed in the app.

Persons aged 15 or older who have funds in their own control are entitled to use the Nordea Wallet app. Persons aged under 15 are entitled to use the Nordea Wallet app with their guardians' (e.g. parents') consent. Persons aged under 18 may not pay with a credit card on Nordea Wallet or transfer their credit card into the virtual wallet. They are only allowed to review their credit card transactions. Persons aged under 18 may use their debit card granted in accordance with the card terms and conditions on Nordea Wallet.

A requirement for the use of the Nordea Wallet app is that you identify yourself by using your user ID for Nordea's Netbank service and the Nordea Codes app or a means of identification granted by another bank.

You will conclude a Nordea Wallet agreement by downloading the app from the app store and by accepting the terms and conditions for the Nordea Wallet app as binding on you. The currently valid terms and conditions will be applied to the Nordea Wallet agreement.

By accepting these terms and conditions:

- you confirm them as binding on you,
- you undertake to pay fees according to the currently valid tariff and give your consent to the fees being debited from your account with the bank (including the credit account)

After you have accepted the terms and conditions, you can review the card transactions, balances and available balance of the Nordea cards linked to the app.

The app will give you a confirmation notice when it has been activated successfully and the agreement has been concluded.

5. Processing of personal data

As a data controller Nordea processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to comply with laws and other regulations. For detailed information on Nordea's processing of personal data, please review Nordea's privacy policy, which is available on Nordea's website (<https://www.nordea.fi/en/personal/our-services/online-mobile-services/privacy-policy-wallet.html>) or by contacting Nordea. The privacy policy contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

By using Nordea Wallet and the payment services connected to it, you explicitly consent to Nordea handling personal data that is necessary for providing the payment services.

6. Delivery of the agreement terms and conditions

After the Nordea Wallet agreement has been concluded, the Bank will deliver the agreement terms and conditions to you to Nordea Netbank or the Omaposti mailbox or in writing to the address available in Nordea's customer register or obtained from the Population Register Centre. The currently valid terms and conditions for the Nordea Wallet app and the Nordea card terms and conditions are available at [nordea.fi](https://www.nordea.fi) and in the Nordea Wallet app.

During the validity of the agreement, you are entitled on request to obtain these terms and conditions from the Bank in writing or through some electronic means separately agreed on.

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7. Service fee and other charges of the Nordea Wallet app

The Bank will charge the service fees related to the Nordea Wallet app in accordance with the tariff.

The Bank is entitled to revise the service fees of the Nordea Wallet app by raising the service fees mentioned in the tariff or by adding new fees to the tariff in accordance with the contract change procedure set out in these terms and conditions.

Please note that you yourself are liable for any costs related to the mobile device and its use, such as data transfer costs.

8. Logging in and out of the Nordea Wallet app

In order to start using the Nordea Wallet app, you must download the app on your mobile device from its app store.

You log in to the Nordea Wallet app with Nordea Netbank's user ID and the Nordea Codes app or with another bank's means of identification. If the user does not separately log out of the app, no login is required the next time the app is opened and the account balances, available balances and the card transactions will be shown in the app.

Protect the mobile device on which you use the Nordea Wallet app with a separate code or password and handle the mobile device with care.

9. Adding a card to a third party virtual wallet

With the Nordea Wallet app, you can transfer your card to the virtual wallet of a third party. Such services are provided by a third party, and Nordea is not liable for their functioning or security. If you transfer your card to a virtual wallet, you commit yourself to the third party's agreement terms and conditions.

Nordea's card terms and conditions are also applicable as such when a card transferred to a virtual wallet is used. The acceptance of a payment made in a virtual wallet provided by a third party is regarded as 'Another identifier approved by Nordea' as referred to in Nordea's card terms and conditions. Card transactions made in a virtual wallet provided by a third party are regarded as 'Card transactions' as referred to in the card terms and conditions.

10. Management of purchases, Electronic receipts and the Benefits service

a) Management of purchases

Through the management of purchases, you can review the card transactions and the cards' available balances. This information service is a real-time additional service available through the Internet connection. You must check the debit entries of the card transactions made with the Nordea Wallet app in your account as usual. You are deemed to have received information on the payment transactions in accordance with the applicable terms and conditions concerning your card, payment account or credit account. If you notice incorrect payment transactions, you must make a complaint in accordance with the card terms and conditions.

b) Electronic receipts

You can view the e-receipts related to your card transactions through Nordea Wallet if you have concluded an agreement with an e-receipt service provider and given your consent to the Bank.

You can access the e-receipts related to your card transactions in the service of an e-receipt service provider or in a service maintained by the Bank through Nordea Wallet. The e-receipt service provider with which you have concluded the agreement is liable for the e-receipts.

The Bank is not liable for the e-receipts, including but not limited to their content or the functioning of the service.

c) The Benefits service

You can get benefits offered by third parties through targeted campaigns in Nordea Wallet. This requires that you have given a separate consent when adopting the Benefits service. You can disable the Benefits service by withdrawing your consent in Nordea Wallet.

The bank is not liable for any benefits offered by third parties, including but not limited to their content or availability.

11. Management of recurring subscriptions

You can review recurring subscriptions paid with your card through Nordea Wallet. This information is gathered from your payment transaction details and it is shown as a summary. The bank will not guarantee that the summary shows all your recurring subscriptions, as some payments cannot be identified. You can search for recurring subscriptions and add them to the summary.

In Nordea Wallet, you can authorise Nordea to cancel your recurring subscriptions shown in Nordea Wallet on your behalf.

By signing a subscription-specific authorisation, you give Nordea the right to act on your behalf in the matter of cancellation and to gather information concerning your subscription, such as the valid agreement terms and conditions.

If Nordea does not reach the supplier of the subscription or you, Nordea can interrupt the cancellation or leave the cancellation undone. Nordea can also interrupt or end the placing of a subscription for other similar reasons. The Nordea Wallet service, the Bank or the Bank's subcontractor will notify you if it was not possible to cancel the subscription.

You can withdraw the authorisation you have given by calling Nordea Customer Service (service in English), tel 0200 70 000, Mon–Fri 8.00–18.00 (local network charge/mobile call charge, calls from abroad +358 200 70 000).

12. Licence to use the Nordea Wallet app

The Bank grants you a personal right to use the Nordea Wallet app when you agree to comply with these terms and conditions. Only the cardholder of the payment card installed in the app is entitled to use the app. The Nordea Wallet app is property of the Bank and it may not be altered or copied. The Bank or a third party holds all copyrights, trademarks and other intellectual property rights relating to the Nordea Wallet app.

The Bank cannot guarantee uninterrupted access to or provision of the Nordea Wallet app, or the individual functionalities included in it. The Nordea Wallet app is normally available 24 hours a day, seven days a week. However, access to the app may be temporarily interrupted due to updates, maintenance, a service break, a disturbance or some other similar reason.

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The Bank aims to notify its customers well in advance of interruptions in the use of the app. The Bank will notify its customers of the interruptions on its website (nordea.fi). However, the Bank is not obliged to notify its customers in advance of such interruptions in the service that are short-term and of minor significance or that result from security-related or other unexpected reasons.

In the service you can attach an image to a purchase (i.e. a picture of a receipt). Inappropriate pictures or pictures contrary to accepted principles of morality may not be saved in or distributed through the service. You are liable for ensuring that you have sufficient rights to the pictures you add to the service. If other people feature on your pictures, you are also liable to acquire these people's permission to send the pictures. Nordea may delete any content that it deems to be against any terms and conditions of use, security, the law and other provisions, regulations or guidelines, or otherwise improper content, from the Nordea Wallet service.

The pictures added to the service are not shown to any others than you. Nordea is not liable for the pictures or their use.

13. Loss of PIN code or mobile device

If your means of identification or the mobile device on which the Nordea Wallet app has been installed is lost or falls into the hands of a third party or a third party has gained knowledge of either of them (or if you as the user of the app suspect that this has happened), you as the user of the app must notify the Bank of this without delay. You can notify Nordea by visiting a branch in person or by calling Nordea Customer Service (service in English), tel 0200 70 000, Mon–Fri 8.00–18.00 (local network charge/mobile call charge, calls from abroad +358 200 70 000). Nordea 24/7, tel 0200 3000, is open Mon–Sun 24 hours a day (service in Finnish).

You can also make the notification by calling the centralised blocking service of Finnish banks, tel 020 333 (+358 20 333 from abroad). Please note that if you have lost another bank's access codes and passwords, you must also contact this bank's customer service in order to prevent the misuse of these codes. Nordea is not liable for the misuse of such codes and it is not liable to prevent their use.

14. Liability for payment transactions and misuse

The cardholder using the app and the account holder determined in the card terms and conditions are liable for all payment transactions made with the Nordea Wallet app in accordance with the card terms and conditions. Your liability for the payment transactions made with the Nordea Wallet app ends when the Bank has received your notification to terminate the Nordea Wallet app.

The cardholder's and account holder's liability for unauthorised card payment transactions made with the Nordea Wallet app ends when the banks' centralised blocking service, Nordea Customer Service or a Nordea branch receives a notification of the mobile device being lost or falling into the wrong hands or being used unauthorised, unless the cardholder or account holder has intentionally made a false notification or otherwise acted in a fraudulent manner with intent or gross negligence.

15. Liability for damages and the Bank's limitations of liability

The Bank is liable to compensate the user of the Nordea Wallet app only for direct damage caused by the Bank's own error or negligence. In such a case the Bank only compensates the user for the capital, a realised interest loss and the necessary and reasonable costs arising from investigating the damage, and refunds the service fees charged only insofar as they concern the negligence or error that caused the damage.

The Bank is not liable for any indirect damage caused to you unless the damage has been caused deliberately or through gross negligence. Indirect damage includes (but is not limited to) loss of income or ungained income caused by the Bank's faulty procedure or measures arising from it, damage caused by an obligation based on another agreement, or other comparable damage that is difficult to predict.

You must take reasonable measures in order to limit the damage. Such reasonable measures include notifying the Bank of the loss or theft of the mobile device. You must use special care when handling your mobile phone and the means of identification in accordance with the card terms and conditions. If you neglect to do this, you are liable for the damage insofar as you have failed to take reasonable measures to limit the damage. However, damages payable by Nordea to you based on actions in breach of the law or an agreement can be conciliated, if the damages are unreasonable taking into consideration the reason for the breach, your possible contribution to the loss, the consideration paid for a service, the bank's possibilities to anticipate and prevent the damage and other circumstances.

The Bank is not liable for loss arising due to force majeure or similar undue disruption of banking operations. Examples of such impediments relieving the Bank from liability include:

- action taken by the authorities,
- war or the threat of war, insurrection or civil unrest,
- disruption in postal services, automatic data processing, data transfer or other electronic communications or electric power transmission beyond the Bank's control,
- interruption or delay in the Bank's operations due to a fire or other comparable disaster,
- industrial action, such as a strike, lockout, boycott or blockade, regardless of whether the bank is involved or not.

Force majeure or any other of the above circumstances entitles the Bank to interrupt the provision of the service until further notice.

16. Notifications between the Bank and the customer

Unless otherwise agreed, the Bank will deliver service messages and notifications concerning the Nordea Wallet app to you to Nordea Netbank or the Omaposti mailbox.

You can send notifications concerning these terms and conditions to the Bank in writing, as a message via the Mail function in Nordea Netbank or in some other manner separately agreed on.

17. Amendments to the Nordea Wallet agreement, the terms and conditions and the tariff

The Bank is entitled to amend the agreement and its terms and conditions and to revise the tariff.

The Bank will send you a notification of the amendment of the agreement or the terms and conditions and/or the revision of the

tariff to Nordea Netbank or through other permanent electronic or written means separately agreed on.

The amendment or revision enters into force at a time stated by the Bank or at the earliest after two (2) months from sending the notification to the cardholder.

The Nordea Wallet agreement continues in its amended form, unless you notify the Bank in writing or through an electronic means separately agreed on that you do not approve the amendment or revision.

If you do not approve the amendment or revision, you are entitled to give notice in accordance with these terms and conditions to terminate the Nordea Wallet agreement.

18. Withdrawal from the Nordea Wallet agreement

In accordance with the Finnish Consumer Protection Act, consumers are entitled to withdraw from the activation of the Nordea Wallet app or the conclusion of the Nordea Wallet agreement by notifying the Bank of this within fourteen (14) days of having received these terms and conditions in Nordea Netbank or Omaposti mailbox or in writing.

The withdrawal must be confirmed within the time limit through the Mail function in Nordea Netbank or by calling Nordea Customer Service, tel 0200 70 000 (local network charge/mobile call charge; calls from abroad: +358 200 70 000), or in writing to Nordea Bank Abp, Korttipalvelut/Operations FI, Aleksis Kiven katu 3-5, FI-00020 Nordea. You must include your name in the confirmation and specify the agreement which the withdrawal concerns. You must always sign a written confirmation.

19. Preventing the use of the Nordea Wallet app

The Bank has the right to prevent the use of the Nordea Wallet app, leave an order submitted to it unexecuted or leave an application unprocessed:

- for security reasons,
- if there is reason to suspect that the identification data is used unauthorised or fraudulently,
- if you are using the identification data essentially in breach of these terms and conditions,
- if you are deceased.

The Bank notifies you of preventing the use of the app or leaving an order unexecuted or unprocessed and of the reasons for doing so in writing or as a message in your Nordea Netbank in advance or immediately after the use of the app has been prevented if this is well justified for preventing or restricting damage. No notification will be made if the notification endangered the security or reliability of the payment services or if making such a notification is forbidden by law.

If the grounds for preventing the use no longer exist, the Bank will restore your access to the Nordea Wallet app on request.

20. Assignment of the agreement

The Bank is entitled to assign the Bank's rights and obligations, as referred to in these terms and conditions, to a third party. Should the Bank merge or demerge or assign all or part of its business, all rights and obligations based on the Nordea Wallet app and these terms and conditions between you and the Bank will remain in force vis-à-vis the receiver of the business.

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You are not entitled to assign your rights or obligations based on the Nordea Wallet app or these terms and conditions to any third party.

21. Validity of this agreement

The agreement is in force until further notice.

You are entitled to give notice on the agreement with immediate effect by reporting the termination to Nordea Customer Service.

The Bank has the right to terminate the Nordea Wallet agreement with two (2) months' notice.

The Bank will send you a notification of the termination or rescission of the agreement in writing or to your Nordea Netbank or Omaposti mailbox. A written notification is considered having been received by you on the seventh day following the dispatch and an electronic notification on the day it was sent.

22. Applicable law and settlement of disputes

This agreement is governed by Finnish law.

Any disputes arising from this agreement are to be settled at the District Court of Helsinki. You as a consumer customer are entitled to submit disputes to the district court of the Finnish municipality in the jurisdiction of which you are domiciled or permanently resident. If you do not have permanent residence in Finland, disputes will be settled at the District Court of Helsinki.

Consumer customers are also entitled to submit any disputes concerning the Nordea Wallet app or these terms and conditions to out-of-court arbitration bodies, in other words, the Finnish Financial Ombudsman Service FINE (www.fine.fi) or the Consumer Disputes Board (www.kuluttajariita.fi). Before filing a complaint with the Consumer Disputes Board, you must contact the consumer rights advisers at a Local Register Office (www.kuluttajaneuvonta.fi).

23. Instructions for use and security instructions

We recommend that you protect your mobile device in accordance with the manufacturer's data security instructions and updates. Protect the mobile device on which you use the Nordea Wallet app with a separate code or password and handle the mobile device with care.

Further information on the security of mobile phones and other mobile devices is available at nordea.fi (Personal customers/Everyday finances/Important security information).

24. Service provider and supervisory authority

Nordea Bank Abp
Satamaradankatu 5
00020 NORDEA, Finland
Business Identity Code: 2858394-9
Tel: +358 (0)200 70000 (local network charge/mobile call charge)
nordea.fi/en

Nordea Bank Abp has been registered in the Trade Register maintained by the Finnish Patent and Registration Office. Nordea Bank Abp is domiciled in Helsinki.

Contact information of Nordea Bank Abp's branch offices that serve customers is available at nordea.fi/en.

Nordea Bank Abp's operations and activities are supervised by
and licensing authority is:
European Central Bank (ECB)
Sonnemannstrasse 22
0314 Frankfurt am Main, Germany
Tel: +49 69 1344 0
ecb.europa.eu

Nordea Bank Abp is supervised within the bounds of its
jurisdiction by:
Financial Supervisory Authority
Snellmaninkatu 6 / P.O. Box 103
00101 Helsinki, Finland
Tel: +358 (0)9 18351
E-mail: fiva@fiva.fi
finanssivalvonta.fi/en

In addition, the Consumer Ombudsman serves as the supervisory
authority for consumer customers:
Finnish Competition and Consumer Authority
P.O. Box 5
00531 Helsinki, Finland
Tel: +358 (0)29 505 3000 (switchboard)
kkv.fi/en