

General card terms for corporate customers

Valid from 1 March 2025

1. Scope and definitions

These General Terms and Conditions for Corporate Cards apply to cards issued by Danske Bank A/S, Finland Branch (referred to herein as "Bank") to its corporate customers.

In addition to these General Terms and Conditions,

- the special terms and conditions for each type of card,
- the terms and conditions for the company's account, and
- the terms and conditions for other services used valid at any given time shall apply.

Corporate cards may be issued either with the company or the Cardholder being responsible for payment. If the card is issued with the Cardholder being responsible for payment, the General Terms and Conditions for Private Cards, in addition to these General Terms and Conditions, shall also apply to the card and its use.

In addition, where applicable, the General Terms and Conditions for euro payments transferred within the Single Euro Payments Area, and the General Terms and Conditions for Outgoing and Incoming Currency Payments shall be applied to Card Transactions.

If the above-mentioned Terms and Conditions and these General Terms and Conditions for Corporate Cards are conflicting, the various terms and conditions shall be applied in the following order:

- first, the special terms and conditions for each type of card;
- second, the General Terms and Conditions for Private Cards, if the card is issued with the Cardholder being responsible for payment;
- third, the General Terms and Conditions for Corporate Cards.

In the event of inconsistencies between the Terms and Conditions in different languages, the Finnish Terms and Conditions shall take precedence.

In these Terms and Conditions for Corporate Cards, the following definitions apply:

Signature refers to the physical signature of the cardholder or to the electronic identifier used by him or her in eBanking or to another type of electronic identification agreed between

the parties, electronic signature or any other corresponding confirmation.

Customer refers to a legal or natural person who applies for a Card in the Bank and to whom the Bank may grant a Card.

Debit Mastercard Card and Mastercard Business Debit Card refers to an international payment card linked to the Mastercard system and which has been granted and issued to the Cardholder by the Bank. The Card is linked to the bank account which shall be debited with the Card Transactions made with the use of the Card.

Distance Payment refers to a type of sale in which the receiver of the payment receives the Card data through electronic communication in a situation where the Cardholder and the Card are not physically present, as in sale on the Internet or over the telephone.

Card refers to a Card which the Bank has granted its Customer and which may have been linked to a bank account, a Credit Account or a combination of the two.

Cardholder refers to a person to whom the Bank has granted a Card and who is responsible for the use of the Card under the Card Agreement.

Cardholder liability means that the Cardholder is responsible for Card Transactions made with the Card.

Cardholder's Service Provider refers to a bank or payment institution which receives the details of a Card Transaction and executes it.

Card Agreement refers to an Agreement between the Cardholder and/or Account Holder and the Bank for the Card. The Agreement comprises the accepted Card Application and the General and Special Terms and Conditions for Cards as well as the service charge list valid at any given time.

Card Transaction refers to a purchase, payment, cash withdrawal, account transfer, transfer of funds or other corresponding debit in which the Card is concretely and physically present, and/or in which the Card details are given to a Payment Terminal, Internet bank, distance payment or any other corresponding device of use for approval of a transaction. If

the Card details are only used for identification, this is not a Card Transaction.

Moment of Receipt of a Card Transaction refers to the moment when the Cardholder's Service Provider has been provided with the necessary details for the execution of the Card Transaction by the Payee's Service Provider.

Credit Account refers to an account which is linked a credit facility.

Payment Terminal refers to the device used by the Payee to read the Card and record the transaction electronically.

Payee refers to a vendor or Service Provider who accepts Card payments.

Payee's Service Provider refers to a Bank, a payment institution or another party which transfers the details of the Card Transaction to the Cardholder's Service Provider and transfers the funds to the Payee's account or keeps them available to the Payee.

Payment Order refers to an order by the Cardholder and/or Account Holder to the Bank to execute a Card Transaction for example as an account transfer, cash payment, direct debit payment, by payment card or with the use of another instrument of payment. A Payment Order comprises the Card Transaction and the final execution of the Payment Order. The final execution of the Payment Order comprises the measures by the Service Provider to process the order and transfer the payment.

Mastercard Credit Card refers to an international payment card issued and given to the Cardholder by the Bank and which is linked to the Mastercard system and to the Credit Account from which the Card Transaction made with the use of the Card are debited.

Banking Day refers to a day on which the Cardholder's and Payee's Service Providers are open for business so that they can execute the Card Transaction for their part. In Finland, Banking Day refers to weekdays from Monday to Friday with the exception of the Finnish holidays, the Day of Independence, 1 May, Christmas and Midsummer Eve and any other day that otherwise is not to be considered to be a Banking Day.

Account refers to the account which the employee(s) named by the Account Holder may use by using the Card linked to the Account and on which the Card Transactions and other corresponding debits as well as the charges and fees are

charged as stated in these Terms and Conditions. Depending on the purpose of use of the Card, the account may be a bank account, a Credit Account or a combination of the two.

Account Holder refers to the company to whose account the Card has been linked and which is responsible for the Card and its use as specified in these Terms and Conditions. The Account Holder and the Cardholder may be the same person.

Wholesale Rate refers to the rate of exchange quoted by Mastercard or Visa, and the possible charges and fees of Mastercard or Visa.

PIN code refers to the personal secret sequence of numbers issued to the Cardholder by the Bank and which the Cardholder uses to approve debits made with the use of the Card.

Identification refers to a means of electronic identification and signature of a person that is accepted by the Bank (e.g. eBanking identifiers) for electronic transactions.

Certificate refers to an electronic data set that associates the signature authentication information with the signatory and confirms the identity of the signatory.

Company refers to a party that is not a consumer and concludes a Card Agreement with the Bank. Examples of companies include self-employed persons, general partnerships, limited partnerships, limited liability companies, associations, foundations, municipalities, federations of municipalities and the government.

Company liability means that the Account Holder is responsible for the Card Transactions made with the Card.

2. Granting a card and period of validity

By signing the application, the Account Holder confirms the correctness of the details stated in the Application and undertakes to comply with the Terms and Conditions for the Card and the service charge list valid at the given time. The Account Holder also accepts that the Bank may acquire the Account Holder's data relating to the issue of the card from companies belonging to the same group as the Bank, from other banks, from financial institutions and from credit-rating organisations, regardless of whether a duty of confidentiality based on legislation or the agreement applies to such data. The Account Holder accepts that the Bank may transfer the aforementioned data to companies belonging to the same group as the Bank.

Upon the application of the Account Holder, the Card producing the right to use the account is granted to a Cardholder

nominated in the Card Agreement or in writing at a later date. By signing the application, the Cardholder undertakes to comply with the terms and conditions for the use of the card. The Cardholder also accepts that the Bank may acquire data concerning the Cardholder and relating to the granting of the Card from companies belonging to the same group with the Bank, from other banks, from financial institutions and from credit-rating organisations, regardless of whether a duty of confidentiality based on legislation or the agreement applies to such data.

The Card Agreement shall become valid when the Bank has approved the application. The Bank has the right to decline an application without stating a reason. The Card Agreement remains valid until further notice until it is terminated in accordance with Section 10.

The Card is valid until the end of the last month of validity stated on the Card. A new Card shall be sent to the Customer automatically before the expiry of the time of validity. This requires that the Card Agreement is valid and that the Account Holder and Cardholder have complied with the Terms and Conditions for the Credit Account and the Card. When the validity of the Card expires, the Cardholder has no right to use the Card. The Cardholder undertakes to destroy the old Card by cutting it into several pieces. The Bank has the right to limit the validity of the Card, exchange it for a new Card and refuse to renew the Card.

3. Right to use the Card, returning the Card and confiscating a Card

The Bank owns the Card. The Cardholder has the right to use the Card. The use of all Cards linked to a Credit Account is prohibited when the Credit Account has been closed. A Card must not be used once notice of termination has been served on the Card Agreement or the Agreement has been cancelled. Only the Cardholder in whose name the Card has been issued may use the Card. A Card must not be modified or duplicated. Features may be added to, updated on or removed from the Card only with the Bank's consent or by means approved by the Bank.

The Cardholder is obliged to return the Card on the Bank's request. The Bank, a company offering automated services on behalf of the Bank, a commercial or other business accepting card payments has the right to confiscate the Card on the Bank's request, for well grounded reasons.

The Account Holder and Cardholder undertake to notify the Bank immediately if the Cardholder's right to use the Card terminates, and they undertake to ensure that the Card is returned to the Bank.

4. Responsibilities and liabilities of the Cardholder and Account Holder

4.1 Safekeeping of the Card and PIN

The company undertakes to ensure that the Cardholder undertakes and the Cardholder himself/herself undertakes to keep and handle the Card, the related PIN code and any other identification related to the use of the Card carefully and securely so that it is not possible for third parties to discover and use them. The secret PIN must be kept separately from the Card and Card number and should preferably be memorised only. The Cardholder undertakes to destroy the letter from the Bank that includes the PIN and to not write down the PIN in an easily recognisable form. The Card must be kept securely and so that it does not become damaged. It is prohibited to allow remote access to a computer or other device where the card information is stored or handled.

The Cardholder must use their hand to protect the keypad when keying in the PIN so that it is not possible for a third party to see the combination of keys used. Storage of the Card, PIN and other identification must be carefully monitored. The Cardholder must regularly ensure that they are safe, as required by the circumstances at any given time, and especially in situations where there is a high risk of loss.

4.2 Use of the Card and the PIN

The Card must be activated before its first use in accordance with the instructions issued separately by the Bank. The Card, its PIN and any other identification must only be used by the Cardholder to whom the Card was issued based on the Card Agreement.

In conjunction with payment the Cardholder must disclose Card information

- either by physically placing the Card on the payment terminal or similar card reader or device to be read or
- in conjunction with remote payments (e.g. online payments, telephone sales and mail order) by providing the card number, expiry date and, if requested, the three-digit security number on the back of the Card. Remote payments do not necessarily require the use of an ID number or the cardholder's signature, but a Card Transaction made using the ID and the checks or similar procedures attached to the card binds the cardholder.

The Bank may, to identify the Cardholder, additionally require separate verification procedures such as authentication with identification approved by the Bank. The method of confirmation may vary depending on the method of payment.

Whenever using the Card, the Cardholder always gives their explicit consent to the Bank to process their personal data for the provision of payment services.

The Mastercard credit card may be used as a means of payment at those service points in Finland and abroad that accept payments made with the Mastercard credit card. In Finland, the Mastercard credit card may be used to withdraw cash from automatic teller machines (ATMs) and abroad it may be used to withdraw cash from ATMs linked to the Mastercard system.

Country and ATM-specific limits or other limits may apply to payments and cash withdrawals. Limits may apply in, for example, online payments or payments in stores in certain sectors. Purchases and withdrawals made in currencies other than euro are converted into euro by using the Wholesale Rate applied by Mastercard to which a margin based on the Bank's pricelist may be added. The exchange rate is determined by the Banking Day on which a transaction passes from the credit institution that received it to Mastercard. Any changes in exchange rates are applicable immediately without advance notification. Information about the exchange rate is notified in arrears on the monthly invoice or account statement. The Wholesale Rates can be viewed at www.danskebank.fi.

When the cardholder has used the card for a purchase or to withdraw cash in an EEA currency other than euros, the bank will send the cardholder a digital message of the mark-up on the exchange rate. The message can be sent as a text message or alternatively in another digital channel, which has been agreed between the bank and the cardholder and communicated to the cardholder.

The message is sent the first time when the cardholder makes a payment in an EEA currency, and subsequently at least once a month if the card is used for payments in an EEA currency. The cardholder can unsubscribe these messages at any time.

For corporate liability credit cards bank will not send these messages.

The actual total costs of currency conversion compared to the total costs of currency conversion calculated on the basis of the reference exchange rate of the European Central Bank (ECB) can be compared on the bank's website at www.danskebank.fi/businesscardexchangecalculator. The comparison shows the difference as a percentage or as an amount in eu-

ros. The reference exchange rates of the ECB only cover European currencies**, and their exchange rates change constantly.

** CHF, CZK, DKK, HUF, ISK, NOK, PLN, SEK, BGN, RON

When using the Card, the Cardholder must, on request, provide proof of identity. This means that the person receiving payment can record the second part of the Cardholder's personal identity code on the receipt for payment. By using the Card with a PIN or other ID, the Cardholder accepts the contracts they have made. At the same time, the Cardholder accepts that the amount owed from purchases, cash withdrawals or other debits shall be charged to the account linked to the Card.

The Bank has the right to pay from the account linked to the Card any amounts owed to commercial or other enterprises that have arisen when the Cardholder used their card and that the Cardholder has authorised to be paid by signing the card or by using the secret PIN. The Bank has the right to set thresholds for payments and cash withdrawals as well as maximum amounts for the use of the Card. The Bank has the right to decline, within reason, to accept individual payments or cash withdrawals for any reason. The customer may not circumvent the threshold for verification by authorising several vouchers for the same purchase.

The Bank has the right to decline individual Card Transactions when, for example, there are insufficient funds in the account, the credit limit would be exceeded, the Card details cannot be read, the Bank has reason to suspect the right to use the Card or the Card is otherwise not used in accordance with these Terms and Conditions. The Bank also has the right, for a justified reason, to prohibit or prevent the use of the Card either temporarily or permanently or to restrict it in situations referred to in Section 4.4.

When the Card is used in an ATM, the Cardholder must comply with the instructions given by the machine or shown on it.

Usage constraints, such as a minimum or maximum number of instances of usage or a total amount or number of withdrawals made at a particular point in time, may be imposed or agreed for use of the Card with various types of devices. The Bank has the right to change the aforementioned usage limits due to security or other valid reasons without complying with the procedure for changes given in the Terms and Conditions for the Card.

Car rental companies, hotels and similar operators have the right to charge, afterwards and without the Cardholder's signature, any reasonable costs for unpaid fuel, phone calls, minibar use and meals, and other costs attributable to the Cardholder as well as the charges in accordance with general practice for hotel reservations that were not duly cancelled.

The Card may only be used as described in these Terms and Conditions, or in a manner otherwise separately approved by the Bank. The Bank accepts no responsibility if the Card is used for other purposes. The Bank has the right to prohibit use of the Card or limit it for security reasons or other such valid reasons.

The Card may not be used to purchase products or services that are illegal in Finland at any given time and may only be used for company expenses.

The Bank accepts no responsibility for a vendor declining the Card as a means of payment. The Bank accepts no responsibility for any costs or losses arising from interruptions to or malfunctions of the operation of ATMs, the Mastercard SecureCode service, systems or data communications.

The vendor or service provider is liable for any defects or faults in the products and services purchased and paid for with the Card. The Bank is not party to these contracts and it is not responsible for compliance with these contracts and the terms and conditions related to them.

4.3 Liability of the Account Holder and the Cardholder for the use of the Card

The Account Holder is responsible for all Card Transactions made with the Cards linked to the account and for fees and charges relating to use of the Cards. The Account Holder is liable for the Card Transactions made by the Cardholder, even if the Cardholder's right to use the Card had already expired.

The Cardholder bears the liability for any Card Transactions made with a Card on Cardholder's Liability as well as the fees and charges on the use of the Card as provided in the General Terms and Conditions for Private Cards.

The Account Holder accepts all contracts concluded using the Card and undertakes to pay the Bank its receivables due from Card Transactions and transfers of funds when the Cardholder:

- uses the Card together with a secret PIN or some other identification,
- uses the Card in a device that does not require a PIN (e.g. a parking meter or use of a contactless payment

feature) or, sign a payment or sales slip that corresponds to the use of a PIN,

- discloses the payment and/or verification data of the Card by any other means (e.g. online or remote payment).

Before authorisation, the Cardholder must check the correctness of the currency, amount of payment and method of payment in the transaction.

The Cardholder can no longer cancel the Card Transaction after accepting it in the manner described above. However, if the parties agree on the cancellation of a Card Transaction after such acceptance, the Bank has the right to charge the Account Holder for the cancellation costs.

Card Transactions charged as recurring fees are based on a separate agreement or order between the Payee and the Cardholder, for example in apps or online stores. For payment to be debited, the Payee must have valid card details and the Cardholder must have authorised the first payment under the agreement. The Bank may automatically provide the payee with the new Card details for recurring payments when the Card is renewed, provided that the Payee has subscribed to the automatic update service. If the Cardholder wishes to stop payments, they must terminate the contract with the Payee. Where the Payee has not activated the automatic update service, the Cardholder must provide the Payee with the new Card details after renewal of the Card in order to continue debiting Card payments.

The Card Transaction is debited from the Account Holder's account, or recorded on it, no later than during the Banking Day following the Moment of Receipt of a Card Transaction.

The Bank has the right to debit the card payments from the account linked to the Card within the general period of expiry applicable to receivables.

4.4 Liability for unlawful use of the Card

The loss of a card or its secret PIN or other ID, or the fact that they may have fallen into the hands of an unauthorised person, must be immediately reported to one of the Bank's offices or the telephone service during their business hours, or by telephone to the 24 h service telephone number for lost Cards, telephone 0200-2585 or for calls made from abroad, +358 200 2585.

When making a loss notification, the Account Holder's name, the Cardholder's name and personal identity code and the card types of the lost cards must be specified.

The account holder's and cardholder's responsibilities for the card expire when the bank has received the aforementioned notification. The liability of the Account Holder before the notification of loss is received is not limited in terms of money.

The account holder and the cardholder (who has payment responsibility) shall also be responsible for unauthorised use of the card after the notification of loss, if the loss was due to other than minor negligence or if the PIN was kept in such a manner that it was discovered by the person stealing the Card.

A Card that has been reported as lost or that has fallen into the hands of an unauthorised person may no longer be used. However, if the Cardholder uses the Card, the Bank has the right to charge the Account Holder for a fee for the confiscation of the Card and the costs incurred by the Bank arising from the use and confiscation of the Card.

The Account Holder has the right to ask the Bank at any time to restore the possibility of using the Card. Such a request must be made in person at one of the Bank's offices during its opening hours or in some other manner agreed between the Bank and the Account Holder.

If there no longer are any grounds for preventing the use of the Card, the Bank will issue a new card to the Cardholder as soon as possible after the Account Holder has made a request to this effect and the grounds for preventing the use of the Card have been eliminated. The new card will carry a new number and a new PIN.

The Bank has the right to replace a Card in use with a new one when that is justifiable from the point of the Bank's risk management.

The Bank will refund the Account Holder's account with the amount corresponding to an unlawful Card Transaction after the Bank has established that the Account Holder or the Cardholder are not responsible for the unlawful use of the Card. No interest is payable on the refunded amount and no compensation is payable for any other costs incurred by the Account Holder or the Cardholder.

4.5 Use of the Card on the Internet

Use of the Card to pay for purchases on the internet or in a mobile app may require the use of an authentication method provided by Visa or Mastercard. Merchants' membership can be verified by the Mastercard Secure Code icons on the merchants' websites. The Card can be used on the internet using identification or another certificate authorised by the Bank. Use of identification or certificate in online payments is equivalent to the Cardholder's signature, and online payments

made using these are binding on the Account Holder and Cardholder. When the Cardholder uses their Card via the internet, the Cardholder is obliged to follow the instructions provided by the Bank and the Mastercard Secure Code service, and the Account Holder shall ensure that the Cardholder adheres to the relevant instructions.

If the services mentioned in this paragraph are not used for payment, the Cardholder must otherwise make all other reasonable efforts to ensure the security of remote or other online payments by following the Card security guidelines on the Bank's website and by following the Bank's notifications on card security.

The Bank has the right to limit use of the Card on the internet for security reasons.

4.6 Complaints

Any complaints relating to account transactions made with the Card must be made to the Bank without delay and no later than two (2) months from the date of the payment or withdrawal. For submitting a written notification, the receipt of the card transaction must be retained.

5. The Bank's rights and responsibilities

5.1 Fees and charges relating to use of the Card

The Bank has the right to charge the Account Holder for the charges and fees set out in the special terms and conditions for each Card, as well as the fees and charges set out in the Bank's service charge list. The service charge list is available for viewing at Danske Bank offices.

The Bank has the right to refuse to refund a charge or fee charged in advance if the Cardholder ceases to use the Card during the period to which the fee or charge relates.

5.2 The right of the Bank to transfer and record data

When an ATM of another bank or a company acting on behalf of the Bank is used, the transaction data of the Cardholder is stored on the data system of the bank in question or the company acting on behalf of the Bank.

When a payment terminal is used, the transactional data is stored on the data system of the Payee's bank or the payee's service provider or a company acting on their behalf.

The Bank also has the right to supply information related to the use of the Card to a company acting on behalf of the Bank, to another bank and to the Payee. The Bank and the said parties have the right to obtain and exchange information concerning the Account Holder and relating to use of the Card and exchange account, Cardholder and Card usage

information and to respond to a merchant's enquiry about funds to make a Card payment and to make a reservation of funds corresponding to the payment and to issue other instructions related to use of the Card. The Bank has the right to disclose information to a company that accepts reports of card losses.

The Bank has the right to disclose personal data necessary for the production of the Card to the Card manufacturer. The Bank also has the right to disclose the data to a third party when the disclosure of data is necessary to provide the services associated with the Card. The Bank has the right to store Cardholder and Card Transaction data in its information systems and to record customer calls in order to verify Card Transactions and the Cardholder's transactions.

5.3 Liability of the Bank and its limitations

The Bank is responsible to the Account Holder for ensuring that the payments and repayments made by the Cardholder using the Card and complying with the order are recorded on the account linked to the Card.

The Bank is not liable for the function of ATMs or for the devices or IT systems required to use the Card.

The Bank is not liable for any consequential losses arising from the use of the Card or the prevention of its use including loss of income or profit, interest loss, unattained profit, reduction or interruption of business operations, or for any contract between the customer and a third party or for the non-performance of such contract or for any other claims submitted to the customer by a third party. Furthermore, the Bank is not responsible if the Cardholder is unable to use the funds in the account in the way they wish.

For a payment order to be binding on the Bank, the account to be debited must have the funds necessary to make the payments contained in the payment instrument at the time of debiting. The Bank reserves the right not to convey payments if there are insufficient funds in the customer's account.

The Bank is not party to these contracts and it is not responsible for compliance with these contracts and the associated terms and conditions.

The Bank accepts no responsibility if a merchant declines to accept the Card as a means of payment.

For damages arising from international sanctions, the Bank's liability is defined in Section 11.

5.4. The Bank's rights

The payments and withdrawals made with the card are debited from the account within a reasonable period of time. The Bank has the right to debit the Card payments from the account linked to the Card within the general period of expiry applicable to receivables.

The Bank has the right to decline an individual Card Transaction when, for example, the account has insufficient funds, the credit limit of the Card would be exceeded, the Card details cannot be read, the Bank has reason to suspect unauthorised use of the Card, or the Card is otherwise not used in compliance with these Terms and Conditions. The Bank also has the right to prohibit or prevent the use of the Card, temporarily or permanently, or limit it for security reasons or other such valid reasons in situations referred to in Section 4.4.

6. Right to make changes

The Bank has the right to amend these Terms and Conditions.

If the amendment does not increase the obligations of the Account Holder or Cardholder or reduce their rights, or if it arises from changes to legislation or from resolutions of the authorities, the Bank shall announce the amendment by publishing it on the Bank's premises.

In cases other than those referred to in the previous paragraph, the amendment shall enter into force at the time announced by the Bank, however no earlier than one (1) month after the notification was sent to the Account Holder or a notification on the amendment was published on the Bank's premises.

The Bank also has the right to announce the amendment by publishing it on its website at www.danskebank.fi, in which case said period is calculated from the date of this publication.

Any changes in the charges included in the service price list or the Terms and Conditions for the Card shall be announced by the Bank on its premises.

The Account Holder is obliged to notify the Cardholder of the change. The Agreement continues as amended, unless the Account Holder serves a written notice to terminate this Agreement in accordance with Section 10 before the change comes into effect.

7. Obligation to disclose information; communications

The Account Holder and the Cardholder must provide the Bank with sufficient personal identification and contact information, such as their name, personal identity code or business ID, address, domicile, telephone number and any changes thereto.

The Account Holder has, at the request of the Cardholder, the right to notify the Bank of the Cardholder's address or other information required to provide a service.

The Account Holder and the Cardholder are responsible for ensuring the correctness and validity of the information they have provided. The Bank is not liable for any loss resulting from the customer failing to notify the Bank of changes in the customer information above.

The language of communication between the Account Holder and the Bank is either Finnish or Swedish based on the choice of the Account Holder.

The Bank will send any notices concerning the Card or the Card Agreement to the Account Holder in writing to the postal address most recently notified by the Account Holder's or electronically to the telecommunication address or other electronic address agreed with the Account Holder or in a manner otherwise agreed between the Account Holder and the Bank.

If the Account Holder wishes to receive details of Card Transactions more frequently than in the monthly invoice or in some other manner or by some other media than those agreed, the Bank has the right to charge a fee in accordance with the service pricelist.

The information provided by the Bank and the rectification and precautionary measures relating to payment transactions on company accounts or card transactions are subject only to the Bank's standard pricelists and any other customer-specific price agreements. Section 26 of the Act on Payment Services is not applied.

The Account Holder sends the Bank written notices concerning the Card Agreement and invoicing to a branch office or electronically in the manner agreed.

8. Date of service of notice

Notices sent by the Bank to the Account Holder are deemed to have been received by the Account Holder no later than on

the seventh [7] date from the date on which they were posted to the Account Holder's address known to the Bank or to a new address provided by the Account Holder or the Finnish Post. An electronic notification is deemed to have been received by the Account Holder at the latest on the seventh [7] day from the day the Bank sent the notification or made it available to the Account Holder.

The Account Holder is obliged to forward any notifications from the Bank concerning this Card Agreement to the Cardholders.

The Bank is deemed to have received the Account Holder's notification at the latest on the seventh [7] day from the mailing date when the notification is sent in writing to the Bank's branch office set out in Section 7.

9. Transferring the Agreement

The Bank has the right to transfer this Agreement in full or in part, including all its rights and obligations, to a third party without consulting the Customer.

10. Notice of termination and cancellation of the Card Agreement

The Account Holder has the right to terminate the Agreement with immediate effect. The Bank has the right to terminate the Agreement with one [1] month's notice.

The Bank has the right to cancel a Card Agreement if the Account Holder or Cardholder materially breaches the terms and conditions for the Card, or if the Bank has serious grounds to consider that the Customer has misused a feature of the card. When cancelled, the Card Agreement is terminated with immediate effect.

The Bank has the right to terminate the Customer's credit facility unconditionally and with immediate effect, for example if the Bank's solvency is at risk or due to action taken by public authorities.

The Bank also has the right to terminate the Card Agreement with immediate effect if the Cardholder's employment relationship ends with the employer who is the Bank's corporate customer.

The Account Holder is liable for the transactions made using the Card before the Bank has received notice of termination and the Card itself. If the Bank has served notice of termination of the Card Agreement, the Account Holder is responsible for all liabilities related to the Card Agreement during the period of notice.

11. International sanctions directed at the Account Holder and/or Cardholder

If sanctions imposed by the UN, the UK, the USA, the EU or any member state of the EEA or any locally competent authority are directed at the Account Holder and/or the Cardholder or if these have any impact on the Account Holder and/or the Cardholder, directly or indirectly, the Bank has the right to cancel the Card or restrict its use, or terminate or cancel the Card Agreement.

The Bank will not accept responsibility for any direct or indirect damages potentially arising from the use of the Card not being possible or from taking any action related to sanctions that the Bank has deemed to be necessary at its own discretion.

12. Force majeure

The Bank will not accept responsibility for damages arising from force majeure or similar reasons causing excessive difficulties to the Bank's operations. Such reasons may include:

- provisions of law or actions by public authorities;
- war or the threat thereof, an uprising or civil unrest;
- an interruption in mail delivery, automated data processing, data transfer or other electronic communications that is beyond the control of the Bank;
- an interruption or delay in the execution of a function or an action by the Bank due to fire or another comparable accident or unusual natural phenomenon;
- industrial action such as a strike, lockout, boycott or embargo even in cases that only apply to part of the Bank's salaried personnel or personnel of the Bank's subcontractor, irrespective of whether the Bank is party to such a dispute or not;
- other unreasonable difficulty in the Bank's operations due to a reason comparable or similar to those listed above.

Force majeure or other circumstances specified above entitle the Bank to suspend its operations for the time being.

The Bank is obliged to inform the Account Holder as soon as possible of the occurrence of a force majeure situation. The Bank may announce such an occurrence in nationwide newspapers.

13. Validity of the Agreement

This Agreement is valid until further notice.

14. Applicable Law and Place of Jurisdiction

This Agreement shall be governed by Finnish law.

Any disputes arising from this Agreement shall be settled at the Helsinki District Court.

15. Advance information

By signing the Card Agreement, the Card Holder confirms that they have received advance information concerning the Card Agreement. Advance information refers to information about the Bank, payment services related to the Card and provided by the Bank, communications between the Bank and the Account Holder, precautionary measures, liability matters and legal protection measures as well as about amending and terminating the Card Agreement.

16. Information about data protection

When dealing with the Bank in the capacity of being an individual, e.g. employee, director, beneficial owner and other individual associated to the Company, the Bank registers and uses data about of the individual (personal data) to offer the individual and the Company the best advice and solutions, and to comply with the legal requirements that apply to the Bank as a financial institution. More information about what personal data the Bank registers, how the Bank uses it and about the Company's and the individual's rights is written in the Bank's privacy notice at www.danskebank.fi/tietosuojia, which can also be provided in hard copy for the Company. The notice also provides contact information if any questions arise.

When the Company, or anyone on behalf of the Company, provides the Bank with personal data, The Company warrants that the Company is entitled to disclose such personal data. The Company also ensures that the individual/person has been informed where to find the Bank's privacy notice