

TERMS AND CONDITIONS OF THE WEB SALARY SERVICE

1. Parties

The parties to this agreement are Danske Bank A/S, Finland Branch ("Danske Bank") and a company or institution ("the Customer") using the Web Salary service ("the Service").

2. Service description

Danske Bank offers its customers a Web Salary service where the Customer acting as employer and a payer of salary may offer its employees an electronic payslip that an employee as a recipient of salary may view by using his/her own bank identifiers.

According to the Web Salary concept, in addition to this agreement, the Customer must conclude a separate agreement with a service provider ("the Service Provider") external to Danske Bank concerning the transfer of payslips to the Web Salary environment. More information on the Web Salary environment and other service providers included in the Web Salary concept is available at www.verkkopalkka.fi/

3. Danske Bank's tasks

In the Web Salary service Danske Bank shall:

- reliably identify the Customer's employee ("the User") who uses the Web Salary service with identifiers approved by Danske Bank pursuant to this agreement
- enable access for the User to the Web Salary environment maintained by the Service Provider
- transmit the User's identifier information to the Service Provider in charge of the Web Salary environment with the User's consent.

4. Responsibility for the Service Provider's service

The Web Salary environment is not under Danske Bank's responsibility or within its control. The Web Salary environment and the services provided by the Service

Provider is solely governed by the terms and conditions of the agreement between the Customer and the Service Provider. Danske Bank is not a party to the agreement between the Customer and the Service Provider and is not responsible for it or the related obligations, defects or delays.

Danske Bank does not in any way guarantee the Service Provider's solvency or the features of the service provided. Danske Bank is not in any way responsible for the information and material produced and/or published by the Service Provider.

The Service Provider is responsible for the information and material produced and published by it, such as text,

pictures, sound and the appearance of the material, and for ensuring that such information does not infringe the privacy, reputation or intellectual property rights of the Customer or another company, the User or another natural person.

5. Fees and commissions

Danske Bank will charge the fees and commission according to the valid list of service charges from the Customer for the services according to section 3 provided by Danske Bank. The list of service charges is available at Danske Bank's branch offices and on its website (www.danskebank.fi). The service charges include value added tax according to the tax rate valid at any given time.

The service charges will be charged from the Customer's account on a calendar-monthly basis in arrears by the end of each month. The service charge will always be calculation from figures received one month earlier.

The Customer is responsible for ensuring that there are sufficient funds in the Customer's account.

Danske Bank has the right to amend the price of the service by publishing the new price in the pricelist. The new pricelist will come into effect earliest in the beginning of the calendar month which starts at least one month after publishing the new pricelist.

6. Amendments to the terms and conditions of the agreement

Danske Bank has the right to amend these terms and conditions by notifying the Customer thereof in advance by publishing the amendment.

7. Validity of the agreement

The agreement is valid until further notice.

8. Termination of the agreement

The parties have the right to terminate this agreement with a period of notice of one (1) month by notifying the other party thereof in writing, unless otherwise agreed. Service charge is delayed with one month. The last service charge is therefore charged the following month after termination of the agreement

9. Other terms and conditions applicable to the Service

This agreement is governed by Danske Bank's terms and conditions for electronic transactions.

This agreement has been drawn up in two (2) identical copies, one for each party.