

1. General

These special terms and conditions of Nordea Connect e-payment service (hereinafter the 'Special Terms and Conditions') shall be applied to corporate customers if so agreed on between the customer and Nordea, or if Nordea has notified the customer that these Special Terms and Conditions shall be applied to the CM Service, and these Special Terms and Conditions shall be interpreted together with the general terms and conditions for corporate cash management services.

Nordea Connect e-payment service (hereinafter the 'Service') will be made available to the customer via the Nordea Connect service provided by Nordea.

In addition, the Service is governed by the following currently valid documents as applicable:

- Nordea's general terms and conditions for corporate cash management services;
- the terms and conditions of the Nordea Connect service;
- the service description;
- the account terms and conditions applied to the customer's crediting account.

If the aforementioned terms and conditions are in conflict with these Special Terms and Conditions, these Special Terms and Conditions shall prevail.

2. Main features, implementation and availability of the Service

Through the Service the customer can receive payments both from payers who are Nordea's customers and from payers who use the service of another payment service provider on the condition that Nordea has agreed on the reception of payments with the payment service provider in question. Nordea can add payment services provided by other payment service providers as payment methods covered by this agreement or delete them from among the payment methods in use. The payment service providers through which payments can be received will be listed in the service description or in a separate appendix to the service description.

If the Service is used for receiving payments through another payment service provider than Nordea, this other payment service provider may set additional terms and conditions or restrictions to the service it provides. Nordea will notify the customer of such additional terms and conditions or restrictions. The customer undertakes to comply with the additional terms and conditions.

By starting to use the Service, the customer consents explicitly to the use of its information in the provision of the Service and accepts that Nordea is entitled to receive payments through other payment service providers on behalf of the customer.

The Service may not be used for receiving payments on behalf or in the name of another person. The Service may not be used as a joint payment function of an online shopping mall. Each merchant participating in such a mall shall conclude a separate agreement on the implementation of the Service with Nordea.

The implementation schedule of the Service shall be separately agreed on between the customer and Nordea.

The contracting parties are each responsible for their own part for the costs of the development, implementation, use and maintenance of their service and information systems. The contracting parties shall each ensure that their information systems are appropriately protected against illicit use. Nordea may interrupt the provision of the Service for maintenance or updating, or if it is required in order to protect the security of the customers, Nordea or another payment service provider. The customer is responsible for updating its own systems and for ensuring that the systems used by it are compatible with the technical requirements of the Service.

Nordea does not guarantee the customer uninterrupted access to the Service. Nordea is not liable for disturbances in the Service if they result from a disturbance in data communications or some other factor attributable to a third party.

If the customer uses a subcontractor to set up its service, the customer is liable for ensuring that the subcontractor on its part complies with the terms and conditions of the Service. The customer undertakes to immediately inform Nordea if the customer's subcontractor changes.

Other payment service providers than Nordea, such as other banks, are not considered to be Nordea's subcontractors. Nordea is liable for crediting the funds based on a payment executed by another payment service provider to the customer after such funds have been transferred to Nordea's possession.

3. Trademark terms and conditions and use of material

During the validity of the agreement on the Service, the customer is entitled to use the Nordea Connect e-payment trademark in connection with its own service in an electronic format as instructed by Nordea or in another manner separately approved by Nordea. The trademark may not be surrendered to any third parties or used in another manner. The right of use of the trademark ends when the agreement on the Service is terminated, and the customer agrees to immediately remove the trademark from its service and from any marketing material associated with it.

Nordea will notify the customer of the terms and conditions and instructions related to trademarks not owned by Nordea applicable to the Service. The customer undertakes to comply with such terms and conditions and instructions.

4. Payment types

The Service includes three payment types:

- **Nordea e-payment:** a payment received by the Customer and made by a payer who is Nordea's customer
- **Payment made through another payment service provider:** a payment received by the Customer and made through another payment service provider than Nordea
- **Refund:** a payment received by the customer but refunded to the payer's account. The refund may not exceed the original payment amount.

5. Terms and conditions concerning the customer's service

The customer undertakes to provide and market its services conforming to the legislation, decrees and orders issued by authorities, as well as in accordance with generally accepted practice and within reason. In its marketing, the customer shall ensure that the services and responsibilities of the customer, Nordea or another service provider are presented

in a clearly distinguishable manner.

6. Transmission of payments to the customer's account and payment transaction data

Nordea shall transmit the payments addressed to the customer to the account stated by the customer in accordance with these Special Terms and Conditions and the service description. As regards the data provided for a payment transaction, the customer is responsible for the correctness of the data, for the reason and amount of the payment being undisputed as well as for providing the invoicing details to the buyer.

The refund period of incoming payments is stated in the service description.

Nordea shall provide the payment transaction data to the customer primarily via the Nordea Connect service. The payment transaction data shall also be delivered in accordance with the terms and conditions governing the account linked to the Service.

The contents of all payments transmitted by Nordea to the customer's account as well as their dispatch and receipt times are authenticated from Nordea's data systems or from printouts obtained from them.

7. Identification of payers

Nordea shall identify the payers who make payments to the customer through their Nordea account in accordance with the agreement concluded with the paying customer. As regards payments made through other payment service providers, Nordea is not responsible for identifying the payers.

8. Confidentiality of information

Nordea and the customer shall each on their part keep the information about the other contracting party or the customers of the bank that is covered by business or bank secrecy, the information about the implementation of the Service, the security solutions and the terms and conditions of this agreement as well as the information that the contracting parties receive while operating as stated in this agreement, confidential so that no information is disclosed to third parties and third parties have no means to acquire the information. Notwithstanding the bank secrecy regulations, Nordea is permitted to publish the customer's name and the name of the customer's service in marketing material or instructions concerning the reception of payments.

The customer may not use the information received through the Service for any other purpose than receiving or refunding payments. This means, for example, that the customer may not investigate other information about the payers for any other purpose than executing or authenticating the payment transaction.

The customer may not surrender to any third party the security solutions related to the Service surrendered by the bank to the customer's use and/or the descriptions related to such security solutions.

9. Customer's contact person and duty to inform

The customer shall name a contact person to whom Nordea can address the notifications regarding the Service, service prices, agreement terms and conditions etc. and any queries about the payments.

The customer undertakes to inform Nordea immediately if there are changes to the contents, web address or server of the service provided by the customer, to the contact person named by the customer or to the customer's contact information.

10. Out-of-court redress mechanisms

In addition to the dispute resolution mechanisms agreed in the general terms and conditions for corporate cash management services, the customer has the right to seek out-of-court dispute resolution as follows:

If a dispute related to the agreement cannot be solved in negotiations between the parties, small companies may turn to the Finnish Financial Ombudsman Bureau (FINE) (www.fine.fi), which provides independent advice and guidance for customers free of charge. FINE and its Banking Complaints Board provide solution proposals in disputes. FINE does not handle disputes that are pending in or have been processed by the Consumer Disputes Board or a court of justice. The easiest way to initiate the handling of a complaint is to send an online contact form available at www.fine.fi.