

1. Identity and contact details of the creditor																
Creditor	Telia Finance Finland, Telia Finance AB:n Suomen sivuliike, company reg. no 2123305-7.															
Address	P.O. Box 520, 00051 Telia															
2. Description of the main features of the credit product																
The type of credit	Credit account, revolving credit.															
The maximum amount of credit This means the ceiling of the total sum made available under the credit agreement.	Up to €3,000, unless specifically agreed otherwise. Your total credit limit is stated on your invoice and in the customer portal.															
The conditions governing the drawdown This means how and when you will obtain the money.	<p>The creditor makes a decision concerning the granting of credit at registration and from time to time thereafter for new requests. The maximum amount of the credit will be the outstanding amount in addition to new requests.</p> <p>When purchases are made at the Places of Purchase, the debtor can choose to pay the amount of the purchase at the time of purchase or to use his or her credit.</p>															
The duration of the credit agreement	The credit account agreement expires four months after you have paid the outstanding amount in full unless you close the account before then.															
Instalments and, where appropriate the order in which instalments will be allocated	<p>The debtor will be invoiced in accordance with a set payment plan. When payment is made the creditor has the right to deduct all fees, costs and interests that have accrued on the credit and that are due for payment before a deduction from the capital debt is made. In case the repayment exceeds the minimum amount the deduction will primarily be made in respect of an older debt.</p> <p>The debtor must always pay at least the minimum amount stated in the invoice on the due date. However, the debtor can choose to pay the full amount outstanding as stated in the invoice or any amount in excess of the minimum amount stated and thus deviates from the payment plan.</p>															
The total amount you will have to pay Refers to the amount of the loan principal, interest and other expenses related to your credit.	<p>The total amount to be paid depends on the granted and used line of credit, how you choose to set up your instalment payment and your choice of invoicing method. The representative examples below are based on a given and used credit of €1,000, repaid in equal amounts over 36 months:</p> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th></th> <th>Borrowing rate (credit interest)</th> <th>Invoice fee</th> <th>APR</th> <th>Total sum to pay</th> </tr> </thead> <tbody> <tr> <td>If invoice is sent digitally (€0)</td> <td>0% (fixed)</td> <td>€0/month</td> <td>0%</td> <td>€1,000</td> </tr> <tr> <td>If invoice is sent by post (€4.90)</td> <td>0% (fixed)</td> <td>€4.90/month</td> <td>11.06%</td> <td>€1,171.50</td> </tr> </tbody> </table>		Borrowing rate (credit interest)	Invoice fee	APR	Total sum to pay	If invoice is sent digitally (€0)	0% (fixed)	€0/month	0%	€1,000	If invoice is sent by post (€4.90)	0% (fixed)	€4.90/month	11.06%	€1,171.50
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3. Cost of the credit																
Borrowing rate (credit interest)	0%															
Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.	Total cost of credit (APR) with a representative example from 2024-01-02: The APR for using a credit amount of €1,000 at 0% credit interest (fixed) with a repayment period of 36 months, with 36 instalments of €27.78/month is 0% with invoice received via e-mail or e-invoice (€0) or 11.06% with invoice received by post (€4.90/pc). The total amount to repay for a credit of €1,000 is €1,000 if you have chosen a digital invoice option and €1,171.50 with paper invoice. Paying in parts with Telia Finance is totally free of interest and fees when you choose a digital invoicing option.															
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out - an insurance policy securing the credit, or - another ancillary service contract?	No. No.															
Related costs																
Any other costs deriving from the credit agreement	Registration fee	<b>€0</b>														
	Monthly invoice fee (sent by post)	<b>€4.90</b>														
	Monthly invoice fee (sent electronically or by email)	<b>€0</b>														
Conditions under which the above-mentioned costs related to the credit agreement can be changed	The creditor may change a particular fee to the extent that the cost of the creditor relating to the particular fee has changed or according to changes by law. These amendments will take effect on the date defined by the creditor; however, at the earliest when one month has passed since the creditor has delivered a notification concerning the change in fees for the credit through a specific notification in permanent form to you.															
Costs in the case of late payments Missing payments could have severe consequences (e.g. forced sale) and make obtaining credit more difficult.	In the event of a payment delay or if the payment falls short of the minimum amount, you will be charged:															
	<b>Penalty interest:</b>	Penalty interest is charged in accordance with the Finnish Interest Act from due date with the reference rate established by the European Central Bank every calendar half year plus seven percentage points.														
	<b>Reminder fee:</b>	€5 currently (charged with the maximum amount allowed at any given time in accordance with the Debt Collection Act).														

	Debt collection fees will be charged in accordance with the maximum amounts allowed under the Debt Collection Act. In case of late payment, the creditor may also terminate the credit account agreement and require early repayment of the entire outstanding amount on your credit account.
<b>4. Other important legal aspects</b>	
Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days.	Yes. Read more below.
Early repayment You have the right to repay the credit early at any time in full or partially.	Yes.
The creditor is entitled to compensation in the case of early repayment	No.
Consultation of a database The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.	When granting and monitoring a credit, the creditor uses the applicant's personal credit information. The credit information is acquired from the credit information register of Suomen Asiakastieto Oy.
Right to a draft credit agreement You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.	Yes.
<b>5. Additional information to be given in the case of distance of financial services</b>	
<b>a) Concerning the creditor</b>	
Registration	The creditor is entered in the trade register maintained by the National Board of Patents and Registration under the Business Identity Code 2123305-7.
Supervisory authority	The Swedish Financial Supervisory Authority.
<b>b) Concerning the credit agreement</b>	
Exercise of the right of withdrawal	<p>The debtor has 14 days, from the day when the agreement is entered into or on the day when the debtor has received a copy of the agreement in permanent form, depending on which event occurs last, to withdraw from the agreement. If the debtor wishes to use its right of withdrawal, the debtor shall send a clear notification of its decision to withdraw from the Agreement (containing the debtor's name, personal identity number and credit account number) to Telia Finance. The debtor may use the withdrawal form in the customer portal but can also choose to use other methods of withdrawal. The debtor is recommended to always document the withdrawal notice as evidence of its withdrawal.</p> <p>If the debtor wishes to withdraw from the agreement, the outstanding part of the credit amount shall be paid as soon as possible and within 30 days from dispatch of debtor's withdrawal notice at the latest. The debtor must, when relevant, also pay a registration fee as well as the interest for the credit in accordance with the terms of the credit, i.e. for the time until the outstanding amount has been paid to the creditor. If the debtor does not repay the outstanding amount including interest within the set time limit, the withdrawal from the agreement will be annulled and the agreement will remain valid.</p>
The law taken by the creditor as a basis of establishment of relations with you before the conclusion of the credit agreement	Finnish law.
Clause on the law applicable to the credit agreement and/or a competent court of law	<p>If a dispute is admitted to court, the lawsuit is to be taken to the general court of first instance in the area where the debtor resides, or, if the debtor so wishes, to the Helsinki District Court. If the debtor does not reside in Finland, the dispute will be handled by the Helsinki District Court.</p> <p>The agreement and the terms of the credit shall be interpreted in accordance with Finnish law.</p>
Language regime	The credit terms will be available in Finnish, Swedish and English and the creditor undertakes to use these languages during the validity of the agreement.
<b>c) Concerning redress</b>	
Out-of-court complaint and redress mechanisms	<p>If the debtor has a complaint or concerns about the credit or our invoicing, he or she is primarily referred to the customer service of Telia on 020 690 400. If debtor is unsatisfied with the response or has other complaints, a written complaint may be submitted to Telia Finance's complaints manager via our online form on our website, <a href="http://teliafinance.com">teliafinance.com</a>, under the heading "Customer Complaints". Telia Finance will handle complaints in accordance with the provisions and general advice of the Financial Supervisory Authority and other relevant authorities.</p> <p>If the debtor considers that the complaint has not resulted in a satisfactory rectification from the side of the creditor, the debtor can apply for trial by the Consumer Disputes Board, <a href="http://kuluttajarita.fi">kuluttajarita.fi</a>, telephone +358 29 566 5200. Guidance by an independent party can also be provided by the Finnish Financial Ombudsman Bureau, <a href="http://fine.fi">fine.fi</a>, telephone +358 9 6850 120.</p>