

Your personal data – Telia Finance's integrity policy

Your personal integrity is of great importance to Telia Finance. Telia Finance is the data controller responsible for the processing of your personal data and shall ensure that the processing is in accordance with the relevant personal data legislation and other applicable legislation. Telia Finance's collection and use of your personal data is governed by Telia Finance's Privacy Policy found at teliafinance.com, under the heading "Privacy", in which you will find more information about the type of personal data that is processed by Telia Finance, the type of processing, the purpose and the legal basis for the processing (such as consent), the time period under which the data is stored and your right to information, rectification, deletion and objection.

1. General

Telia Finance AB, reg. no. 556404-6661, 169 94 Solna, Sweden, visiting address: Stjärntorget 1, telephone +46 (0)771-58 30 00, (referred to below as **Telia Finance** or the **Creditor**) grants you, the Debtor, a continuous right to utilize an agreed line of credit through this Credit Account Agreement. The **Credit Account Agreement** consists of (1) a Credit Account Agreement form (2) these terms and conditions, (3) the SECCI form (Standard European Consumer Credit Information) and, where applicable, (4) a Credit purchase receipt, all as worded at any given time.

The Credit Account Agreement is a framework agreement. Call-offs are documented in a **Credit Purchase Receipt** (sometimes called a credit note), in accordance with which the Debtor receives credit from Telia Finance, or another creditor assigned by Telia Finance (referred to below as **Assigned Creditor** or **Creditor**) and applies together with the terms of the Credit Account Agreement. In the event of a conflict between the Credit Purchase Receipt and these terms and conditions or the SECCI, the Credit Purchase Receipt shall take precedence. The credit space may only be utilized for the purchase of specific products available from a retailer (referred to below as **Supplier**) listed at any time on the website of Telia Sverige AB or brands, subsidiaries, or sister companies of Telia Sverige AB (below referred to collectively as **Telia**).

When making purchases from a Supplier, the Debtor may choose between paying the total amount of the purchase at the time it is made or using the line of credit.

The credit space is used by the Debtor at each purchase through a Credit Purchase Receipt and thus entering into a credit agreement within the framework of and under the terms and conditions specified in the Credit Account Agreement.

The Credit Account Agreement is such a credit agreement referred to in Section 2 of the Consumer Credit Act (2010: 1846) and shall be construed in accordance with Swedish law.

2. Registration and application

You apply for credit and receive access to an online customer portal by registering in accordance with Telia Finance's registration instructions. The credit and the customer portal are collectively referred to below as the **Credit Account**. The registration functions as an application for credit and entails your approval of the Credit Account Agreement.

By registering, you guarantee that the information provided during registration is true and complete and that the registration is not on behalf of a third party. You must be at least 18 years old and have a Swedish personal ID number and civil registration address to be able to apply for a Credit Account.

3. Granting of the credit and the main characteristics

Telia Finance decides whether to grant the credit by performing a credit assessment in connection with your application for a Credit Account or extension of the credit space previously granted. Telia Finance always performs a credit assessment before granting an increased credit space. Decisions regarding the granting of the Credit Account Agreement including the credit facility are made at Telia Finance's own discretion, meaning that Telia Finance has the right to reject an application to enter into a Credit Account Agreement or increase a credit space. The credit assessment can also result in Telia Finance granting you a lower credit limit than the amount that you have applied for.

The granted line of credit is issued by the Creditor in accordance with the terms of the Credit purchase receipt. If credit is granted, the unused line of credit in accordance with the Credit Account Agreement will remain as available credit, reduced by the used amount. Repayment of credit entails that the unused line of credit increases correspondingly. The Credit Account Agreement is administered in relation to the Debtor exclusively by Telia Finance.

The Creditor is always entitled to check your credit background and reassess your creditworthiness. In the event your creditworthiness falls to such a level that the Creditor finds it unacceptable, or in the event the Creditor wishes to prevent or limit improper use or damages, the Creditor is entitled to terminate the provision of continuous credit with immediate effect. For advance payment, cancellation and termination, sections 9 and 10 below also apply.

4. Repayment

For purchases made from a Supplier with the Credit Account, the relevant interest rate and fees are specified on the invoice that is sent to the Debtor once a month. Repayment shall be made to the bank account specified by the Creditor on the invoice. The repayment amount normally consists of an amortization payment and, if applicable, fees and interest. Payment shall be made no later than the due date specified on the invoice. When a payment is made, the Creditor has the right to deduct all past due fees, expenses and interest related to the credit before applying payment to the principal amount. In the event payment is made in excess of the minimum amount due, older debts will be settled first, unless otherwise specified by the customer.

Repayment shall begin from the start of the payment period following the charge to the Credit Account unless otherwise specified. The Debtor must always pay the minimum amount due by the due date. The invoices currently fall due on the end of each month, and the Debtor is responsible for paying the minimum amount on time. If you are missing an invoice, contact Telia Finance's customer service for invoice details.

The Debtor may choose to pay the entire outstanding amount specified on the invoice or an amount that exceeds the specified minimum amount due, thereby shortening the original payment plan. Amounts paid are deducted from the debt and cannot be repaid. The Debtor is entitled to receive a statement at no charge showing when the capital, interest and fees must be paid (payment plan).

If the minimum amount is less than SEK 40 the Creditor is entitled to postpone invoicing until the aggregate amount exceeds SEK 40, without the Debtor being charged extra interest or fees because of this.

5. Limitations and collateral

The Debtor may only enter into one Credit Account Agreement and register one Credit Account. The Credit Account Agreement and the Credit Account are personal and may only be used by the Debtor.

The Debtor must select login details (for use online) to the customer portal that is not related to the Debtor's name, address, personal ID number or telephone number or any other similar information that is easily accessible. The Debtor may not reveal his or her password to a third party.

6. Interest

The Creditor reserves the right to apply interest at an annual interest rate that is calculated based on the credit amount outstanding at any given time. The applicable interest rate will accrue from the date when the Interest becomes applicable or from the date when an amount is charged to the Credit Account.

The applicable interest rate, if applied, consists of the Riksbank's (prevailing) reference rate and a margin (**Interest**) that is published at teliafinance.com. If the quoted reference rate is negative the reference rate shall be 0%. In the event the Debtor has an agreement for a mobile telephone subscription or broadband or mobile broadband subscription with Telia, a reduced interest rate may be offered.

The Interest is adjusted quarterly on the first banking day in January, April, July and October and will remain unchanged between these adjustment dates. If the reference rate changes, the Interest changes correspondingly. Interest rate changes are applied as of the beginning of the payment period following each adjustment date in January, April, July and October. Information about changes in interest rates is announced on the next invoice that is sent after the adjustment.

If the listing of the reference rate ceases or is interrupted, the reference rate applied to the credit is the rate that in accordance with legislation or decision or instruction by a government authority replaces the previous reference rate. If no instructions are laid down by law or there is no decision or instruction by a government authority, and the Creditor and Debtor do not reach an agreement regarding the interest rate that will replace the reference rate before the next adjustment date, the Creditor determines the new reference rate after consulting with relevant supervisory authorities.

In the event of late payment or payment that is less than the minimum amount due, penalty interest is charged in accordance with the Interest Act.

The Creditor informs the Debtor of the effective interest rate for the credit in the SECCI form.

7. Fees and charges

The Creditor charges an administrative fee as set out in the SECCI form. In the event the Debtor has an agreement for a mobile telephone subscription or broadband or mobile broadband subscription with Telia, the administrative fee is waived.

The Creditor is also entitled to charge additional fees, such as, but not limited to, a set-up fee, monthly invoicing fees, reminder fees, collection fees and administrative fees for repayment of any overpayment. Telia Finance informs the Debtor about such fees and charges.

The Creditor may change a specific fee for the credit to the extent that the Creditor's costs for the action to which the fee refers have changed or is in accordance with legislative changes. These changes enter into effect on the date specified by the Creditor in a notification in durable form, for example on the invoice that is sent to Debtor.

8. Invoice

The Debtor will be invoiced monthly in accordance with a set payment plan. The invoice contains a list of all transactions completed during the specified period in accordance with the Credit Account Agreement.

The Debtor is obliged to review the transaction information on the invoice as soon as it is made available to the Debtor. The Debtor shall inform Telia Finance's customer service in the event of any unauthorized transactions.

The Debtor's Credit Account is available and can be managed online via a secure log-in. The online service includes transaction history and the possibility to change the settings for the Credit Account, including change of invoicing method.

9. Advance payment and cancellation

91 You have the right to repay all or part of the outstanding credit amount early at any time at no extra cost. The payment is made to the bank account specified by Telia Finance on the invoice. Advance payment in accordance with this Section does not mean that you terminate the Credit Account Agreement.

92 The Creditor is entitled to terminate the Credit Account Agreement and issued credit for early payment at any time the Creditor decides if any of the following circumstances occurs:

- the Debtor is in default for more than one month of an amount exceeding ten percent of the credit receivable;
- the Debtor is in default for more than one month of an amount that exceeds five percent of the credit receivable and the default refers to two or more items that fell due on different dates;
- the Debtor in any other way is in material default of payment;
- collateral pledged for the credit has been significantly impaired; or
- it becomes obvious that the Debtor by derogation, disposal of property or other actions, is evading repayment of the debt.

If the Creditor would like to be paid in advance in accordance with points a) – c) above, the notice period is at least four weeks counted from the date the termination is received by the Debtor. If the Creditor has demanded payment in advance in accordance with points a) – c) above, the Debtor is still not obligated to pay in advance if he or she before the end of the notice period pays the amount that fell due and any penalty interest. The same applies if the Debtor at termination in accordance with points d) – e) above immediately after termination or within the specified notice period pledges eligible collateral for the claim. If the Debtor previously was released from the obligation to pay the debt in advance on the basis of the provisions in the previous section, the section does not apply.

93 In addition to section 9.2 above, the Creditor has the right to block the Credit Account or terminate the Credit Account Agreement with immediate effect and demand early repayment of outstanding amounts, if the Creditor cannot comply with its obligations

under the anti-money laundering rules, for example the Creditor's obligation to have updated customer knowledge (KYC) with respect to the Debtor.

94 If the credit is paid in advance in accordance with Sections 9.1 or 9.2 above, the Debtor shall pay an agreed interest rate and other expenses for the credit for the period up to the advance payment, but not for any time thereafter.

95 If the Debtor has a subscription with Telia but does not fulfill the terms and conditions in the Credit Account Agreement, Telia Finance is entitled to request that Telia's Group companies terminate delivery of services, if such is agreed with Telia.

10. Termination

The Debtor can terminate the Credit Account Agreement in writing with one month period of notice. After termination, remaining credit shall be paid in accordance with current agreement terms and conditions and payment plan.

In addition to the information set out in Section 9, the Creditor is entitled to terminate the Credit Account Agreement with a notice period of two months. After termination, the remaining credit shall be paid in accordance with current agreement terms and conditions and payment plan. The Creditor sends a written message about the termination to the Debtor at the Debtor's last known address.

The Agreement expires four months after the Debtor has paid the outstanding amount in full unless the Debtor closes the account before then. The Debtor thus consents to the fact that the Credit Account will remain active for up to four months after final payment.

11. Transfer or pledging of agreement

The Creditor may in full or in part transfer or pledge the Credit Purchase Receipt to a third party. The Creditor shall notify the Debtor about the transfer unless the Creditor will continue to act as the transfer recipient's representative for the Debtor after the transfer.

Telia Finance may in full or in part delegate, transfer or pledge its rights and obligations in accordance with the Credit Account Agreement to a third party. Telia Finance shall notify the Debtor about the transfer unless Telia Finance will continue to act as the transfer recipient's representative for the Debtor after the transfer.

The Debtor is not entitled to assign or pledge its rights or obligations under the Credit Purchase Receipt or the Credit Account Agreement.

12. Claims and responsibility for sold goods

When the Supplier delivers goods or services for an amount that is charged against the credit, the Supplier is responsible for faults in the goods or services in accordance with the Supplier's current terms and conditions and legislation. Complaints regarding goods and services shall be directed to the Supplier.

When purchases are made on credit, the Debtor may object to the Creditor's demand for payment on the same grounds as he or she has raised against the Supplier. The Debtor may also object that he or she already has paid the Supplier or that there is an agreement with the Supplier. However, this does not apply if the Debtor knew that the Supplier was not entitled to receive payment or enter into the agreement, nor does it apply if the Debtor intentionally or due to gross negligence failed to obtain such knowledge.

If, as a result of the purchase, the Debtor raises a claim for repayment, damages or other monetary measures, the Creditor and the Supplier are equally responsible for ensuring that the claim is fulfilled. However, the Creditor is not obligated to pay more than what has been received by the Debtor as a result of the credit.

13. The Debtor's obligation to inform telia finance about security breaches

If the Debtor suspects that an unauthorized person has received knowledge of the password that is used to access the Credit Account or access to the equipment through which the Credit Account is used or that the Credit Account has been used by an unauthorized person, the Debtor shall change the password as soon as possible by logging into his or her online Credit Account and following the at any given time applicable instructions there and inform Telia Finance about the matter as soon as possible.

14. Payment responsibility in the event of unauthorized transactions

141 The Debtor shall:

- a) protect his or her password in accordance with Section 13 (The Debtor's obligation to inform Telia Finance about security breaches) in these terms and conditions;
- b) act and/or inform Telia Finance in accordance with Section 13 (The Debtor's obligation to inform Telia Finance about security breaches) in these terms and conditions if the Debtor has become aware that the equipment on which the Credit Account was used has disappeared, that the Credit Account has been used by an unauthorized person or that a third party has become aware of the password that is used to access the Credit Account;
- c) only use the Credit Account in accordance with the Credit Account Agreement (including these terms and conditions).

142 The Debtor is responsible for unauthorized transactions if:

- a) The Debtor has given the equipment on which the Credit Account is used to an unauthorized person;
- b) the equipment on which the Credit Account is used came into the possession of an unauthorized person or has been used in an unauthorized manner due to the Debtor's negligence;
- c) the Debtor has not acted and/or informed Telia Finance in accordance with Section 13 (The Debtor's obligation to inform Telia Finance about security breaches) in these terms and conditions without unnecessary delay after having discovered that the equipment on which the Credit Account is used has disappeared, come into the possession of an unauthorized person or has been used in an unauthorized manner.

In the situations referred to in points b) and c) above, the Debtor is responsible for unauthorized use of the equipment on which the Credit Account is used to a maximum amount of SEK 1,200. However, this limitation does not apply if the Debtor has acted with intent or gross negligence, in which case liability is limited to a maximum amount of SEK 12,000.

15. Limitation to the Creditor's responsibility

Telia Finance or another Creditor is not responsible for damages resulting from the enactment of Swedish or foreign law, measures taken by Swedish or foreign authorities, acts of war, strikes, blockades, boycotts, lockouts or other similar event. The reservation regarding strikes, blockades, boycotts and lockouts also applies if Telia Finance or another Creditor is the object or instigator of such conflict measures. Reimbursement shall not be paid by Telia Finance or another Creditor for damages arising in other situations if Telia Finance or the other Creditor have exercised normal prudence. Neither

Telia Finance nor another Creditor is responsible in any way for indirect damages, as long as the damage is not caused by Telia Finance's or the Creditor's gross negligence or intent, in which case the party at fault is responsible for the damages.

16. Provision of information to credit registers

Information about the credit will be submitted to credit information companies. Information is provided about the number of registered credits and liabilities. The credit information company will enter this information about the loan into a special credit register. Only credit institutions and securities companies are able to retrieve information from the register. Information about the loan may only be submitted to credit information companies that are subject to supervision of the Swedish Data Inspection.

17. The debtor's information responsibility and notifications

The Debtor shall immediately notify Telia Finance in the event of a change of Debtor's name, address, or email address (if applicable). If Telia Finance has sent notification by mail regarding this credit to the Debtor at the address specified in the application or a new address reported by the Debtor, the notification shall be considered to have been received by the Debtor no later than seven (7) days after it was sent. If the notification was sent by fax, via the internet or other form of electronic communication, it shall be considered to have been received by the Debtor immediately. If the notification was sent by courier, it shall be considered to have been received by the Debtor when it is left in position of the Debtor. This provision about when a notification shall be considered to have been received by the Debtor does not apply to notification sent to terminate prescriptions.

18. Change in terms and conditions

The Creditor may change the terms and conditions in the Credit Account Agreement by informing the Debtor about the change, in writing, in advance provided that the change does not increase the Debtor's obligations or impede its rights or is dependent on a change in legislation or authority decision. Such change shall enter into force two (2) months after the Debtor has been informed about it in writing, provided that the Debtor has not raised any objections to the change prior to this date.

If the Debtor does not approve the proposed change in the Credit Account Agreement, the Debtor is entitled to terminate the Credit Account Agreement immediately without extra fees, before the proposed change enter into force. The Debtor shall inform Telia Finance about the termination of the Credit Account Agreement in writing. If the Debtor does not terminate the Credit Account Agreement before the proposed change enter into force, the Debtor is deemed to have accepted the change.

In the event the Debtor terminates the Credit Account Agreement in accordance with what is set out above, the Debtor shall pay the remaining credit in accordance with current terms and conditions for the Credit Account Agreement.

19. Right of withdrawal

The Debtor has fourteen days to withdraw from the Credit Account Agreement. The withdrawal period starts either on the day the Credit Account Agreement was signed or the day that the Debtor received a written or electronic copy of the Credit Account Agreement, depending on which event occurs later.

If the Debtor wishes to use its right of withdrawal, the Debtor shall send a clear notification of its decision to cancel the Credit Account 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 cancellation. If the Debtor withdraws, he or she shall pay the outstanding credit amount immediately and no later than within thirty (30) days from dispatch of Debtor's withdrawal notice. The Debtor, where applicable, must pay the registration fee and interest for the actual provided time of credit in accordance with Section 6 (Interest), i.e. for the period up until the Creditor has received the outstanding amount. If the Debtor does not pay the outstanding amount and applicable interest (if any) by the deadline, the withdrawal notice shall be annulled and the Credit Account Agreement shall remain in effect between the parties.

20. Complaints and jurisdiction

If the Debtor has a particular concern or would like to file a complaint, the first point of contact is either Telia Sverige AB's Customer Service or, if the Debtor is a Halebob customer, visit halebop.se/support. If the Debtor is not satisfied with the response received, a written complaint may be submitted to Telia Finance's complaints manager through the online form. This can be found under the heading "Customer complaints" at the bottom of the webpage: teliafinance.com. Telia Finance handles complaints in accordance with the Swedish Financial Supervisory Authority's regulations and general guidelines and in accordance with applicable regulations from other relevant authorities. If the Debtor believes that the complaint has not resulted in a satisfactory resolution from Telia Finance, the Debtor may apply for the matter to be heard by the National Board for Consumer Complaints, Allmänna Reklamationsnämnden, Box 174, 101 23 Stockholm, arn.se, telephone +46 (0)8-508 860 00. Guidance from independent party may also be provided by the Swedish Consumer Agency, konsumentverket.se, telephone +46 (0)771-42 33 00.

The Debtor may also turn to a general court of law, in which case a Swedish court is the authorized forum. If the dispute is referred to a court of law, the claim is to be brought before a general court of first instance in the area where the Debtor resides, or if the Debtor so desires, at the Stockholm District Court. If the Debtor does not reside in Sweden, disputes are settled by the Stockholm District Court.