

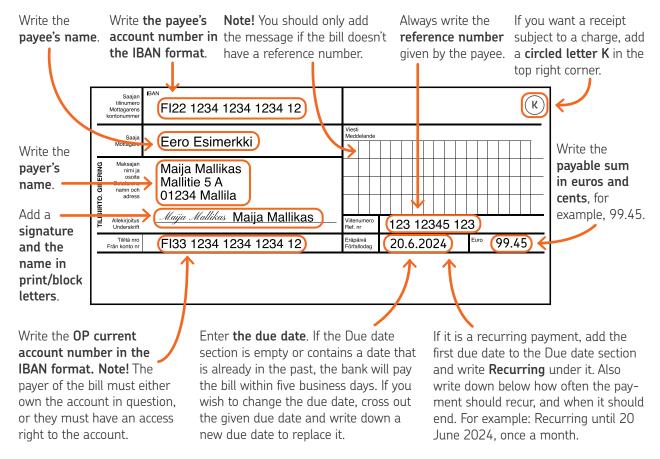
Pay your bills with OP's payment envelope

Send your bills for payment conveniently with a payment envelope. OP will pay bills on your behalf according to the details you fill in.

You don't have to make a separate agreement with the bank to use payment envelopes, but the payer must have a current account with an OP cooperative bank and access rights to the account used for payment.

What to do:

- 1 Take out the paper bills you wish to pay, blank credit transfer forms and OP's payment envelope. The easiest way is to fill in the missing details directly to the paper bill.
- Add the missing details of the payment to each paper bill or credit transfer form to be paid by following our step-by-step photo instructions. If you change the pre-filled details on the paper bill, cross out the old information and write the new details clearly in the space left. Do not make any other markings or highlights.



The instructions continue on the reverse side



Check that you have filled in all the necessary information in each paper bill or credit transfer form to be paid. Add your signature and name in print/block letters to each credit transfer form. Bills that have been filled in incompletely or incorrectly will be returned to you unpaid.

Write numbers in the credit transfer form as clearly as possible. For an example of well-written numbers, see:

1234567890

Please note that the bill handler does not know you or your handwriting, so write the details as clearly and accurately as possible.

- 4 Cut off the bottom part in other words, the bank's part of the paper bills filled in and to be paid. The top part of the bill is the payer's part keep it safely at home.
- After filling in and checking all the bottom parts of bills and credit transfer forms, put them into one OP payment envelope. Please note that you must not put any other items such as receipts or cash into the payment envelope.

- 6 Make sure that the address is correct and postage has been fully paid.
- 7 Take the payment envelope to a Posti letterbox well in advance. The bank should receive the envelope no later than five banking days before the desired payment date.
- After your bills have been paid, you can see them on your bank statement. The bank statement serves as a receipt for a completed payment. You will also receive an SMS for all account transactions if you are using the OP Account SMS service.
- We will take a service charge from your account for the use of a payment envelope in accordance with the list of charges and fees. It is cheaper to use the payment envelope than to visit the Customer Service to pay bills.
 - Please note that you cannot use the payment envelope service to pay death estate bills before the estate inventory has been completed.

You can get more payment envelopes and credit transfer forms from the bank branch, or order them by calling OP Customer Service: 0100 0500 (local/mobile network rate).