

The authorised agent is hereby authorised to represent the death estate when using banking services provided by OP Financial Group and insurance services provided by Pohjola Insurance Ltd and OP Life Assurance Company Ltd.

Decedent	Name	Personal ID code
	Date of death	
Details of the authorised agent	Name	Personal ID code
	Phone number	
Death estate's postal address	Death estate's address (please notify us of changes to the address)	
Entry into force	The authorisations you select will take effect once the death estate inventory deed has been inspected . The authorisation is valid until further notice. Any of the death estate's distributees can revoke the authorisation by notifying OP Financial Group, in which case the authorisation ceases to be valid for all distributees. After the authorisation is revoked, any measures taken under the death estate's name require a new authorisation from each distributee.	

For each statement below, please tick one of the two alternatives

Right to obtain information	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	information about the death estate's bank and book-entry accounts, fund units, safe deposits, document custody, non-life insurance, OP Life Assurance products, and debts and liabilities for the period following the date of death (distributees are always entitled to information for the period following the date of death).
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	information about the death estate's bank and book-entry accounts, fund units, safe deposits, document custody, non-life insurance, OP Life Assurance products, and debts and liabilities for the decedent's lifetime.
Banking affairs	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	access rights to the death estate's accounts. The agent can use the access rights to pay bills, transfer funds and withdraw funds using a method of their choice.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	make changes to accounts or close the death estate's accounts and withdraw or transfer the remaining funds.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	accept the death estate's property pledged to the bank (such as a share certificate).
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	access the safe deposit box, receive property held in safekeeping or document custody, or terminate the agreement related to the safe deposit box or document custody.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	name the account to which refunds of member contributions and profit shares are paid, or transfer the member contribution and profit shares in the decedent's name to a person of their choice.
Savings and investments	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	trade (buy and sell) in the death estate's fund units and securities. The agent is granted rights to the death estate's securities custody and the accounts associated with the death estate's securities custody. Based on the rights to the securities custody, the agent obtains information about the death estate's securities custody, including for the decedent's lifetime.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	transfer the death estate's book entries and fund units to a person of their choice in accordance with the deed of distribution of property or deed of death estate distribution.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	terminate an OP Savings and Investments Agreement, an OP Private Agreement and its related agreements, or other custody and management agreement.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	close book-entry accounts and custodies.
Pohjola Insurance	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	make changes to insurance policies and cancel existing policies.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	name the account to which refunded insurance premiums and insurance compensations are paid.
	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	handle matters related to losses and claims in which the death estate is the beneficiary.
OP Life Assurance Company	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	represent the death estate in claims for compensation in which the death estate is the beneficiary and name the account to which the death benefit is paid.
Other specified authorisation	<input type="checkbox"/> Not authorised	<input type="checkbox"/> Authorised	other authorisation specified separately herein:

<p>Guidelines</p>	<p>The entry into force of the power of attorney does not automatically activate measures such as transfers of funds or termination of services. The authorised agent must separately request that any measures be taken. Before the death estate's assets are distributed, the decedent's and the death estate's debts must be settled or agreed with the debtors.</p> <p>If minors or persons otherwise under guardianship are party to the death estate, the distribution of the death estate's assets will require applying for a permit from the Digital and Population Data Services Agency. The death estate's distributees are responsible for applying for the necessary permits and possible substitute guardians from the Digital and Population Data Services Agency. The death estate's distributees who have signed this power of attorney are also fully liable for the potential loss caused by distribution of assets without the requisite permits from the Digital and Population Data Services Agency.</p>		
<p>Signatures of principals</p>	<p>The power of attorney must be signed by all distributees of the death estate or the representatives of such distributees (guardians or legal guardians). If the distributee is a minor, their legal guardian must sign the power of attorney. If the distributee is under legal guardianship, their legal guardian must sign the power of attorney. If a legal guardian or guardian is themselves a distributee of the death estate, they must also sign the power of attorney on their own behalf. If you sign a power of attorney both on your own behalf and on behalf of someone else, mark it clearly on the power of attorney.</p>		
<p>Name and date of birth of principal</p>	<p>Date and signature</p>	<p><input type="checkbox"/> I want the death estate's account visible in my personal OP digital services (requires customer relationship with OP)</p>	
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