



Terms of use of OP Multi-Bank Service

Effective as of 5 September 2023.

1 Service provider

OP Retail Customers plc (0751699-0)
Gebhardinaukio 1, FI-00510 Helsinki

Customer Service:

<https://www.op.fi/henkiloasiakkaat/asiakaspalvelu/anna-palautetta>

OP Retail Customers plc belongs to OP Financial Group and is included in the Finnish Patent and Registration Office's Trade Register. OP Retail Customers plc is a credit institution licensed by the Finnish Financial Supervisory Authority.

The Finnish Financial Supervisory Authority supervises the service provider's operations.

Finnish Financial Supervisory Authority, Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, Finland (www.fiva.fi)

2 Service

In the electronic channels enabled by the Service Provider at the time in the Multi-Bank Service (the Service), you obtain a single view into the accounts you have in various banks which are available to you in the bank's online service. You always select the accounts linked with the Service yourself. In searching for your account information in the Service, we utilise the bank IDs granted to you by each account bank. Your account banks may have solutions that differ from each other to enable external account information services. This may appear to you as a slightly different user experience / account information content, depending on the solution utilised by your account bank.

With one login performed to your account bank, you obtain, depending on the operational mode selected by your bank, your account information in the Service for a maximum period of 180 days. After that, you need to re-identify yourself using your online banking codes. Your information is safe in the Service, because you always need to log into the Service application with strong authorisation for the purpose. We will save your latest account information in the Service four times per every 24 hours, as well as whenever you log in or add a new account to the Service.

3 Personal data processing

The Service Provider processes customers' personal data in accordance with the valid legislation as well as in the manner explained in more detail in OP Financial Group's privacy policy and the Service Provider's payment services-based customer register privacy policy. The customer is advised to get acquainted with the indicated privacy policy information.

You can familiarise yourself with the privacy policy here:

<https://www.op.fi/tietosuoja/tietosuojaselosteet-ja-yhteystiedot/op-asiakaspalvelut-oy-n-maksamisen-palvelujen-asiakasrekisterin-tietosuojaseloste>

4 Charges

The service is free of charge.

5 Changes in the agreement terms and conditions and communications

The Service Provider has the right to change the terms of the agreement by reporting the matter at least two (2) months prior to inception of the change. If you do not approve of the change, you can cancel the Service to end before the inception of the change, by reporting the matter to our Customer Services.

The Service Provider will send all messages and any notifications of alterations to this agreement or its terms and conditions as a message to your online service on your mobile device.

6 Functionality of Service and responsibility for the same

There may be errors and disturbances in the operation of the Service, and these do not entitle you to a refund or other compensation. We are responsible for the Service and for any possible damage in the manner required by the legislation. As a rule, we do not reimburse indirect damage unless incurred intentionally or through flagrant negligence by us, or for that otherwise derived from compelling legislation. Indirect damage is regarded to be, for example, the loss of operational utility or other damage arising from the fact that the service cannot be used in the manner intended, damage caused by external parties to this agreement, or other such similar, difficult to anticipate damage.

7 Force majeure

We will not bear liability for any loss if we can indicate that we have been prevented from fulfilling an obligation by an unusual and unforeseen reason beyond our control which has resulted in consequences that could not have been avoided by exercise of all due care. A strike, lockout, boycott or other type of industrial action is also considered an incident of force majeure when either Party is subject to or involved in it themselves. We will inform you without delay of force majeure and cessation of the same.



8 Intellectual property rights

You will not obtain any access by using the Service to the intellectual property rights associated with it. They either belong to us or to our contractual partners.

9 Duration

This agreement shall come into effect when you have accepted these terms and conditions. The agreement shall remain in force until terminated. You can cancel this agreement to end with a period of two weeks' notice at any time by reporting the same to our Customer Service. We also have the possibility to terminate provision of the Service at any time by reporting it to you two (2) months before at minimum.

10 Applicable law and settlement of disputes

The Service is an account information service subject to the Payment Services Act. The laws of Finland shall apply to the Service.

The object is to resolve possible disputes by means of consultation with the Customer. If the Customer disagrees with the Service Provider's decision, s/he can submit the matter in writing to OP Financial Group's Customer Ombudsman.

The Customer may submit a dispute arising from these terms and conditions to the Finnish Financial Ombudsman Bureau (www.fine.fi) or the Banking Complaints Board or Consumer Disputes Board (www.kuluttajariita.fi).