TERMS AND CONDITIONS FOR DEVICE SALES AND ELISA JOUSTOMAKSU
2.11.2026

1. General

These terms and conditions apply to devices sold by Elisa with a one-time payment and with Elisa Joustomaksu.

The customer may purchase a device with an upfront one-time payment or with Elisa Joustomaksu. Elisa Joustomaksu is a consumer credit referred to in Chapter 7 of the Finnish Consumer Protection Act, which allows the customer to pay the price of a device or service in agreed monthly instalments. The customer undertakes to pay the total price of the device in accordance with the payment period agreed in the agreement.

2. Formation of the agreement

The agreement is formed when Elisa has accepted the customer's order. Before entering into an Elisa Joustomaksu agreement, Elisa assesses the consumer's creditworthiness in accordance with the legislation applicable at the time. Elisa may also choose not to accept the customer's order.

The customer is responsible for the accuracy of the information provided to Elisa. The customer must notify Elisa without delay of any changes to their information, such as their name, address, telephone number or email address.

3. Delivery of the device, transfer of ownership and the consumer customer's right of withdrawal in distance sales

The device is handed over at the time of purchase or delivered to the customer. A separate delivery fee may be charged for delivery of the device. However, Elisa is not obliged to hand over the device if delivery is prevented by force majeure.

Ownership of and risk relating to the device is passed on to the customer when the device is handed over, unless otherwise agreed. Once ownership of the device has been transferred, the customer is responsible for the device and for making the payments under the agreement, regardless of circumstances such as theft, damage or loss of the device. Elisa recommends insuring the device against such situations.

The device package may have been opened and the device may have been tested. However, all devices are covered by a full warranty.

In distance sales, consumer customers have the right to withdraw from the purchase within 14 days of delivery of the device in accordance with the Finnish Consumer Protection Act. Read more about the right of withdrawal: https://elisa.fi/asiakaspalvelu/sopimukset/sopimuksen-peruuttaminen/

4. Elisa Joustomaksu

The terms and conditions for Elisa Joustomaksu in Section 4 apply exclusively to purchases of devices or services that the customer pays for using the Elisa Joustomaksu payment method. Elisa Joustomaksu is a payment method under which the purchase price of a device or service is paid in more than one instalment according to the payment option selected by the customer. These terms and conditions do not apply to other payment methods.

Before entering into an Elisa Joustomaksu agreement, the customer is provided, on a durable medium, with the pre-contractual credit information required by the legislation applicable at the time, including the Standard European Consumer Credit Information (SECCI).

4.1 Device price and main terms of the Elisa Joustomaksu agreement

The total price of the device, the monthly instalment and the duration of the agreement are stated in the order confirmation and in the customer's OmaElisa service. The customer's obligation to pay the monthly instalments under the agreement begins when the device has been delivered. The agreement ends when the customer has made all payments due under the agreement.

4.2 Right to withdraw from the Elisa Joustomaksu credit agreement

The customer has the right to withdraw from the Elisa Joustomaksu credit agreement within 14 days of entering into the credit agreement in accordance with the Finnish Consumer Protection Act and to pay for the device with a one-time payment. The customer must notify Elisa of the withdrawal by ordering a final invoice through OmaElisa or Elisa Customer Service before the withdrawal period expires. This right of withdrawal applies only to Elisa Joustomaksu credit and does not cancel the purchase of the device financed with the credit. The terms concerning possible withdrawal from the device purchase are set out separately in Section 3.

If the customer exercises their right to withdraw from the credit agreement, they must, without delay and no later than 30 days after sending the withdrawal notice, repay to Elisa in full the amount paid under the credit. If the customer does not make repayment within the above-mentioned period, they must contact Elisa Customer Service so that the agreement can continue unchanged under its original terms.

4.3 Early repayment and changing the billing interval

The customer has the right to repay the Elisa Joustomaksu credit in full or in part before the agreed due date.

4.4 Payment difficulties and debt counselling

If the customer has difficulties repaying the Elisa Joustomaksu credit, they should contact Elisa Customer Service without delay to discuss possible payment arrangements. The customer may also

obtain advice regarding payment difficulties from financial and debt counselling services provided as part of legal aid services.

4.5 Billing and payment

The invoice is delivered using the delivery method selected by the customer. The invoice must be paid no later than the due date specified on the invoice using the payment details provided on the invoice. Elisa may charge the first two monthly instalments for the device on the first invoice.

4.6 Consequences of late payment, debt collection and allocation of payments

Elisa is entitled to charge default interest on overdue payments in accordance with the Finnish Interest Act. A fee in accordance with the price list is charged for a payment reminder concerning an overdue payment. Elisa is also entitled to recover the costs incurred in collecting an overdue payment.

The customer has the right to determine which receivable of the same creditor is reduced by the customer's payment. If the customer does not specify how the payment is to be allocated, Elisa may allocate the payment in a manner permitted by law.

To the extent that a payment is allocated to this credit, Elisa may first allocate a partial payment to overdue collection costs, then to default interest and other overdue costs, and finally to the principal.

4.7 Transfer of receivables

The customer is not entitled to transfer the Elisa Joustomaksu agreement to a third party. Elisa is entitled, without the customer's consent, to transfer its receivables based on the agreement to a third party. After the customer has been notified of the transfer of the receivables, valid payments may be made only to the transferee. The transfer of a receivable does not reduce the customer's statutory rights.

4.8 Acceleration of the Elisa Joustomaksu credit

In situations permitted by the Finnish Consumer Protection Act, Elisa may require the Elisa Joustomaksu credit or its unpaid portion to be repaid early if the customer materially breaches the Elisa Joustomaksu credit agreement, for example by failing to pay the agreed instalments.

Before acceleration, Elisa sends the customer a notice of acceleration. The customer has the right to prevent acceleration from taking effect by paying the overdue amount or otherwise remedying the breach within the time limit specified in the Finnish Consumer Protection Act.

Once acceleration has taken effect, Elisa may demand payment of the remaining amount of the Elisa Joustomaksu credit in accordance with the Finnish Consumer Protection Act.

5. Warranty and liability for defects

The device is covered by the warranty granted by its manufacturer. If the manufacturer does not provide a separate warranty for the device, Elisa may also grant its own warranty for the device. The warranty terms can be found in the device's sales package or, if Elisa grants its own warranty, in the special terms and conditions concerning the device.

Elisa is liable for defects in the device in accordance with the Finnish Consumer Protection Act. In the event of a defect, Elisa has the primary right to remedy the defect. The customer must notify Elisa of the defect within a reasonable time after detecting it or after they should have detected it.

6. Elisa Takuu

For new phones and tablets sold by Elisa Oyj from 1 May 2019 onwards, Elisa grants an extended Elisa Takuu as an additional benefit. Elisa Takuu extends the device's warranty period until the end of the third year (36 months) when the warranty period granted by the manufacturer is shorter and has expired. Elisa Takuu is valid when the following conditions are met:

All Elisa consumer customers who have at least one paid Elisa product from one of the following product groups are eligible for the extended Elisa Takuu:

- mobile subscription (excluding Prepaid subscriptions)
- mobile broadband subscription (excluding Prepaid subscriptions)
- fixed home broadband
- Elisa Viihde services

The agreement for the above-mentioned product must have been entered into no later than 30 days after the purchase of the device covered by the warranty. Elisa Takuu is personal and may not be transferred to a third party. The warranty extension requires that an agreement for at least one of the products listed above has remained continuously in force from the purchase of the device until the device fails.

Elisa Takuu does not apply to used devices.

7. Warranty period

Elisa Takuu granted by Elisa extends the device warranty until the end of the third year (36 months) when the warranty granted by the manufacturer is shorter and has expired.

8. Scope of the warranty

Elisa Takuu follows the same terms and conditions as the warranty granted by the manufacturer. The device must be in a condition covered by the warranty and must meet the warranty terms of the original warranty provider. Elisa Takuu does not cover, for example, defects caused by mechanical

damage or moisture, or defects not covered by the original warranty. Elisa Takuu does not cover the battery or accessories supplied with the device.

9. When the device requires repair

The device must be submitted for repairs through Elisa or otherwise in accordance with Elisa's instructions. If the conditions of the three-year warranty are met, the device will primarily be repaired or replaced with a similar or factory-refurbished device.

If the device cannot be repaired or replaced with a similar or factory-refurbished device, compensation will be provided in the form of a gift card. The compensation will not exceed 50% of the purchase price of the device considering the age of the device and normal wear and tear.

Elisa provides the customer with instructions on warranty service arrangements through the instructions in the sales package, on its website and by telephone through Customer Service. The customer must submit devices covered by the warranty for service in accordance with Elisa's instructions. By purchasing the device, the customer accepts the manufacturer's warranty terms. The device instructions and warranty terms are deemed to have been read without separate confirmation, and the customer is deemed to be aware of the warranty terms. Any content, data or other material stored on the device by the customer remains solely the customer's responsibility. Elisa is not responsible for any content, data or other material lost or destroyed from the device during warranty service or repair.

10. Disputes

Elisa always aims to resolve disputes primarily through negotiation. If a dispute cannot be resolved through negotiation between Elisa and the customer, the consumer customer may refer the matter to the Finnish Consumer Disputes Board. Before referring the matter to the Finnish Consumer Disputes Board, the customer must contact Consumer Advisory Services.

The decisions issued by the Finnish Consumer Disputes Board are recommendations. The customer may also bring an action before the District Court of Helsinki or the district court of their place of residence.

11. Applicable terms and validity of the terms

These terms and conditions remain valid until further notice. In addition to these terms and conditions, the following terms apply where relevant: Elisa's General Terms and Conditions for Consumer Customers and the price list in force at the time.