Standard European Consumer Credit Information

These terms apply from 27 October 2026 onwards

1. Identity and contact details of the creditor

Creditor	Elisa Corporation, Business ID: 0116510-6
Address	P.O. Box 1, 00061 Elisa
Telephone number (Customer Service)	010 190 240
Web address	www.elisa.fi

2. Description of the main features of the credit product

Credit type	The credit is an unsecured, tied consumer credit granted on a one-time basis.
Total credit amount *This refers to the credit limit or the total amount granted for use according to the credit agreement*	The total amount of credit is always equal to the total purchase price shown in the order confirmation and in the customer's OmaElisa service.
Withdrawal terms *How and when the funds are available.*	The credit cannot be withdrawn. The creditor grants the consumer a payment deferral corresponding to the purchase amount.
Duration of the credit agreement	The duration of the credit agreement is the repayment period selected by the consumer.
Instalments and where appropriate the order in which instalments will be allocated	The consumer is invoiced monthly in accordance with the agreed payment schedule. If the consumer has several overdue receivables payable to the creditor and the payment is insufficient to cover all receivables, the payment shall be allocated in accordance with the consumer's instructions. If the consumer has not provided allocation instructions, payments shall be allocated in accordance with the mandatory provisions of the Finnish Consumer Protection Act in force at the relevant time.
Total amount payable *This refers to the amount of loan capital with interest plus any other expenses related to the credit.*	The total amount payable by the consumer is equal to the purchase price financed under the credit agreement. No interest or other credit costs are charged. The principal amount is stated in the order confirmation.
The credit is granted in the form of deferred payment for goods or services or is linked to the supply of specific goods or services.	Product names and cash prices are specified in the order confirmation.

3. Costs of the Credit

Credit rate	0 %

Actual annual interest *Total expenses indicated as annual interest on the total credit amount* *On the basis of the actual annual interest, it is easier to compare different offers.*	No interest or other credit costs are charged.
Is any of the following required for obtaining the credit or on the basis of the marketed terms? - Insurance as credit security - Other agreement on an additional service	 No No

4. Other Costs

Requirements according to which the aforementioned costs related to the credit agreement can be changed.	No interest or other credit costs are currently charged. If the terms of the credit agreement included credit costs, any changes would be governed by the terms agreed in the credit agreement and by mandatory legislation in force at the relevant time.
Costs arising from delayed payments *Non-payment may have serious consequences (e.g. forced sale), and it may be more difficult to obtain credit.*	In the event of late payment or where a payment is below the minimum amount due, default interest will accrue on the unpaid amount in accordance with the Interest Act (633/1982, as amended). Late payment may also result in other costs, such as reminder fees and collection charges. The reminder fee is currently €5. Collection charges are applied in accordance with the maximum amounts permitted under the Act on Debt Collection (513/1999, as amended). Failure to make payments may lead to acceleration of the credit under the conditions set out in the Consumer Protection Act in force at the relevant time.

5. Other important legal aspects

Right of withdrawal *You have the right to cancel the credit agreement within 14 calendar days.*	Yes
Early repayment: *You have the right to repay the credit early in full or in part at any time.*	Yes

The creditor is entitled to compensation in the event of early repayment	The creditor does not charge compensation for early repayment of the credit.
Consultation of a database *The Creditor must, free of charge, provide you with information about a search made in the database if the credit application has been rejected on the basis of this search. This clause will not be applied if the provision of such information is forbidden in EC legislation or is contrary to the objectives of the legal foundation or general safety.*	Yes. If the customer's credit application is rejected as a result of a credit check performed through an external database, the creditor will inform the customer of the result of the check.
Right to obtain the credit agreement draft *You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you*	Yes. The consumer is requested to contact Elisa Customer Service.

6. Additional information provided for remote sale of financing services

a) information about the Creditor	
Registration	The creditor is registered in the Trade Register maintained by the Finnish Patent and Registration Office under Business ID 0116510-6.
Supervisory authority	Regional State Administrative Agency for Southern Finland PL 1, 13035 AVI Tel. 029 501 6000 kirjaamo.etela@avi.fi www.avi.fi Finnish Competition and Consumer Authority PL 5, 00531 Helsinki Puh. 029 505 3000 www.kkv.fi Consumer Ombudsman Financial Supervisory Authority PL 103, 00101 Helsinki Tel. 09 183 5339 www.finanssivalvonta.fi
b) information about the credit agreement	
Exercise of the right of withdrawal	The consumer has the right to withdraw from the credit agreement by notifying the creditor in writing or in another durable medium within 14 days from the conclusion of the

	agreement or from the later date on which the consumer received a copy of the agreement in writing or electronically. The withdrawal notice must be clearly identifiable and include at least the following information: notification of withdrawal, the consumer's name, personal identity code and customer number, and the date on which the purchase order was made. As no interest is charged on the credit, the consumer is not required to pay interest compensation when exercising the right of withdrawal. The consumer must repay the funds received under the credit agreement without undue delay and no later than 30 days after sending the withdrawal notice. If repayment is not made within the above period, the consumer must contact Elisa Customer Service so that the agreement may continue under its original terms and conditions.
Legislation on the basis of which the Creditor establishes a customer relationship with you before signing the credit agreement.	Finnish law
A clause concerning the legislation and/or competent court of law applicable to the credit agreement	If a dispute is brought before a court, proceedings shall be initiated in the district court of the consumer's place of residence or, at the consumer's option, in the Helsinki District Court. If the consumer is not resident in Finland, disputes shall be handled by the Helsinki District Court. The agreement and the credit terms shall be governed by Finnish law.
Linguistic arrangements	Information and contractual terms are provided in Finnish. With your consent, our intention is to use Finnish, English or Swedish during the term of the credit agreement.
c) information about legal protection	
Validity of appeal and legal protection measures outside the court of law	The customer has the right to submit disputes concerning the agreement to the Consumer Disputes Board, whose decisions are recommendations in nature (www.kuluttajariita.fi). Before bringing the matter before the Consumer Disputes Board, the customer must contact the Consumer Advisory Services (www.kkv.fi/kuluttajaneuvonta).