

Company information

Campaign code _____

Name of company	Business ID
Postal address	Postal code and town

Contact person (Contact person is authorised, for example, to order and block cards and order new user IDs to the Manager -service. Contact person will be issued main user rights for the S-Business Manager. The user name for the Manager service is the main user's email address.)

Name of contact person	Title
Telephone	Email

Information of the card to be ordered (For any subsequent cards, please enter the information on the next page.)

Cardholder information *)	Mobile phone number **)
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ***) <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

*) Enter name of cardholder or other specifying information (e.g. department, registration number, worksite, etc.) to be printed on the card. Max. 26 characters. Company name will be printed on the card automatically.

**) A query about optional freely selectable PIN code will be sent to the mobile number, if the card has been assigned to a person.

***) **GENERAL CARD:** S Group's range of products and services. If needed, select one of the following purchasing entitlements:
ABC1: Fuel, car accessories and car washes at ABC
ABC2: Fuel at ABC
ABC3: Car accessories and car washes at ABC

Delivery information for cards and PIN codes

Cards and PIN codes (excl. the optional freely selectable PIN code) will be delivered to the mailing address of the company:

Directly to the cardholder To the contact person

Invoicing information

<input type="checkbox"/> EDI/Electronic invoice address	Operator	<input type="checkbox"/> Invoice to the company's address
<input type="checkbox"/> e-mail invoice, e-mail address:		
<input type="checkbox"/> Invoice to third party (e.g. accounting firm), company name:	Invoicing address	
<input type="checkbox"/> Consolidated invoice (one invoice for all cards, itemised by card)	<input type="checkbox"/> Card-specific invoices	
Invoice identifier/Customer reference. This information will be printed as reference information for the invoice (e.g. invoice controller or profit centre, max. 15 characters):		
<input type="checkbox"/> You can deactivate our company's current co-op invoice account, unit:		

S-Business Manager service

If user IDs are also needed for others than the contact person (e.g. an accountant), please contact our customer service at s-business@sok.fi

Additional information**Signature**

If applying for cards for and on behalf of individual card holders, the company guarantees that it informs the data subjects in writing when applying for the cards of the fact that personal data is submitted to S-Business Oy and that the data will be processed as specified in S-Business' data protection policy. The company ensures that the data subjects are sufficiently informed about the transfer and processing of their personal data, and that there is a lawful basis for the transfer and processing of the personal data as provided by applicable data protection legislation. The company shall, upon request, provide evidence of the fact that it has a lawful basis for the transfer of the personal data and that it has identified and informed the data subjects

I/We accept the general terms and conditions and data protection policy for S-Business card.

Place and date Official signature of the company and name in block letter

S-Business Oy's notes

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Name of company

Information of the card to be ordered 2

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 3

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 4

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 5

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 6

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

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Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 8

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 9

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

Information of the card to be ordered 10

Cardholder information ^{*)}	Mobile phone number ^{**)}
Email	Cardholder's native language <input type="checkbox"/> Finnish <input type="checkbox"/> Swedish
Desired monthly usage limit, €/month	Select purchasing entitlement ^{***)} <input type="checkbox"/> General card <input type="checkbox"/> ABC1 <input type="checkbox"/> ABC2 <input type="checkbox"/> ABC3

General Terms and Conditions for the S-Business Card

Definitions

In these terms and conditions, the following terms have the following meanings:

Customer is a company or organisation that enters into an agreement with S-Business Oy and manages the cards issued to the Customer;

Cardholder is a designated employee of the company or organisation for whom the Customer has filed an application for an S-Business card;

Card is an S-Business Card that may be issued to a specific individual or be a shared card with multiple users;

Spending Limit is the spending limit for the S-Business Customer and Card;

Contactless Payment is a contactless payment feature added to a Card that allows a card transaction to be authorised by holding the Card close to a payment terminal. An S-Business card issued to a Cardholder may have a contactless payment feature.

The Card carries a symbol indicating the contactless payment feature.

The Customer may choose to disable contactless payments with the S-Business card. S-Business Oy may define the limits of contactless payment or disable this feature at any time;

Mobile Payment means that a purchase (e.g. ABC mobile refuelling) is made using a mobile device (such as a mobile phone);

S-Business Prepaid means an account into which the Customer has made an advance payment corresponding to their desired spending limit to a bank account designated by S-Business Oy via a third-party payment gateway;

Agreement is the agreement between the Customer and S-Business Oy that consists of the current version of these Card Terms and Conditions and the Customer's application approved by S-Business Oy;

Account is an account issued by S-Business Oy to which one or more S-Business cards can be connected;

Privacy Statement is a statutory statement including information on the data controller, the purpose of the processing of the Cardholder's personal data, and any parties to which the data is regularly disclosed. The Privacy Statement also describes how the data subject can inspect their registered data and have their incorrect data rectified and forbid the use of their data for direct marketing purposes;

Online Payment is a payment made electronically via an online service, such as S Group's online grocery store;

Virtual Card is a card where no physical card is produced. Virtual Card information is available, for example, in the S-Business mobile app and the S-Business Manager service.

Granting an Account and a Card

S-Business Oy has the unilateral right to either approve or reject a card application made to it.

By signing the application, the Customer agrees that S-Business Oy may obtain the Customer's credit information (such as background information of the accountable persons) as well as other information relevant to the customer relationship. The signatory of the application must be authorised to sign for the Customer and be of legal age.

An application approved by S-Business Oy and the Card Terms and Conditions valid at any given time constitute the Agreement between the Customer and S-Business Oy. After approving the application, S-Business Oy grants the Customer an account and a Card in accordance with these Card Terms and Conditions. The Card is issued to a designated Cardholder or as a shared card for multiple users.

S-Business Card Delivery

After S-Business Oy has approved the application, it will deliver the Cards and/or card details to the Cardholder or the contact person specified by the Customer in the application. If the Cardholder (or, for shared cards, the Customer) has not set a card-specific PIN, S-Business Oy will also provide the PINs for the Cards.

S-Business Card Validity Period

The Card's validity period is indicated on the Card. S-Business Oy will automatically renew the Card before the expiry date marked on the Card,

provided that the Card has not been used in violation of the Agreement and that the Card has been used within 12 months before the expiry date.

Spending Limits

When approving a card application, S-Business Oy grants the Customer and the S-Business cards a Spending Limit. S-Business Oy has the right to change the Spending Limit granted to the Customer and the Cards at its own discretion and in accordance with its credit policy. The Spending Limit granted to the Customer may also be changed at the discretion of S-Business Oy upon the Customer's written request (e.g. by e-mail: s-business@sok.fi or in the S-Business Manager service).

The Customer sets card-specific Spending Limits for its S-Business cards in the S-Business Manager service. These must be within the Spending Limits defined by S-Business Oy for the Customer. The Customer can also change the card-specific Spending Limits in the S-Business Manager service at any time free of charge. The Customer can also set a time-limited Spending Limit on the Cards in euros.

S-Business Oy has the right to change a Customer's customer relationship by adding the S-Business Prepaid feature to the Customer's Account or by removing it. The Spending Limit for S-Business Prepaid is equal to the Customer's advance payment.

The Customer understands that they are responsible for all purchases made with their Cards, regardless of Spending Limits (for example, malfunctions may occur that make it technically possible to exceed the Spending Limit, the time-limited Spending Limit or the advance payment made to S-Business Prepaid).

Card Use

The Card works in almost all S Group locations in Finland (for the Virtual Card, see s-business.fi).

A Card issued to a designated Cardholder may only be used by the person for whom the Card was issued. Cards can also be individualised by other information specified by the Customer. The Customer shall ensure that the Cards are only used by persons authorised to use them.

An S-Business card issued to a Cardholder may allow contactless payment. The Card carries a symbol indicating the contactless payment feature. If the Customer so wishes, they can disable contactless payment for the Card in the S-Business Manager service. S-Business Oy may define the limits of Contactless Payment or disable the Contactless Payment feature at any time.

The sum of Card purchases will be verified. The Cardholder approves purchases for billing by entering their PIN, using Contactless, Mobile or Online Payment, providing the seller with card-related verifications in distance selling or by signing the purchase receipt.

The Customer shall pay any fees resulting from Card use in accordance with the applicable service price list, as well as interest on any delayed payments. The current service price list is available on the S-Business website at <https://s-business.fi/en>.

Card Types

The purchase rights by card type are as follows:

GENERAL CARD: S Group's products and services

ABC1: At ABC stations or as delivery sales: fuels, electric vehicle charging, car accessories and car washes

ABC2: At ABC stations or as delivery sales: fuels and electric vehicle charging

ABC3: Vehicle accessories and car washes at ABC stations

ABC Truck: Refuelling and charging of heavy goods vehicles at ABC Truck points at ABC stations

Furthermore, Cards with ABC purchasing rights (excluding ABC2 and ABC Truck cards) can be used for purchasing vehicle accessories (such as windshield washer fluids) at S Group supermarkets. ABC1 and ABC2 Cards can be used to purchase fuel oil as delivery sales.

Special Conditions for ABC Truck Cards

The ABC Truck Card is intended for the refuelling and charging of heavy vehicles and is valid only at special ABC Truck points. The Card can only be used to purchase fuel and energy products for heavy vehicles, including

diesel, motor fuel and AdBlue, as well as other separately defined goods related to heavy vehicle refuelling services. S-Business Oy has the right to terminate or suspend the ABC Truck Card if it suspects that the Card is being used in violation of these Card Terms and Conditions. In addition, S-Business Oy has the right to change the card type selected for the Customer to another. A change in the card type can be made without the Customer's separate consent, and the Customer shall be notified of the change.

The minimum balance for Customers with Prepaid ABC Truck Cards is EUR 2,000.

The selling prices of ABC Truck products are S-Business Oy's prices for the day in question.

In addition to the terms and conditions listed above, these Card Terms and Conditions apply to ABC Truck Cards in other respects.

Customer's Liability

The Customer is responsible for keeping the Card safe and for all purchases made with the Card, regardless of who used the Card or made the Online or Mobile Payment (even if the Spending Limit is exceeded, for example). The Card and the PIN must be kept separate. If the Card details or PIN fall into the hands of a third party or are stolen with the Card, the Customer will still be held liable for any unauthorised use of the Card. Loss of the Card or the falling of any card details or the PIN into the hands of a third party must be reported immediately by calling +358 (0)20 333 (24 h). The Customer's liability for any unauthorised use of the Card shall end when the aforementioned report has been made.

If the Customer is using Mobile Payment or a similar service and the related terminal (such as a mobile phone) is lost, the Customer or Cardholder must immediately block the Card by calling the number provided above. The Customer is responsible for removing the Card, Shared Card/Virtual Card from use (including Mobile Payment) by persons who are no longer employed by the company or who are no longer entitled to use the Card for any other reason. The Customer is responsible for all Mobile and Card Payments even if they are made by a person who, in the Customer's opinion, is no longer entitled to use these payment methods. The Customer is responsible for informing S-Business Oy immediately if the information of any Cardholder changes, or if any designated Cardholder is no longer eligible to use the Card or S-Business services. Cards delivered to replace lost or stolen Cards are subject to the fee specified in the applicable service price list. S-Business Oy pays the finder of a lost Card a finder's fee in accordance with the current service price list, and this fee will be charged to the Customer.

If someone attempts to use a cancelled or closed Card in breach of the Terms and Conditions of the Agreement, the place of business where the Card is presented is entitled to retain the Card. S-Business Oy is entitled to charge the fee specified in the applicable price list for such action to the Customer.

Distance Sales

Distance selling refers to a situation where an establishment providing a service or product receives the card details without the Cardholder and the Card being physically present (for example, in an online store or via telephone sales). Distance selling does not require the use of a PIN or a signature, but the verification details on the card (the card number and expiry date) are given directly to the point of sale by the Customer or Cardholder. The Customer is bound by the distance selling card transaction.

S-Business Oy has the right, without the Cardholder's PIN or signature, to subsequently charge from the Card any phone, minibar and meal costs left unpaid at S Group hotels, as well as any other expenses incurred by the Cardholder. Furthermore, S-Business Oy has the right to charge a no-show charge for any uncancelled hotel bookings made with the Card.

In distance selling, in addition to these Card Terms and Conditions, the terms and conditions of the distance selling channel in question apply.

Billing

S-Business Oy will bill for purchases made on the account at least once a month based on the information on purchases submitted to S-Business Oy before the billing run.

The Customer is responsible for the payment of a bill by its due date from the moment when S-Business Oy has delivered the bill in accordance with the billing details provided by the Customer.

S-Business Oy has the right to change the Customer's billing interval if it so wishes.

If payment is delayed, the Customer is obliged to pay interest on late payment of 16.5% on the overdue amount, as well as any expenses arising from payment reminders.

S-Business Oy has the right to block the Card(s) for purchases if a bill has not been paid by its due date. If payment has been delayed by at least one

month and remains outstanding, or if the Customer is in breach of the Agreement, S-Business Oy has the right to accelerate the entire remaining receivable, including interest and fees, making it immediately payable by the Customer.

At the request of S-Business Oy, the receivable will fall due for immediate payment if the Customer is placed in bankruptcy, liquidation or corporate restructuring or an application for the initiation of such proceedings is filed in a district court. S-Business Oy has the right to transfer the receivable as a debt collection assignment to a third party.

The Customer pays S-Business Oy for purchases made using S-Business Prepaid prior to the purchase transactions. Advance payment is made via S-Business Manager using a payment service provided by a third party. No interest is paid on the advance payment made to S-Business Prepaid.

S-Business Oy has no obligation to refund advance payments made by the Customer during the contractual relationship. A refund will be made at the Customer's separate request once the customer relationship has ended. Payments made more than one year ago will not be refunded.

At the end of the agreement period, S-Business Oy has the right to deduct its receivables from any payments that may be refundable to the Customer.

S-Business Oy is not responsible for data transmission between the Customer's operator and the Customer, nor for any damage or loss caused by problems therein. The Customer is obligated to inform S-Business Oy in writing of any changes to the Customer's billing details 30 days prior to the date when such changes take effect. The address is S-Business Oy, Info: ASPA, Tunnus 5019095, 00003 VASTAUSLÄHETYS (freepost) (in which case postage is paid by the recipient), or via email: s-business@sok.fi. Online billing takes effect once the transfer details have been entered into the systems of S-Business Oy – however, no earlier than when the routing of the Customer's operator is completed. S-Business Oy reserves itself a reasonable amount of time to process the transfer data. Any complaints pertaining to bills must be made within seven (7) days of receiving the bill by calling S-Business Oy's Customer Service at +358 10 76 80820 or by mail to S-Business Oy, Info: ASPA, Tunnus 5019095, 00003 VASTAUSLÄHETYS (freepost) (in which case postage is paid by the recipient), or via email: s-business@sok.fi.

S-Business Oy is entitled to charge service fees for any investigations and services carried out at the Customer's request in accordance with the applicable service price list. Applicable service fees are available online at www.s-business.fi/en.

No interest shall be paid on any overpayment by the Customer. Overpayment can be deducted from future bills or refunded to the Customer in accordance with S-Business Oy's practices.

S-Business Manager Service

By signing an application, the Customer enters into an agreement on the use of the S-Business Manager service. In this case, the contact person indicated in the application has the right to make, among other things, changes to Customer information in the S-Business Manager service, for example updating the billing or Card delivery address, ordering or closing Cards through the service, increasing the Cards' Spending Limits, and ordering new user IDs for the S-Business Manager service. The Customer is responsible for any changes or actions taken by the main contact person in S-Business Manager, as well as for the actions of users authorised (and sub-authorised) by that person within the S-Business Manager service. The Customer is responsible for revoking access for anyone who is no longer employed by the company or who should no longer be permitted to use the service.

By signing the application, the Customer agrees that S-Business Oy may disclose information about the Cards and Card transactions to all companies at higher hierarchical levels within the same group or corporate group structure that are subject to the S-Business Manager service agreement, or to third parties designated by them in writing.

Technical malfunctions may affect the availability of the S-Business Manager service or the content displayed and downloaded from the service. S-Business Oy is not responsible for the accuracy of the information during any malfunction.

Contact Information

The Customer must immediately inform S-Business Oy of any changes to the Customer's address, contact person(s) and/or access rights related to the S-Business Manager service via the S-Business Manager service or in writing to S-Business Oy, Info: ASPA, Tunnus 5019095, 00003 VASTAUSLÄHETYS (freepost) (in which case postage is paid by the recipient), or via email: s-business@sok.fi. The Customer must notify S-Business Oy in writing of any changes to the Customer's company name, company form and business ID. Such a notification must be accompanied by a copy of the Customer's trade register extract. Any costs to S-Business Oy arising from the Customer's neglect to send such a notification will be charged to the Customer. The Customer is considered to have become aware of any noti-

fication sent by S-Business Oy to the Customer when the notification has been sent in writing to the address indicated in the Customer's application or any new address which the Customer has informed S-Business Oy of.

Termination or Cancellation of the Agreement

The Agreement is valid until further notice. The Customer may terminate the Agreement or individual Card with a notice period of one month by notifying S-Business Oy in writing. S-Business Oy may terminate the Agreement by giving one (1) month's notice of termination. Furthermore, S-Business Oy may terminate the Agreement with immediate effect in the event that the Customer defaults on its payments or is in material breach of the Agreement, or if the risk of the Customer being unable to fulfil its payment obligation has increased substantially. S-Business Oy always has the right to terminate the Agreement immediately and close a Card if the Customer's credit rating deteriorates.

If the Account has not been used in the last twelve (12) months, S-Business Oy has the right to close the Account and all Cards related to the Account. The right to use the Card/Cards linked to the Account ends on the termination of the Agreement. Any remaining debt of the Customer will fall due in accordance with the Card Terms and Conditions in effect at the time. S-Business Oy is entitled to charge the costs arising from the cancellation or termination in accordance with the applicable service price list.

Product Liability and Complaints

Any complaints pertaining to defects or faults in products or services purchased with the Card must be made within 14 days. The complaint should primarily be directed to the S Group location where the product or service was purchased, and in the case of fuel deliveries, to the cooperative. Customers are requested to present the Card bill or S-Business Manager print-out of the purchase or service in question in connection with the complaint. S-Business Oy ensures that the discount or refund (if any) shows on the bill.

Personal Data and Data Protection

S-Business Oy may use the personal data of the Cardholder or contact person to provide the service, for customer communications, and to market products related to the service, in accordance with the Privacy Statement. S-Business Oy may only disclose personal data to a third party in accordance with applicable legislation and the Privacy Statement.

The valid Privacy Statement can be found at: www.s-business.fi. If a Customer orders a Card on behalf of the Cardholder or updates the Cardholder's information, the Customer provides S-Business Oy with certain personal data related to the Cardholder (including the Cardholder's name, email address, mobile phone number, native language, the desired Spending Limit for the Card, and any restrictions on purchasing rights). S-Business Oy requires the aforementioned personal data to produce services for the Customer in accordance with these Terms and Conditions. If the Customer has filled out the Card application on behalf of the Cardholder, the Customer is responsible for informing the Cardholder in writing about the disclosure of the data to S-Business Oy's customer register and the processing of the data in accordance with the Privacy Statement of S-Business Oy's customer register.

Upon request, the Customer is required to demonstrate that it has the right to disclose the personal data provided in the application to S-Business Oy. Upon written request from the Customer, S-Business Oy may disclose purchase transaction data to a third party through a data transfer interface. The Customer must have an agreement with the third party receiving the data. S-Business Oy is not responsible for the quality and completeness of the data transferred to a third party through such an interface.

Exceptions to the Receipt Requirement

If a Cardholder transfers a restaurant bill to a hotel bill, full details of the purchase transactions are not transferred to the Card bill. In order for a Card bill to be eligible for a VAT deduction, the Cardholder must retain the receipt for the purchase and attach it to the bill.

Regarding agency and commission sales (such as movie tickets), the VAT deductibility of a Card bill requires the Cardholder to keep the relevant receipt (such as the ticket) containing the VAT details and attach it to the bill.

Other Terms and Conditions

S-Business Oy is not liable for any damage attributable to the misuse or incorrect use of the Card or the Card data when the Card has been used in breach of these Terms and Conditions or the instructions of S-Business Oy, or when Card use has been impossible due to an error, interruption or other incident in data communication.

Nor is S-Business Oy liable for any indirect costs, damage or loss incurred by the Customer, including lost profits, a substitute transaction or the Cardholder being unable to use the Card in the desired way.

S-Business Oy is not liable for discount errors attributable to technical malfunctions. In the event of any discount error, the Customer may request that it be corrected by sending an email to S-Business Oy's Customer Service at s-business@sok.fi.

S-Business Oy is not responsible for information provided by the contact person or the Cardholder themselves (such as reference information, project code, cost centre information). The reference information is provided on the bill if the Cardholder has given this information before the bill is issued by S-Business Oy. S-Business Oy is not liable for errors or defects in purchase transaction information or reference information arising from technical malfunctions or similar reasons. The Customer may maintain a chart of accounts in the S-Business Manager service. However, the Customer understands that the company's accounting is always their own responsibility, and S-Business Oy is not liable for any accounting errors, for example.

The Customer is not entitled to transfer the Agreement to any third party without the prior written consent of S-Business Oy. S-Business Oy has the right to transfer this Agreement, including any and all of its rights and obligations, to a third party without consulting the Customer. Customer data (such as a company's purchase transaction details) may be used for S Group's internal reporting, and S-Business Oy may disclose customer data to the cooperatives within S Group for the purpose of customer service and service development, for example. S-Business Oy may disclose customer data to its contractual partners for marketing activities and customer communications relating to S-Business Oy's services.

The Customer states that neither it nor any of its parent or group companies, nor any owner or member of senior management of the Customer or its group companies, nor any person or legal entity exercising actual control over any of these companies, is subject to sanctions or an embargo, or otherwise sanctioned as described below. Sanctions mean laws, regulations, trade embargoes, prohibitions, restrictions, decisions, enforcement orders or notices issued by the UN, the EU, the United Kingdom and/or the United States (and/or another authority or entity acting on their behalf) and concern sanctions (economic, financial or political) and are directed at states, companies, other legal entities and/or individuals. If sanctions or restrictions are imposed on or applied to the Customer, S-Business Oy has the unilateral right, at its sole discretion, to immediately terminate all Agreements between the Customer and S-Business Oy without notice.

S-Business Oy reserves the right to amend its Card Terms and Conditions and service price list by notifying Customers of the changes or posting them on its website at www.s-business.fi/en at least one month before the changes take effect. Should the Customer find the amendments unacceptable, the Customer has the right to terminate the Agreement with immediate effect.

The Card entitles Customers to sector-specific discounts. Further information on such discounts is available at www.s-business.fi/en. S-Business Oy may change the discount levels it grants. Card purchases do not accrue Bonus cashback or payment method discounts intended for co-op members. The Customer may be entitled to a discount or member benefit under an agreement or membership concluded with a third party. However, S-Business Oy does not grant overlapping discounts or benefits for the same product or service.

The Agreement is governed by Finnish law, excluding its choice-of-law rules and principles. Any disputes arising from the Agreement are settled either in the district court where the Customer's registered office is located or in the District Court of Helsinki. These Terms and Conditions have been prepared in Finnish and translated into other languages. If there are any conflicts between different language versions, the Finnish version takes precedence.