

1. IDENTITY AND CONTACT DETAILS OF THE CREDITOR

Creditor

Telia Finance AB, business ID 556404-6661

Address

169 94 Solna, Sweden, Visiting address: Stjärntorget 1

2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT

Type of credit

Credit account, revolving credit.

Maximum amount of credit

Up to SEK 50,000, if not otherwise agreed upon or stated in the Credit agreement.

The upper credit limit of the full enabled amount in the credit agreement.

Conditions governing the drawdown

This means how and when you will obtain the money.

The Creditor makes a decision regarding the granting of credit at registration and from time to time thereafter for new requests. If the credit is not granted, that information will be provided at the time of registration/a new request. When purchases are made, You can either pay the purchase amount at the time of purchase or use Your granted credit amount. The granted credit amount is thus obtained in relation to a purchase for the corresponding amount being approved and completed successfully. The credit linked to the credit account is valid until further notice.

Duration of the credit agreement

Instalments and, where applicable, the order in which instalments will be allocated.

You will be invoiced in accordance with a set payment plan. When a payment is made the Creditor has the right to deduct all past due fees, costs, and interests accrued on the credit before making a deduction from the capital debt. When payments are made older debts will be settled first. You must always pay at least the minimum amount stated in the invoice on the due date. However, You may pay the full outstanding amount stated on the invoice or any amount in excess of the stated minimum, thus deviate from the payment plan.

Total amount you will have to pay

Refers to the amount of the credit, interest and other expenses related to your credit, if any. The calculations in this Section are based on a standard example with credit amount of SEK 20,000.

The total amount to be paid depend on credit use, repayment, the applicable interest rate, the choice of invoice method and the credit agreement duration. The total amount payable is SEK 20,000, if the used credit amount is SEK 20,000. In this representative example, the credit is repaid with the same amounts over 24 months, the customer has a subscription or registered prepaid card with Telia and receives the invoice digitally, which means that the credit is completely free of interest and fees.

3. COST OF THE CREDIT

Credit rate (Interest)

At the time the Credit agreement is entered into the nominal interest is 0 %. The applicable interest rate, if applied, consist of the Riksbank's (prevailing) reference rate and a margin (Interest) that is published at www.teliafinance.com. If the quoted reference rate is negative the reference rate shall be 0 %. The Interest will be reviewed quarterly on the first banking day of January, April, July and October and will remain unchanged between these adjustment dates. If the reference rate changes, the Interest will change correspondingly. The changes in Interest will apply from the start of the next payment period after the adjustment dates in January, April, July and October respectively. Information regarding changes in Interest will be provided in the next invoice sent after the adjustment.

Effective interest rate

The total cost expressed as an annual percentage of the total amount of credit. The effective interest rate is stated to help you compare different offers.

For customers with qualifying agreements or registered prepaid phone cards with Telia, the effective interest rate amounts to 0 % if the monthly invoice fee is SEK 0 (digital invoice) or to 11.15 % if the monthly invoice fee is SEK 49 (paper invoice). For customers without qualifying agreements or registered prepaid phone cards with Telia, a monthly administrative fee of SEK 29 is added, for which case the effective interest rate amounts to 6.82 % if the monthly invoice fee is SEK 0 or to 18.39 % if the monthly invoice fee is SEK 49. The calculations are based on a representative example where a credit purchase of SEK 20,000 is made and the credit is repaid with the same amounts over 24 months.

Is it compulsory in order to obtain the credit, or to obtain the credit on the same terms and conditions as marketed, to take out:

- an insurance policy?
- another ancillary service?

No.
No.

RELATED COSTS

Other costs deriving from the credit agreement

- Monthly administrative fee: SEK 29 (only for customers without valid subscription or reg. prepaid phone card from Telia).
- Monthly invoice fee if the invoice is sent by mail: SEK 49 (SEK 0 if e-invoice or email invoice).

Conditions under which the above-mentioned costs related to the credit agreement can be changed

The Creditor may change a particular fee to the extent the Creditor's costs relating to the particular fee have changed or in accordance with legislative changes. These amendments will take effect on the date defined by the Creditor in a notification in durable form to the Debtor.

Costs related to late payments

Missing payments can have severe consequences (e.g. forced sale) and make obtaining credit more difficult.

In the event of a late payment or if the payment falls short of the minimum amount, You will be charged penalty interest on the overdue payment in accordance with the Interest Act (1975:635). There may be other additional costs related to late payments, such as reminder fees, late payment fees and debt collection fees. The reminder fee is currently SEK 60. Debt collection fees will be charged in accordance with the maximum amounts allowed under the Debt Recovery Act (1974:182). In case of late payment, the Creditor may terminate the Credit agreement and require early payment of the full outstanding credit amount.

4. OTHER IMPORTANT LEGAL ASPECTS**a) Regarding the credit agreement**

Right of withdrawal

You have the right to withdraw from the credit agreement within a period of 14 calendar days.

Yes. The withdrawal period starts either on the day the Credit agreement is entered into or on the day You receive a written or electronic copy of the Credit agreement, whichever event occurs later. You can notify the Creditor about the withdrawal either verbally or in writing (address information in section 1 above). The notice of withdrawal must at least include Your name, social security number, credit account number and signature. If You wish to withdraw, You shall as soon as possible and at the latest within 30 days repay the outstanding credit amount including any applicable registration fee and Interest for the actual credit period (i.e. for the period until the outstanding amount has been repaid to the Creditor). If You do not repay the amount including Interest within the set time limit, the withdrawal is deemed annulled and the Credit agreement shall remain valid.

Early repayment

Yes. You have the right to repay the credit early at any time, in full or partially. The Creditor is not entitled to compensation in case of early repayment.

Consultation of a database

If a credit application is rejected based on a search in the credit information register, the Creditor must, immediately and without charge, inform You of the result of such search. This does not apply if the disclosure of such information is prohibited by European Community law or is contrary to public order and security.

The Creditor uses Your personal credit information for granting and monitoring of the credit. The credit information is acquired from the credit information register of Sergel Kreditj nster AB.

Right to obtain a draft credit agreement

Upon request, You have the right to obtain a free of charge copy of the draft credit agreement. This provision does not apply if the Creditor is unwilling to enter into the credit agreement with You upon the request.

Yes.

The law used by the Creditor as foundation for relations with the Debtor before the credit agreement conclusion.

Swedish law.

The competent court of law and/or clause on the law applicable to the Credit agreement

If a dispute is admitted to court, the lawsuit is to be brought before the general court of first instance in the area where You reside, or, if You so wish, to Stockholm District Court. If You do not reside in Sweden, the dispute will be handled by Stockholm District Court. The Credit agreement and the terms of the credit shall be interpreted in accordance with Swedish law. Information and credit terms will be available in both Swedish and English, but the Swedish version shall take precedence.

Language regime

b) Regarding the Creditor

Registration

The Creditor is registered in the Swedish Companies Registration Office's Trade Register under reg. no. 556404-6661.

Supervisory authority

The Swedish Financial Supervisory Authority, Finansinspektionen, Box 7821, 103 97 Stockholm.

c) Concerning redress

Out-of-court complaint and redress mechanisms

If You have a complaint You are primarily referred to Telia Sverige AB's customer service. If You are unsatisfied with the response or have other complaints, a written complaint may be submitted to Telia Finance's complaints manager via the online form on: www.teliafinance.com/sv/kontakt. Telia Finance will handle complaints in accordance with the provisions and general advice of the Financial Supervisory Authority and other relevant authorities. If You feel Your complaint has not resulted in a satisfactory resolution, You can apply for trial by the National Board for Consumer Disputes (Allm nna Reklamationsn mnden, ARN), www.arn.se, Allm nna reklamationsn mnden, Box 174, 101 23 Stockholm, telephone +46 (0)8-508 860 00. You may also seek guidance at the Consumer Agency (Konsumentverket), www.konsumentverket.se, telephone +46 (0)771-42 33 00.

5. ADDITIONAL INFORMATION TO BE GIVEN IN CASE OF DISTANCE SALES OF FINANCIAL SERVICES

Conditions for distance selling

All the above conditions also apply to distance selling of financial services.

