1. IDENTITY AND CONTACT DETAILS OF THE CREDITOR

Creditor: Telia Finance AB, business ID 556404-6661
Adress: 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
This means the ceiling, or the total sums made available under the credit agreement.

Conditions governing the drawdown
This means how and when You will obtain the money.

The credit agreement is open-ended and valid until further notice.

At the time the credit agreement is entered into the nominal interest (credit rate) is 0 %.

Monthly invoice fee for digital invoices (e-invoice or email invoice): currently (charged with the maximum amount allowed at any given time).

The Creditor decides whether to grant You credit in connection with Your registration (first application for credit) and thereafter upon new applications. When purchasing specific products offered by selected partners of the Creditor, You can either pay the purchase amount up front at the time of purchase or use the credit amount.

The 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 duration of the credit agreement is open-ended and valid until further notice.

Instalments and the order in which instalments will be allocated.

You will be invoiced on a monthly basis, commencing as of the first drawdown of the credit and up until used credit is fully repaid, all according to the payment plan agreed. By each due date, You shall at least pay the minimum amount shown in Your invoice. You can choose to deviate from the payment plan by paying the entire outstanding amount or an amount that exceeds the minimum amount, but never lower than the minimum amount.

The total amount to be paid depends on the granted and used line of credit, how You choose to set up Your instalment payment and Your choice of invoicing method. The representative examples below are based on a given and used credit of SEK 10,000, repaid in equal amounts over 24 months:

<table>
<thead>
<tr>
<th>Credit Interest</th>
<th>Invoice fee</th>
<th>APR</th>
<th>Total sum to pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% (fixed)</td>
<td>0%</td>
<td>0%</td>
<td>10,000 SEK</td>
</tr>
<tr>
<td>0% (fixed)</td>
<td>0%</td>
<td>0%</td>
<td>11,127 SEK</td>
</tr>
</tbody>
</table>

3. COSTS OF CREDIT

Credit rate (interest or borrowing rate)

At the time the credit agreement is entered into the nominal interest rate (credit rate) is 0 %.

The applicable interest rate, if applied, consist of the Swedish National Bank’s (Riksbanken) prevailing reference rate and a margin that is published at www.teliacfinance.com (*interest*). If the quoted reference rate is negative the reference rate shall be 0 %.

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.

Effective interest rate (Annual Percentage Rate (APR))

A granted and used credit of SEK 10,000 at an interest rate of 0% (fixed) with a repayment period of 24 months, with 24 installments of SEK 416.66 each results in an effective interest rate (APR) of 0%, if the monthly invoicing fee is SEK 0 (digital invoice) or 11.15% if the monthly invoicing fee is SEK 49 (paper invoice sent by post).

If invoice sent digitally (0 SEK):

<table>
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</tbody>
</table>

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

- an insurance policy, or
- another ancillary service?

No.

RELATED COSTS

Other costs deriving from the credit agreement

- Monthly invoice fee for digital invoices (e-invoice or email invoice): 0 SEK
- Monthly invoice fee when invoice is sent by post: 49 SEK
- Monthly administrative fee (will only be charged if You lack a valid subscription or registered prepaid phone card from Telia): 29 SEK

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 in case of late payments

Missed payments can have severe consequences (e.g. forced sales) 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: 8% currently (charged from the relevant due date in accordance with the Swedish Interest Act with the reference rate applicable at any given time as announced semi-annually by the Swedish National Bank (Riksbanken) and a margin of 8%)
- Payment reminder fee: 0 SEK currently (charged with the maximum amount allowed at any given time in the Act on compensation for debt collection costs).

If the claim is referred for debt collection or transferred to a debt collection agency for recovery, additional debt collection fees will be incurred. In case of Your late payment, the creditor may also terminate the credit account agreement and require early repayment of the entire outstanding amount.

4. OTHER IMPORTANT LEGAL ASPECTS

a) Concerning the credit agreement

Right of withdrawal

You have the right to withdraw from the credit agreement within a period of fourteen (14) calendar days. The withdrawal period starts either on the date 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.
**Standard European Consumer Credit Information (SECCI)**

(DEF2020:12, valid as of 16 December 2020)

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

If You have a complaint or concerns about the credit or our invoicing, You are primarily referred to our customer service on +46 (0)771-58 30 00 or www.teliafinance.com/en/contacts/ if You are a Telia customer or visit www.halebop.se/support, if You are a Halebop customer.

If You are unsatisfied with the response or have other complaints, a written complaint may be submitted to Telia Finance's complaints manager via our online form. This can be found under the heading “Customer Complaints” at the bottom of the webpage: www.teliafinance.com/en/contacts/.

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 (Allmänna Reklamationsnämnden, ARN), www.arn.se, Allmänna reklamationsnämnden, 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.

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### Early repayment

You have the right to repay the credit early at any time, in full or partially, free of charge.

### Consultation of a database

The Creditor uses Your personal credit information for assessing, granting and monitoring of the credit. The credit information is acquired from the credit information register of Sergel Kredittjänster AB.

### Right to a draft credit agreement

If You have not received a draft credit agreement, You may receive such free of charge by contacting Telia Finance.

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

Swedish law.

### Clause stipulating the governing law applicable to the credit agreement and/or the competent court.

The credit agreement and the terms of the credit are governed by and shall be interpreted in accordance with Swedish law. 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.

### Language regime

Information and credit terms will be available in both Swedish and English, but the Swedish version shall take precedence.

### b) Concerning 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) Complaints and trials

Existence of and access to out-of-court complaint and redress mechanisms

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### 5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

Conditions for distance selling

All terms stated above apply also in case of distance selling (e.g. online or telesales) financial services.