

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 <i>This means the ceiling, or the total sums made available under the credit agreement.</i>	Up to SEK 50,000, based on Your application and an assessment of Your credit worthiness.															
Conditions governing the drawdown <i>This means how and when You will obtain the money.</i>	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 You have been granted as the means of payment. The granted credit amount is thus obtained by a purchase for the corresponding amount being approved and completed successfully.															
The duration of the credit agreement	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. When payments are made, older debts will be settled first. The creditor has the right to deduct all past due fees, expenses and interest related to the credit before deduction of the capital debt.															
The total amount You will have to pay <i>Refers to the amount of the credit, interest and other expenses related to Your credit, if any.</i>	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 border="1" style="margin-left: 20px;"> <thead> <tr> <th></th> <th>Credit Interest</th> <th>Invoice fee</th> <th>APR</th> <th>Total sum to pay</th> </tr> </thead> <tbody> <tr> <td>If invoice sent digitally (0 SEK):</td> <td>0% (fixed)</td> <td>0 SEK/month</td> <td>0%</td> <td>10,000 SEK</td> </tr> <tr> <td>If invoice is sent by post (49 SEK):</td> <td>0% (fixed)</td> <td>49 SEK/month</td> <td>11.15%</td> <td>11,127 SEK</td> </tr> </tbody> </table>		Credit Interest	Invoice fee	APR	Total sum to pay	If invoice sent digitally (0 SEK):	0% (fixed)	0 SEK/month	0%	10,000 SEK	If invoice is sent by post (49 SEK):	0% (fixed)	49 SEK/month	11.15%	11,127 SEK
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3. COSTS OF CREDIT																
Credit rate (Interest or borrowing rate)	At the time the credit agreement is entered into the nominal interest (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.teliafinance.com ("Interest"). 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 (Annual Percentage Rate (APR)) <i>This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help You compare different offers.</i>	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 instalments 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). The total to repay for a credit of SEK 10,000 is thus SEK 10,000 if You receive Your monthly invoice digitally or SEK 11,127 if the invoice is sent by post.															
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. 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 <i>Missing payments can have severe consequences (e.g. forced sale) and make obtaining credit more difficult.</i>	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:	60 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 on Your credit account.																
4. OTHER IMPORTANT LEGAL ASPECTS																
a) Concerning the credit agreement																
Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes. 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 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.															

	<p>If You wish to use Your right of withdrawal, You shall send a clear notification of Your decision to cancel the credit agreement (containing Your name, personal identity number and credit account number) to Telia Finance. You may use the withdrawal form in the customer portal but can also choose to use other methods of withdrawal. You are recommended to always document the withdrawal notice as evidence of Your cancellation.</p> <p>If You wish to withdraw, You shall as soon as possible and at the latest within thirty (30) days from dispatch of Your withdrawal notice pay 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 pay the outstanding amount including applicable Interest (if any) within the set time limit, the withdrawal is deemed annulled and the credit agreement shall remain valid.</p>
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 <i>The creditor must inform You immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</i>	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 Kreditjänster AB.
Right to a draft credit agreement <i>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.</i>	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.	<p>The credit agreement and the terms of the credit are governed by and shall be interpreted in accordance with Swedish law.</p> <p>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.</p>
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	<p>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.</p> <p>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.</p> <p>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.</p>
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.