The applicable interest rate, if applied, consists 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 %. In the event the Debtor has an agreement for a mobile telephone subscription or broadband or mobile broadband subscription with Telia, a reduced interest rate may be offered.

The interest is adjusted quarterly on the first banking day in January, April, July and October. In case of an unchanged reference rate before the next adjustment date, the Creditor determines the new reference rate after consulting with relevant supervisory authorities.

In the event of late payment or payment that is less than the minimum amount due, penalty interest is charged in accordance with the Interest Act.

The Creditor informs the Debtor of the effective interest rate for the credit in the SECCI form.

### 7. FEES AND CHARGES

The Creditor charges an administrative fee as set out in the SECCI form. In the event the Debtor has an agreement for a mobile telephone subscription or broadband or mobile broadband subscription with Telia, the administrative fee is waived.

The Debtor is also charged additional fees, such as, but not limited to, a set-up fee, monthly invoicing fees, reminder fees, collection fees and administrative fees for repayment of any overdue. Telia Finance informs the Debtor about such fees and charges.

The Creditor may change a specific fee for the credit to the extent that the Creditor’s costs for the action to which the fee refers have changed or is in accordance with legislative changes. Penalties do not enter into effect on penalty interest before the next adjustment date, the Creditor determines the new reference rate after consulting with relevant supervisory authorities.

### 8. INVOICE

The Credit account contains a list of all transactions completed during the specified period in accordance with the Credit account agreement.

The Debtor is obliged to review the transaction information on the invoice as soon as it is made available to the Debtor. The Debtor shall inform Telia Finance’s customer service in the event of incorrectly furnished or unauthorized transactions.

The Debtor’s Credit account is available and can be managed online via a secure log-in. The online service includes transaction history and the possibility to change the settings for the account.

### 9. ADVANCE PAYMENT AND CANCELLATION

The Debtor is entitled to pay outstanding credit amounts in advance. The payment is made to the bank account specified by Telia Finance on the invoice. Advance payment in accordance with this Section does not mean that the Debtor terminates the Credit account agreement.

The Debtor is entitled to terminate the Credit account agreement and issued credit for early payment at any time the Creditor decides if any of the following circumstances occurs:

- the Debtor is in default for more than one (1) month of an amount exceeding ten percent of the credit receivable;
- the Debtor is in default for more than one (1) month of an amount that exceeds five (5) percent of the credit receivable and the default refers to two or more items that fell due on different dates;
- the Debtor in any other way is in material default of payment;
- the Debtor in any other way is evading repayment of the debt.

If the Creditor would like to be paid in advance in accordance with points a) – c) above, the Debtor must have paid the advance payment, but not for any time thereafter.

The Creditor is entitled to request that Telia’s Group terminates the credit receivable and the default refers to two or more items that fell due on different dates;

If the Debtor, at any time, is negative the reference rate shall be 0 %. In the event the Debtor has an agreement for a mobile telephone subscription or broadband or mobile broadband subscription with Telia, a reduced interest rate may be offered.

The applicable interest rate, if applied, consists 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 %. In the event the Debtor has an agreement for a mobile telephone subscription or broadband or mobile broadband subscription with Telia, a reduced interest rate may be offered.

The interest is adjusted quarterly on the first banking day in January, April, July and October. In case of an unchanged reference rate before the next adjustment date, the Creditor determines the new reference rate after consulting with relevant supervisory authorities.

In the event of late payment or payment that is less than the minimum amount due, penalty interest is charged in accordance with the Interest Act.

The Creditor informs the Debtor of the effective interest rate for the credit in the SECCI form.

### 10. TERMINATION

The Debtor can terminate the Credit account agreement in writing with one (1) month period of notice if the Creditor in writing indicates that the agreed credit amount shall be paid in accordance with current agreement terms and conditions and payment plan.

In addition to the information set out in Section 9, the Creditor is entitled to terminate the Credit account agreement with a notice period of two (2) months. After termination, the remaining credit shall be paid in accordance with the agreed terms and conditions and payment plan. The Creditor sends a written message about the termination to the Debtor at the Debtor’s last known address.

If the Debtor has not utilized the credit, the Creditor may terminate the Credit account agreement with immediate effect. The same applies if the Credit account agreement has not been used for a period of twelve (12) months.

The Creditor may in full or in part transfer or pledge the Credit note to a third party. The Creditor shall notify the Debtor about the transfer unless the Creditor will continue to act as the Debtor’s representative. Telia Finance is given the right to transfer or pledge the Credit note to another party.

The Creditor may in full or in part delegate, transfer or pledge its rights and obligations in accordance with the Credit account agreement to a third party. Telia Finance shall notify the Debtor about the transfer unless Telia Finance will continue to act as the transfer recipient’s representative for the Debtor after the transfer.

The Debtor is not entitled to assign or pledge its rights or obligations under the Credit note or the Credit account agreement.

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**TERMS AND CONDITIONS – SETFCC 2020:9** (applies as of 1 September 2020)

**YOUR PERSONAL DATA – TELIA FINANCE’S INTEGRITY POLICY**

Your personal integrity is of great importance to Telia Finance. Telia Finance is the data controller responsible for the Processing of your personal data and shall ensure that the processing is carried out in accordance with the relevant general data protection legislation and other applicable legislation. Telia Finance’s collection and use of your personal data is governed by Telia Finance’s Integrity Policy found at [www.teliafinance.com/tr güvenilirlik](http://www.teliafinance.com/tr%C3%A7%C3%B6r%C3%B6l%C4%B1), in which you will find more information on Telia Finance’s processing of personal data that is processed by Telia Finance, the type of processing, the purpose and the legal basis for the processing (such as consent), the time period under which the data is stored and Your right to information, rectification, deletion and objection.

**1. GENERAL**

Telia Finance AB, reg. no. 568404-6661, 169 94 Solna, Sweden, visiting address: Stjärntorget 1, 169 94 Solna, AB’s registered office: Solna, Reg. no. 556404-6661

**2. APPLICATION AND REGISTRATION**

The Debtor applies for credit and receives access to an online customer portal by registering in accordance with the Credit account agreement within the framework of and under the terms and conditions specified in the Credit account agreement.

The Creditor reserves the right to apply interest at an annual interest rate that is calculated from the date when the Interest becomes applicable or from the date when an amount is charged to the Credit account.

**3. GRANTING OF THE CREDIT AND THE MAIN CHARACTERISTICS**

Telia Finance is entitled to grant the credit to the Debtor and the Creditor and the Debtor enter into a Credit account agreement. An extended credit line is granted by Telia Finance only after a new credit assessment is conducted. Decisions regarding the granting of the credit are made by an assigned Credit officer or Creditor, and applies together with other terms and conditions. In the event of a conflict between the terms and conditions in the Credit note and the terms and conditions in the Credit account agreement, the Credit note shall take precedence (except if the Creditor has previously informed the Debtor that special interest/fees as a result of this. The Debtor must always

**4. REPAYMENT**

For purchases made at Places of purchase credit, the interest rate and other fees are specified on the invoice that is sent to the Debtor once a month. Repayment shall be made to the bank account specified by the Creditor on the Invoice. The repayment amount normally consists of an amortization payment, a fee, if applicable, and interest, if applicable. Payment shall be made no later than the due date specified on the invoice. When a payment is made, the payment is deducted at once from the balance due and any penalty interest.

The Debtor guarantees that the information provided during registration is true and complete and that the registration is not on behalf of a third party. The Debtor must be at least 18 years old and have a personal ID number that is valid in the country of registration.

**5. GRANTING OF THE CREDIT AND THE MAIN CHARACTERISTICS**

Telia Finance is entitled to grant the credit to the Debtor and the Creditor enters into a Credit account agreement. An extended credit line is granted by Telia Finance only after a new credit assessment is conducted. Decisions regarding the granting of the credit are made by an assigned Credit officer or Creditor, and applies together with other terms and conditions. In the event of a conflict between the terms and conditions in the Credit note and the terms and conditions in the Credit account agreement, the Credit note shall take precedence (except if the Creditor has previously informed the Debtor that special interest/fees as a result of this. The Debtor must always

**6. INTEREST**

The Creditor reserves the right to apply interest at an annual interest rate that is calculated from the date when the Interest becomes applicable or from the date when an amount is charged to the Credit account.

The Creditor reserves the right to apply interest at an annual interest rate that is calculated from the date when the Interest becomes applicable or from the date when an amount is charged to the Credit account.
12. CLAIMS AND RESPONSIBILITY FOR SOLD GOODS

When the Supplier delivers goods or services for an amount that is charged against the credit, the Supplier is responsible for faults in the goods or services in accordance with the Supplier’s current terms and conditions of sale and legislation. Complaints regarding goods and services shall be directed to the Supplier.

When purchases are made on credit, the Debtor may object to the Creditor’s demand for payment on the grounds that the Supplier has not fulfilled the contract. The Debtor may also object that he or she already has paid the Supplier or that there is an agreement with the Supplier. However, this does not apply if the Debtor knew that the Supplier was not entitled to receive payment on the same grounds as he or she has raised against the Supplier.

13. THE DEBTOR’S OBLIGATION TO INFORM TELIA FINANCE ABOUT SECURITY BREACHES

If the Debtor suspects that an unauthorized person has received knowledge of the password that is used to access the Credit account or access to the equipment through which the Credit account is used or that the Credit account has been used by an unauthorized person, the Debtor shall change the password as soon as possible by logging into his or her online Credit account and following the at any given applicable instructions there and inform Telia Finance about the matter as soon as possible.

14. PAYMENT RESPONSIBILITY IN THE EVENT OF UNAUTHORIZED TRANSACTIONS

14.1 The Debtor shall:

a) protect his or her password in accordance with Section 13 (The Debtor’s obligation to inform Telia Finance about security breaches) in these terms and conditions;

b) act and/or inform Telia Finance in accordance with Section 13 (The Debtor’s obligation to inform Telia Finance about security breaches) in these terms and conditions if the Debtor has been informed about it in writing, provided that the Debtor has not raised any objections to the change prior to this date.

c) only use the Credit account in accordance with the Credit account agreement (including these terms and conditions).

14.2 The Debtor is responsible for unauthorized transactions if:

a) The Debtor has given the equipment on which the Credit account is used to an unauthorized person;

b) the equipment on which the Credit account is used has disappeared, that the Credit account has been used by an unauthorized person or that a third party has become aware of the password that is used to access the Credit account;

c) the Debtor has not acted and/or informed Telia Finance in accordance with Section 13 (The Debtor’s obligation to inform Telia Finance about security breaches) in these terms and conditions without unnecessary delay after having discovered that the equipment on which the Credit account is used has disappeared, come into the possession of an unauthorized person or has been used in an unauthorized manner.

In the situations referred to in points b) and c) above, the Debtor is responsible for unauthorized use of the equipment on which the Credit account is used to a maximum amount of SEK 12,000. However, this limitation does not apply if the Debtor has acted with intent or gross negligence, in which case liability is limited to a maximum amount of SEK 12,000.

15. LIMITATION TO THE CREDITOR’S RESPONSIBILITY

Telia Finance or another Creditor is not responsible for damages resulting from the enactment of Swedish or foreign law, measures taken by Swedish or foreign authorities, acts of war, strikes, natural disasters, boycotts, lockouts or other similar event. The reservation regarding strikes, blockades, boycotts and lockouts applies if Telia Finance or another Creditor is the object or instigator of such conflict measures. Reimbursement shall not be paid by Telia Finance or another Creditor for damages arising in situations if Telia Finance or the other Creditor has exercised normal prudence. Neither Telia Finance nor another Creditor is responsible in any way for indirect damages, as long as the damage is not caused by Telia Finance’s or the Creditor’s gross negligence or intent, in which case the party at fault is responsible for the damages.

16. PROVISION OF INFORMATION TO CREDIT REGISTERS

Information about the credit will be submitted to credit information companies. Information is provided about the number of registered credits and liabilities. The credit information company will enter this information about the loan into a special credit register. Only credit information companies and securities companies are able to retrieve information from the register. Information about the loan may only be submitted to credit information companies that are subject to supervision of the Swedish Data Inspection.

17. THE DEBTOR’S INFORMATION RESPONSIBILITY AND NOTIFICATIONS

The Debtor shall immediately notify Telia Finance in the event of a change of Debtor’s name, address, or email address (if applicable). If Telia Finance has sent notification by mail regarding this credit to the Debtor at the address specified in the application or a new address reported by the Debtor, the notification shall be considered to have been received by the Debtor no later than seven (7) days after it was sent. If the notification was sent by fax, via the internet or other form of electronic communication, it shall be considered to have been received by the Debtor immediately. If the notification was sent by courier, it shall be considered to have been received by the Debtor when it is left in position of the Debtor. This provision about when a notification shall be considered to have been received by the Debtor does not apply to notification sent to terminate prescriptions.

18. CHANGE IN TERMS AND CONDITIONS

The Creditor may change the terms and conditions in the Credit account agreement by informing the Debtor about the change, in writing, in advance provided that the change does not increase the Debtor’s obligations or impede its rights or is dependent on a change in legislation or authority decision. Such change shall enter into force two (2) months after the Debtor has been informed about it in writing, provided that the Debtor has not raised any objection to the change prior to this date.

If the Debtor does not approve the proposed change in the Credit account agreement, the Debtor is entitled to terminate the Credit account agreement immediately without extra fees, before the proposed change enter into force. The Debtor shall inform Telia Finance about the termination of the Credit account agreement in writing. If the Debtor does not terminate the Credit account agreement before the proposed change enter into force, the Debtor is deemed to have accepted the change.

In the event the Debtor terminates the Credit account agreement in accordance with what is set out above, the Debtor shall pay the remaining credit in accordance with current terms and conditions for the Credit account agreement.

19. RIGHT OF WITHDRAWAL

The Debtor has fourteen (14) days to withdraw from the Credit account agreement. The withdrawal period starts either on the day the Credit account agreement was signed or the day that the Debtor received a written or electronic copy of the Credit account agreement, depending on which event occurs later.

If the Debtor wishes to use its right of withdrawal, the Debtor shall send a clear notification of its decision to cancel the Credit account agreement (containing the Debtor’s name, personal identity number and credit account number) to Telia Finance. The Debtor may use the withdrawal form in the customer portal but can also choose to use other methods of withdrawal.

The Debtor is recommended to always document the withdrawal notice as evidence of its cancellation. If the Debtor withdraws, he or she shall pay the outstanding credit amount immediately and no later than within thirty (30) days from dispatch of Debtor’s withdrawal notice. The Debtors, where applicable, must pay the registration fee and interest for the actual provided time of credit in accordance with Section 6 (Interest), i.e., for the period up until the Creditor has received the outstanding amount. If the Debtor does not pay the outstanding amount and applicable interest (if any) by the deadline, the withdrawal notice shall be annulled and the Credit account agreement shall remain in effect between the parties.

20. COMPLAINTS AND JURISDICTION

If the Debtor has a particular concern or would like to file a complaint, the first point of contact is either Telia Sverige AB’s Customer Service or, if the Debtor is a Halebop customer, visit www.halebop.se/support. If the Debtor is not satisfied with the response received, a written complaint may be submitted to Telia Finance’s complaints manager through the online form. This can be found under the heading “Customer Complaints” at the bottom of the webpage: www.teliafinance.com/en/contacts/. Telia Finance handles complaints in accordance with the Swedish Financial Supervisory Authority’s regulations and general guidelines and in accordance with applicable regulations from other relevant authorities. If the Debtor believes that the complaint has not resulted in a satisfactory resolution from Telia Finance, the Debtor may apply for the matter to be heard by the National Board for Consumer Complaints, Allmänna Reklamationsnämnden, Box 174, 101 23 Stockholm, www.arb.se, telephone +46 (0)8-508 800 00. Guidance from independent party may also be provided by the Swedish Consumer Agency, www.konsumentverket.se, telephone +46 (0)771-42 33 00.

The Debtor may also turn to a general court of law, in which case a Swedish court is the competent court. If the Dispute procedure is in two stages, the Creditor may refer the Dispute to a general court of first instance in the area where the Debtor resides, or if the Debtor so desires, at the Stockholm District Court. If the Debtor does not reside in Sweden, disputes are settled by the Stockholm District Court.