

Notice on distance selling; Finnair Plus Visa and Finnair Plus Visa Gold

1 Distance selling of financial services

Chapter 6a of the Consumer Protection Act (CPA) contains provisions on the seller's obligation to inform consumer customers (hereinafter customer) and on the possibility to cancel a deal if a financial service has been the object of distance selling.

Financial services are almost all banking services and services by fund companies, e.g. accounts, cards, credits, investment services and funds.

Distance selling means that a new contract on a financial service is drawn up and entered into e.g. in a web bank or a telephone bank without personal contact between the customer and a representative of the seller.

Changes of terms and conditions are not distance selling events referred to in the Consumer Protection Act even if the change is implemented without meeting a representative of the seller in person.

This bulletin provides the information required by the Consumer Protection Act on the bank, on the right to withdraw from a contract on financial services and on the redress mechanisms available to the customer. The prior information, the terms and conditions of the contract, and customer service are provided in Finnish and Swedish. The prior information is provided in compliance with Finnish law.

This bulletin constitutes part of the contract on a distance sale. However, it concerns only distance selling of financial services to consumer customers as set forth in Chapter 6a of the CPA.

2 Information on the bank

Sampo Bank plc (hereinafter the Bank), offers banking services through its network of branches as well as telephone and Internet services.

The address at the bottom of the page is Sampo Bank plc's official address, the service for customers is not provided from there. Customer service is offered for example in Sampo Bank's Helsinki-Kaivokatu

office and its address is Kaivokatu 6, 00100 Helsinki.

The bank's operations are supervised by the Finnish Financial Supervisory Authority, P. O. Box 103, 00101 Helsinki, tel. 010 831 51.

3. Right of withdrawal in distance selling

3.1 Contracts subject to the right of withdrawal As a main rule, a customer entering into a new contract on a financial service through distance selling, e.g. on a web bank or a telephone bank, has the right to withdraw from the contract. The customer may withdraw from a contract on a card and a card credit entered into through distance selling. The customer shall, however, not have the right to withdraw if he, by virtue of a prior card credit contract, has instituted repeated transactions, e.g. used the credit card. A customer making contract changes based upon a card credit contract shall not have any right of withdrawal.

When a customer cancels a card credit contract, any and all transactions made during the validity of the contract, such as purchases and cash withdrawals charged to the credit cards, shall remain the liability of the customer, the cancellation notwithstanding. The customer shall be obliged to pay the contractual fees, expenses, interest and fees to be paid for the use of the card or the credit during the period of availability.

3.2 Duration on withdrawal

The right of withdrawal shall remain in force 14 days from the time at which the customer entered into a new contract on a financial service through distance selling, such as a web bank or a telephone bank, and having received or having been able to receive the contract material concerning the financial service.

3.3 Instruction on withdrawal

A customer, who chooses to exercise his right of withdrawal, shall inform the Bank through the telephone bank at tel. 0200 2580 (mcc/Inc) Monday to Friday from 9am to 6 pm or with a message through the web bank. Sending messages through the telephone bank or the web bank requires the use of identification codes.

Customers who do not have identification codes and wish to exercise their right of withdrawal must inform the bank in writing using a free-form announcement of withdrawal to the address: Sampo Bank, P.O. Box 1246, 00075 SAMPO PANKKI. The notification must specify the agreement to be cancelled.

Having withdrawn from a contract concerning consumer credits, the customer must also return to the bank all funds received under the credit card contract within 30 days of submitting the notification of cancellation. The withdrawal becomes void, if the funds are not returned to the Bank.

4 Customer information and legal redress

In all matters concerning the contract and entering into the contract, the customer shall always primarily contact the helpdesk service of the Bank, 0200 2580 (mcc/Inc) Monday to Friday from 9am to 6 pm. In the case of a dispute relating to a financial service between the bank and the customer that cannot be resolved amicably, the customer may turn to the Advisory Office for Bank Customers for help towards a resolution of the dispute, or file a complaint with the Consumer Disputes Board.

4.1 The Advisory Office for Bank Customers The Advisory Office for Bank Customers may assist in the resolution of a dispute, but it cannot give a legally binding decision in the matter. The services of the Advisory Office are free of charge. Contact information for the Advisory Office for Bank Customers: Porkkalankatu 1, 00180 HELSINKI, telephone (09) 6850 120 weekdays from 9am to 4pm. Further information is available on the web site of the Advisory Office for Bank Customers.

4.2 The Consumer Disputes board

The Consumer Disputes Board may issue a recommendation for a resolution of a dispute between a consumer and an entrepreneur that concerns the purchase of a consumer commodity, e.g. a financial service. The Consumer Disputes Board provides recommendations only to complaints submitted in writing.

Contact information, the Consumer Disputes Board: Hämeentie 3, P.O. Box 306, 00531 Helsinki, telephone 010 366 5200. The web site of the Consumer Disputes Board provides detailed instructions on filing complaints.

5 Main properties of the Finnair Plus Visa and the Finnair Plus Visa Gold cards

The Finnair Plus Visa and the Finnair Plus Visa Gold cards are international charge and credit cards. The credit limit of the Finnair Plus Visa card can be agreed upon in the range 500 to 10 000 euro, that of the Finnair Plus Visa Gold card between 5 000 and 20 000 euro. The Finnair Plus Visa and the Finnair Plus Visa Gold cards also come with added services relating to travel, e.g. travel insurance. The card provides interest-free payment time and the possibility to utilise the credit facility of the card. The interest charged for the credit is the 3-month Euribor plus 8.5 percentage units per annum.

The terms and conditions relating to the card are set forth in the Bank's terms and conditions for cards and in the terms and conditions of use of cards that are valid at any time. The fees and charges relating to the issuing and use of the card and to other services are set forth in the Bank's service tariff valid at any time, and/or in the special terms and conditions of use of cards.