



EDENRED SOLUTIONS' TERMS OF USE

These Edenred Solutions' Terms of Use are a part of Edenred's General Terms and become applicable by and between Edenred and the Beneficiary.

Terms of Use shall apply to the Beneficiary's rights and obligations that relate to the use of Edenred Solution. Please read the Terms of Use carefully before taking the Edenred Solution into use. Activation and taking into use of Edenred Solution will be deemed as an acceptance of these Terms of Use. Activation and taking into use of Edenred Solution do not form an agreement between Edenred and the Beneficiary.

Terms of Use in force from time to time can be found on the Website. Terms of Use are dependent on the Client Agreement by and between the Employer and Edenred and the General Terms applicable to it. For the parts applicable, General Terms shall form a part of these Terms of Use.

The Beneficiary may view the Terms of Use and personal data related to the Edenred Solution and also, manage the Edenred Account on the Website and/or Online Service.

In these Terms of Use:

'**Beneficiary**' shall mean the holder of the Edenred Solution meaning the Client's employee who is, based on the agreement by the Client and Edenred, entitled to utilise Vouchers and and/or Edenred Solutions.

'**Company**' shall mean the Beneficiary's Employer who is a Client of Edenred.

'**Client**' shall mean a company or entity registered in Edenred's Online service and obtained a user ID to the Online Service along with a possibility of submitting orders for Edenred Solutions and/or Vouchers.

'**Employer**' shall mean the Beneficiary's Employer who is a Client of Edenred.

'**Online Service**' shall mean any application offered by Edenred allowing the Client, Service Provider or Beneficiary to manage their Edenred Solution or matters or orders pertaining thereto.

'**Service Provider**' shall mean any service provider, company and/or an entrepreneur that has entered into a Service Agreement with Edenred and is consequently authorized to approve certain Edenred Solutions and/or Vouchers as a payment for offering specified products or services.

'**Terms of Use**' shall mean these terms of use of the Beneficiary as they are in force from time to time.

'**Usable Value**' shall mean a value loaded into the Edenred Solution that yet remains to be used. Usable Value loaded into the Edenred Solution must be used within twenty-four (24) months from the time of loading or by the time defined by the Client.

'**Website**' shall mean Edenred's website at the address www.edenred.fi.

'**We, Us, Ours**' refers to Edenred Finland Oy registered in Finland (business ID 1057825-2), which operates in the address Elimäenkatu 15, 00510 Helsinki.

'**You, Yours, he/she etc.**' refers to the Beneficiary.

1. EDENRED SOLUTION AND ITS UTILISATION

Edenred Solution is granted by Edenred Finland Oy. Edenred Solution is in force for twenty-four (24) months.

Edenred has entered into an agreement on Edenred Solution with the Beneficiary's Employer. A separate agreement on the Edenred Solution shall not be concluded between the Beneficiary and Edenred. These Terms of Use shall be binding on the Beneficiary immediately after the Beneficiary activates and takes into use the Edenred Solution which has been given to his/her possession.

The Employer may set restrictions of use to the utilisation of Edenred Solution. The Beneficiary himself/herself must revise from the Employer the possible restrictions of use on the Edenred Solution.

For the parts applicable, the General Terms in force from time to time and the Guidelines in force from time to time incl. guidelines of the Finnish Tax Administration shall apply to the utilisation of the Edenred Solution. The General Terms and Guidelines can be found both on the website and Finnish Tax Administration's website. An Edenred Solution may only be used for payment of products and services that belong to the scope of benefits in accordance with the Guidelines. Any restrictions consequential to the Guidelines and amendments thereto may impact the utilisation of the Edenred Solution. The Beneficiary shall be liable for utilising the Edenred Solution in accordance with the Guidelines. Any breach of the Guidelines and/or Terms of Use may result to Edenred Solution's deactivation in regard to the Beneficiary.

The Beneficiary must activate the Edenred Solution in the Online Service in accordance with the instructions included in the cover letter delivered to the Beneficiary. Finnish Tax Administration's Guidelines are followed in the payment transactions' affirmation method.

Edenred Solution is personal and can only be used by the Beneficiary to whom the Employer has designated the Edenred Solution. Edenred Solution or its Usable Value cannot be transferred into another Beneficiary or a third party. In case the payment transaction



made with an Edenred Solution is voided or cancelled, the benefit can only be reimbursed to the Edenred Account used for the payment transaction in question. Edenred Solution cannot be used for the payment of alcohol- or tobacco products and it cannot be utilised in an ATM.

The Beneficiary must sign the Edenred Card before it is taken into use.

The Edenred Solution contains two separate accounts onto which Usable Value has been loaded: the first one is intended for meal purchases and the second one is intended for sports and cultural events. Value cannot be transferred from one account to another. Edenred Account's Usable Value cannot be exchanged into cash and no change is given for it in conjunction with paying. Edenred will not, for any parts or under any circumstances, return to the Beneficiary Edenred Account's Usable Value.

The maximum Usable Value of the Edenred Lounas Solution and other restrictions are determined based on the limits defined by the Finnish Tax Administration in its guidelines from time to time. If a sales price of a prepared meal at a food establishment is below the minimum charge required under the guidelines of the Finnish Tax Administration, a difference charge in the amount of the difference between the minimum charge mentioned above and the purchase price shall be added to the sales price, and charged from the Edenred Account in order to ensure that the minimum charge is always compliant with the guidelines of the Finnish Tax Administration.

The Beneficiary must show the Edenred Solution to the Service Provider prior the purchase. The Beneficiary must affirm the payment transaction by signing the receipt or by other means required by the Service Provider in accordance with the Finnish Tax Administration's Guidelines. Online payment transactions must be affirmed by utilising the standard-form 3-digit security code found on the reverse side of the card.

Service Providers do not accept an Edenred Solution that is damaged, cancelled, non-activated or under a prohibition of use.

When utilising MyEdenred Mobile, transactions effected by the Beneficiary shall be verified by means of presenting the MyEdenred Mobile transaction to the Service Provider and, should the Service Provider so require, by verifying the transaction with a personal identification document. When the Beneficiary selects MyEdenred Mobile transaction, the Beneficiary must confirm the sum and the correctness of information on the transaction in question from the Service Provider.

The Beneficiary cannot himself/herself load value onto an Edenred Solution as the loading of Usable Value is carried out by the Employer. The Beneficiary can check the Usable Value of Edenred Solution / Edenred Account by logging in to the Online Service, by loading the MyEdenred mobile application (available for iPhone, Android and Windows phones) or by contacting Edenred's customer service.

2. VALIDITY AND ORDERING OF EDENRED SOLUTION

The Edenred Solution shall remain valid for twenty-four (24) months from the ordering of Edenred Solution. The validity's expiration month and year have been indicated in front of the card or stated separately in the Online Service. Edenred Solution cannot be utilised after expiration of the term of validity. Usable Value may be utilised for twenty-four (24) months from the loading of Usable Value onto the Edenred Account if the Client has renewed the Edenred Solution e.g. in a situation where the Beneficiary's employment relationship remains to be in force.

In case the Beneficiary's employment relationship with the Employer ends, the Employer decides to remove the Beneficiary from the scope of the benefit, and/or agreement between the Employer and Edenred terminates, Edenred Solution's Usable Value expires within thirty (30) days from the Employer's notification to Edenred of the same.

Should the Beneficiary need a new Edenred Solution for instance on account of losing the Edenred Solution, the Beneficiary must order it through his/her Employer. Edenred reserves a right to refrain from delivering a new Edenred Solution if, based on the Employer's notification, the Beneficiary is no longer entitled to receive a new Edenred Solution.

3. CAREFUL RETENTION OF EDENRED SOLUTION AND SECURITY RESTRICTIONS

Edenred Solution is personal. The Beneficiary must not allow any third party to utilise the Edenred Solution. The Beneficiary must maintain the secrecy of all confidential information related to the Edenred Solution and to refrain from disclosing such information to a third party.

The utilisation of Edenred Solution shall be deemed as binding on the Beneficiary unless, prior to the said utilisation of Edenred Solution, Edenred has received a request, made as required under these Terms of Use, to prevent the utilisation of the Edenred Solution. Usable Value on a lost Edenred Solution may be forfeit in case the Beneficiary fails to deactivate the Edenred Solution immediately after it has become lost.

4. DEACTIVATION OF EDENRED SOLUTION

In case the Beneficiary wishes to prevent the utilisation of the Edenred Solution or in case the Edenred Solution is lost or stolen, the Beneficiary may request a prevention of utilisation by notifying Edenred's customer services or via his/her Online Service user account. Utilisation of Edenred Solution shall be prevented on the day on which Edenred has received the request. The Beneficiary may also request its Employer to contact Edenred in order to prevent the utilisation of the Edenred Solution via the Online Service and for a replacement of the Edenred Solution.

Under no circumstances shall Edenred reimburse the Beneficiary and/or the Employer for the costs incurred from deactivation of the Edenred Solution.



Edenred shall, at any time, have a right to temporarily restrict the utilisation of Edenred Solution or to prevent the utilisation of Edenred Solution altogether in case Edenred suspects a breach of these Terms of Use. Edenred shall have a right to inform the Beneficiary's Employer on the reasons according to which utilisation of Edenred Solution has been restricted.

5. LIABILITIES

The Beneficiary shall be solely liable for the retention and use of the Edenred Solution issued to him/her. Edenred shall not be liable for Edenred Solution's loss, theft or for any other factor falling beyond its control.

Edenred shall provide the Beneficiary with an Edenred Solution with which the Beneficiary can use the Service Providers' services. Edenred shall only be liable for the functioning of the Edenred Solution. Edenred's liability related to Edenred Solutions shall be determined based on the agreement concluded between Edenred and the Employer. Primarily, the Beneficiary should contact the Employer in relation to any problems related to the use of an Edenred Solution.

Under no circumstances shall Edenred be liable towards the Beneficiary and/or the Employer for any disruptions in telecommunication connections or for any other factors falling beyond Edenred's control. Neither shall Edenred be liable for actions of Service Providers, for services offered by them, including the services' availability, usability and quality, for any damage incurred as a result of Service Providers' actions or for any other factors related to Service Providers.

6. PERSONAL DATA AND PRIVACY

The Employer or the Beneficiary shall provide Edenred with personal data related to the Beneficiary ("**Personal Data**") necessary for the utilisation of the Edenred Solution and in order for Edenred to provide to the Beneficiary the service in accordance with these Terms of Use.

Edenred undertakes to process and safeguard the Personal Data of the Beneficiaries in accordance with the applicable regulations and in particular Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation or 'GDPR'), it being understood that Edenred act as the data controller.

Subject to applicable law, the Beneficiary have the right to request access to, correct, and delete your Personal Data, and to ask for data portability. The Beneficiary may also object to the processing of Personal Data or ask that Edenred restricts the processing of your Personal Data in certain instances.

Edenred informs on its processing of personal data in Edenred's privacy notice which is available on the Website.

7. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms of Use shall be governed by the laws of Finland. Any disputes arising from the Terms of Use shall be resolved by a court competent under the Finnish Code of Judicial Procedure or other applicable law.

8. OTHER TERMS

Edenred Solution and all related rights shall remain as property of Edenred. Edenred shall have a right to assign its rights and obligations under these Terms of Use to a company or another entity belonging to the same corporate group with Edenred as well as in connection with a transfer of business, to a company or another entity which is the recipient of business operations.

These Terms of Use have been drafted both in Finnish and in English. In case there are any discrepancies or contradictions between the language versions of the Terms of Use, the Finnish language version shall prevail and be the decisive version.

The version of these Terms of Use in force from time to time can be found on the Website. In case there are any discrepancies or contradictions between the versions, the version on the Website shall prevail and be the decisive version.