

## Welcome to Oma Savings Bank

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We would like to offer you a heartfelt welcome as a corporate customer to Oma Savings Bank (or OmaSp for short) as of 1 September 2024, when the merger of Handelsbanken and OmaSp is expected to take place. We have a genuine desire to achieve a true banking partnership and securing the success of your business.

The same specialist will assist you with both your company's and your family's banking affairs.

We do our best to make sure your customer account transfers as smoothly as possible.

We will be happy to help and advise you in all the necessary measures. In addition to extensive digital banking services, all 45 OmaSp branches' day-to-day services are at your company's disposal with generous opening hours and no appointment needed. Our branch network will expand within a few months, with new branches opening in Kuopio, Vaasa and Vantaa.

This letter explains what becoming an OmaSp customer will mean for your company. We will also continuously update the information on customer account transfers online at [omasp.fi/handelsbanken](https://omasp.fi/handelsbanken). We recommend that you check the information regularly.

### Accounts and deposits will transfer

**Your bank account number will change, please note it down already from this letter.** Your company's accounts and deposits will transfer to OmaSp on 1 September 2024 as such and the monthly service fees will remain unchanged. In-branch services will be debited according to the service price list. The account names will change: if your account is currently called *rahamarkkinatili* or *Prime-tili*, it will become a corporate account (*yrittystili*) at OmaSp and *sijoitustalletus* will become a fixed-term deposit (*määräaikaistalletus*).

If your company currently has an investment deposit account (*sijoitustalletus*) in Handelsbanken, we will send you the new terms and conditions for fixed-term deposits shortly.

### Your company's IBAN number and BIC code will change on 1 September 2024

Your new OmaSp account number will replace the existing account number on 1 September 2024.

#### New account number

#### Existing account number

**Your Bank Identifier Code (BIC) will change to ITELFIHH. If your company has an online invoicing agreement with the bank, the online invoice operator will change to ITELFIHH. NB: The online invoice address will remain unchanged.**

Please make sure to give your company's new bank account number and BIC code to anyone who should need them, such as

- parties refunding card transactions
- accounting firm/bookkeeper and any other processors of accounting material
- invoice templates
- and any other parties you receive payments from (both domestic and foreign payments)

Please take into account that the transfer will cause a disruption in the services during which no banking data can be uploaded to or downloaded from the bank. We will let you know the exact dates and times later on. Any payments with due dates entered into the account beforehand will remain valid and will be debited on the assigned due date, also if the due date is later than 1 September 2024.

### Financial management software

If your company operates financial management software in-house, make sure to update your new bank account number also into your financial management software (such as Visma Netvisor, Accountor Procountor, etc.). Should you need any assistance in the update, your software provider can help you.



### Online invoice agreement

If your company has an online invoice agreement with Handelsbanken, make sure to give your new online invoice operator information to anyone who may need it, such as parties you are likely to receive online invoices from.

### E-invoicing for consumers

If your company has an agreement on an e-invoicing service for consumers, Handelsbanken will notify your invoicing banks about the changed online invoice operator during the weekend when the transfer takes place.

### Payment card processing

Also make sure to give the new bank account number to the service provider who processes your debit/credit card payments.

If your company has an agreement on payment terminals and payment processing with Worldline, the agreement will remain unchanged. However, you need to notify Worldline of the new bank account number and BIC code. Please request any necessary information on submitting the bank account number directly from Worldline at [support.nordics@worldline.com](mailto:support.nordics@worldline.com).

## Ensure the continuation of the Web Services channel and payment transaction services

If your company's account is connected to the services of an accounting firm or any other service provider, make sure to verify that they have an active connection to OmaSp. If no such connection is in place, the accounting firm or other service provider has to activate the connection as soon as possible to continue managing your business.

Visma Netvisor, Accountor Procountor, Fennoa and Talenom have the connection in place and they will take care of downloading the account statement and reference number data for you. Please remember, however, that you need to update the new bank account number in the software yourselves or instruct your accounting firm to do it for you. If you use any other software than those mentioned above, you can download the month-end data via the Handelsbanken WS channel between 30 August 2024, 11.00 pm and 31 August 2024, 4.00 am. After the service has been transferred, you can download the data via the OmaSp WS channel. If there is anything you want to know more about, please contact your software supplier.

If your financial management software supplier is any other than those mentioned above, make sure to verify that a connection with OmaSp is included in your software. **If you use Lemonsoft banking software, you need to open a customer account and a new WS channel to OmaSp by the end of July.**

**If you use Nomentia software, please contact Nomentia's customer service at [support@nomentia.fi](mailto:support@nomentia.fi).**

The user ID, digital certificate and channel number of the connection will remain unchanged, which means you can continue using the WS channel and the services connected to it without any interruption.

- The service identifier for payments (payment identifier) will remain unchanged, but the bank account number and BIC code will change.
- The data will be delivered at the same intervals, from the same accounts, in the same file format and to the same recipients as now.
- The data necessary for Tieke's public e-Invoice Address Service will be updated by the bank. The future online invoice operator will be OmaSp.
- If you want to use the SEPA direct debit service after the transfer of your customer account, please contact your OmaSp branch.

### Other important points:

- The data will be downloaded using the new bank account number as of 2 September 2024.
- It is a good idea to also keep the old bank account number in the banking software so that you can review any data arriving that way afterwards.
- The software supplier will help you with any issues related to the banking software functionalities.
- The change in bank account number will not affect the IBAN online invoice address. If you wish to have an online invoice address that matches the bank account number you are using, please contact an OmaSp branch.
- If foreign recipients receive your bank account statements (MT940), you need to notify the receiving bank that the sender bank's BIC code and bank account number will change. As of 1 September, foreign recipients will receive bank account statements with the BIC code ITELFIHH.

## Loans, credit linked to your account and collaterals will be transferred

Your company's loans, the credit functionalities linked with your accounts and collaterals (including guarantees) will be transferred to OmaSp unchanged. Bank guarantees will remain at Handelsbanken. You do not have to do anything.



## Cash services will mainly remain unchanged

The agreements on cash transfers with Loomis Suomi Oy and Nokas Finland Oy will remain unchanged, as well as the use of Nokas's and Loomis's night depositories. If you have transferred cash via the Nouto, night safes or Handelsbanken branches, the new arrangements for settling cash deliveries will be agreed with you separately.

## Corporate Net Bank ID will remain unchanged

If you use the Corporate Net Bank, the user ID will remain unchanged. The online banking service will also be disrupted during the transfer weekend. We will inform you of the exact dates and times closer to the transfer of your customer account. After the disruption, you can use your existing Handelsbanken online banking codes and user data to log in to the OmaSp online bank. The sign-in button is on our home page [omasp.fi](https://omasp.fi)

Regarding the Corporate Net Bank:

- The online invoices received in the Corporate Net Bank will remain archived for 24 months starting from the due date.
- Also draft invoices and the data on sent invoices are retained.
- All online invoices approved for payment in the Corporate Net Bank before the transfer and other payments will be debited on the assigned due date.
- The payment templates, payments with due dates and recurring payments will remain unchanged.
- The data downloaded to the Corporate Net Bank/awaiting download will remain.
- You can easily order a balance statement in the Corporate Net Bank for all your company's services, for example for the financial statements, using the *Tilaa saldotodistus* functionality ('Order balance statement').
- The transactions of the old Handelsbanken account will remain available for the previous 12 months.
- The account statements for the old Handelsbanken account will be available starting from 1 January 2023.

For the majority of customers, the corporate online banking service will transfer automatically. If any special measures linked with corporate banking are necessary for you, Handelsbanken will be in touch with you separately before your customer account is transferred.

## OmaMobiili available also for corporate customers

Businesses can also use OmaSp's OmaMobiili mobile banking app to take care of both corporate and personal banking business easily on a phone or tablet. With the OmaMobiili app, you can pay your invoices and keep track of your bank accounts, loans and debit/credit cards irrespective of time and place.

Activating OmaMobiili is easy with your company's online banking codes. In addition to the OmaMobiili app, you need to install the OmaVahvistus app, both of which are available in the app stores.

Both your corporate online banking codes and your mobile banking app are personal.

You can also order a balance statement in OmaMobiili for all your company's services, for example for the financial statements. To open the OmaVahvistus app, you need your Handelsbanken

- online bank user ID and password
- key code card and
- additional confirmation by text message

**Make sure you have all these. If not, you can get them from your nearest Handelsbanken branch.** If you have forgotten your password, you can activate the service for unlocking locked online banking codes before the customer account transfer in the Handelsbanken online bank using the identification app.

## OmaVahvistus app for identification

- OmaVahvistus is an easy and secure tool for confirming online and mobile banking transactions.
- When activating the app, you will define a personal four-digit PIN code, which is then used for confirming transactions. You can also use OmaVahvistus with a biometric identifier if this is supported by your device. The app allows you to create several user profiles. This is necessary if you want to use OmaVahvistus on the same device both for your company's and your personal banking business.
- To create a new profile, open the OmaVahvistus app and select in the left upper menu > *Lisää käyttäjäprofiili* ('Add user profile').
- If you do not have a smart phone, you need an additional confirmation by text message to log in to the online



bank and to confirm payments.

Detailed instructions for activating the OmaVahvistus app and more information on the OmaMobiili app can be found on our website [omasp.fi](http://omasp.fi)

To ensure secure online banking, it is a good idea to write the entire address of the bank's website in the browser's address field and go to the online bank only through our website or using the OmaMobiili app. Internet search engines, such as Google or Bing, should not be used for logging in to your online bank due to security reasons.

## New Debit card and PIN code

If you are using a Debit card, we will send you a new OmaSp Visa Business Debit card to replace your existing card well before the transfer of your customer account. You will receive detailed instructions on how to start using the OmaSp card in the letter that comes with to the card. For security reasons, the card and its PIN code will be sent separately to the address of the card's holder.

To pay with a Visa Business Debit card online, you need personal OmaSp online banking codes to confirm the payment or you can also activate the additional text message confirmation service.

The card also includes the convenient TalletusOtto service: cash accumulated in the till can be easily deposited to the company's account also in the evening and during weekends. The money will show in your company's account immediately after the deposit. The card allows secure payments and online purchases globally in physical and online stores that accept Visa payments. Purchases and cash withdrawals are debited directly to the company's bank account.

## Visa Business Credit card: more flexible payment options

As a corporate OmaSp customer, you can apply for a corporate OmaSp Visa Business Credit card as soon as your customer account has been transferred. The application can be filed easily in one of our branches as well as online. The corporate OmaSp Visa Business Credit card allows you to systematically and efficiently take care of business such as travel expenses and procurements. The card can be used around the world, wherever Visa payments are accepted. The LoungeKey benefit linked with the card allows you more convenient travel and free lounge services twice a year. A single company may have several card holders. The card purchases can be debited on a single consolidated invoice or on separate invoices.

## We are happy to help you with the transfer and answer any questions you may have

If there is still something that you are unsure about, our customer service is happy to help you with any and all matters related to the transfer from Monday to Friday between 8 am and 8 pm and on Saturdays between 10 am and 2 pm at 020 764 0600. If your company requires new services, we are happy to look into your additional service needs together with you. You can find more information on the customer account transfer at [omasp.fi/en/handelsbanken](http://omasp.fi/en/handelsbanken).

## Kind regards

Oma Savings Bank

Address data: Handelsbanken's customer data register

*Please remember that we will never ask for your online banking codes by phone, email or text message. Never log in with your online banking codes via links received by email or text message. Always delete suspicious messages without opening them.*

