

Welcome to Oma Savings Bank

We would like to offer you a heartfelt welcome 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 will 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 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 you. We will also continuously update the information on customer account transfers online at omasp.fi/handelsbanken. We recommend that you check the information regularly.

Accounts and deposits will transfer

Your bank account number will change. Please note down the number already from this letter. Your accounts and deposits will transfer to OmaSp on 1 September 2024. The account names will change. If your account is currently called *käyttötili* or *tuottotili*, it will become a current account (*käyttötili*) at OmaSp, *sijotustili* will become a savings account (*säästötalletus*) and *sijoitustalletus* will become a fixed-term deposit (*määräaikaistalletus*).

The monthly service fees will remain unchanged. For possible new services and in-branch services, we will charge a fee based on the service price list. We are enclosing the price list of our in-branch services in this letter.

No fees are debited for withdrawals from an OmaSp savings account. If you currently have an investment deposit account (*sijoitustalletus*) in Handelsbanken, we will send you the new terms and conditions for fixed-term deposits shortly.

Your bank account number will change on 1 September 2024

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

New account number

Existing account number

Please note that your Bank Identifier Code (BIC) will also change to ITELFIHH.

Any authorisations you have given for using your account will remain. We have also sent a dedicated letter to the authorised person(s) where we have informed them that the bank account number will change.

Please remember to give your new bank account number to any relevant parties

Make sure to give your new bank account number to anyone from whom you regularly receive payments, such as a salary. Please note that the new account will not be available before 1 September 2024 when it will also show in your online bank. After that, you will be able to use the new account to make and receive payments.

You can inform many institutions, such as the tax administration and Kela, of your new bank account number online. Please note that you cannot submit the new account number in online services until 1 September 2024.

We will change the account number for you in the debit accounts for payment service tasks and online payment templates as well as for e-invoices and direct payments.



New payment card and PIN code

If you are using a Debit card, we will send you a new OmaSp 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 new card in the letter that comes with the card. For security reasons, the card and its PIN code will be sent separately.

If you wish, you can apply for an OmaSp Credit/Debit card to replace your existing Debit card as of 1 September 2024, either online or by contacting your nearest branch. The OmaSp Visa Credit card brings many benefits, including a 180-day free-of-charge purchase security insurance for purchases exceeding EUR 50 and paid by credit. The maximum annual amount of the purchases refunded from the insurance is EUR 2,500. The purchase security insurance is provided by AIG Europe S.A. branch at Kasarmikatu 44, 00130 Helsinki.

All OmaSp's payment cards can be linked to Apple Pay and Google Pay apps.

Online banking and mobile services will remain unchanged

You will have access to OmaSp's online bank and mobile services right after the customer account transfer. **Your online banking codes will remain unchanged.** When logging in to the online bank on a computer, you can find the login button right on our home page at www.omasp.fi. The online banking service will not be available during the transfer weekend. We will let you know the exact dates and times later on. After the disruption, you can use your existing Handelsbanken online banking codes and user data to log in to the OmaSp online bank.

By downloading the OmaMobiili and OmaVahvistus apps from your app store, you can take care of your banking matters easily by phone or tablet regardless of time and place. You can use the OmaVahvistus app to authenticate yourself, and it is an easy and safe way to confirm transactions. When activating the app, you will set your four-digit PIN code yourself.

Make sure well before the customer account transfer that you still have your Handelsbanken

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

You will need these for opening your OmaVahvistus app. Alternatively, you can activate the app using another bank's online banking codes.

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's browser version using an identification app.

You will find detailed instructions on how to start using the OmaVahvistus app on our website omasp.fi/en under Private customers > Digital services > Identification and authentication > OmaVahvistus.

You will find more information on the OmaMobiili app on our website omasp.fi/en under Private customers > Digital services > Digital banking > OmaMobiili.

Please make sure that you have activated the additional text message confirmation service in the online bank's browser version when activating the OmaVahvistus app. You need the additional confirmation only when downloading the OmaVahvistus app for the first time or when re-downloading the app.

If you do not have a smart phone, you need the additional text message confirmation service to log in to the online bank and to confirm payments. You will find more information on our website omasp.fi/en under Private customers > Digital services > Identification and authentication > Additional confirmation.

To ensure secure online banking, be sure 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. Learn more about secure online banking on our website omasp.fi/en under Daily banking > Secure banking > Secure use of the online bank.

You can activate the mobile bank using the same codes. In addition to the OmaMobiili app, you will also need the OmaVahvistus app to use the online bank.

If you need help to start using the apps, our customer service will be happy to assist you.



If there are any special circumstances related to the transfer of your online banking service, Handelsbanken will be in touch with you personally.

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

Any loans, the credit functionalities linked with your account and collaterals (including guarantees) will be transferred unchanged. Loan insurances will also remain unchanged.

Bank guarantees will remain at Handelsbanken. If there are any special circumstances related to the transfer, Handelsbanken will be in touch with you personally.

Processing of personal data and data protection

This letter is also to let you know that we will process your personal data that we have received from Handelsbanken for handling banking services and related functionalities and to meet our statutory and contractual obligations. The personal data register will additionally be used to customise our marketing. The marketing authorisations that you have granted to Handelsbanken will not be transferred as such to OmaSp. In order to receive up-to-date, useful information on topics such as our events and training opportunities after the transfer, we recommend that you allow marketing messages in your online bank at *Omat tiedot* ('My data') or in your OmaMobiili (app).

We are happy to help you and answer your questions

This letter contains a lot of information concerning the transfer of your customer account. If there is still something 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. You can find more information on the customer account transfer at omasp.fi/en/handelsbanken.

Kind regards

Oma Savings Bank

ATTACHMENT: Example prices for face-to-face services at branches

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.

