

Dear Customer,

In this customer letter we have compiled important matters and dates for you regarding the introduction of the new OmaSp bank card. We want to help you make a smooth transition to being an OmaSp customer, also in terms of card payments. Your new OmaSp bank card and PIN code will be sent to you in the near future. Please note that with the new card, the card number and the card's period of validity will change.

Please prepare for a bank card service outage on 30–31 August.

You will be able to use your current Handelsbanken bank card until Friday, 30 August, 12.00 midnight, after which the technical measures required for transferring the customer account will cause a bank card service outage. Please be prepared for the service outage to last until **Saturday 31 August, 10 pm**. We recommend that you reserve enough cash in advance. Your new OmaSp bank card will work normally after the service outage ends. We will keep you informed of the progress of the outage with text messages to the phone number the bank has in your contact information.

Please note that any payment methods connected to the card (e.g. MobilePay, Google Pay, Apple Pay, Garmin Pay) will only be available after the service outage ends, once you have updated those apps with the details of your new card.

Do not forget to also update any streaming services with the details of your new bank card

If you have provided your bank card details in paid apps and streaming services, be sure to update your new card's details in those services. You can notify the service provider of the details or you can enter them in the app yourself after you have activated the new OmaSp card.

Adjust the security limits to your needs

If you have set security limits on your current Handelsbanken card, they will primarily remain unchanged.

If you have not set separate security limits on your Handelsbanken card, the default security limits will be set on your new OmaSp card. For security reasons, these limits are moderate. Be sure to set your own security limits to suit your daily needs. Also check the geographic limits of your card. OmaSp's geographic limits differ from Handelsbanken's geographic limits.

As a new security limit, you will have the possibility to set security limits for online purchases in euros. If you have allowed online purchases with your current card, there is a new security limit of €2,000/day (for those under 18, the security limit is €100/day). If you have blocked online purchases, your safety limit in euros is €0/day.

As a new security limit, you will also have the possibility to allow or block gambling on your card. In connection with the customer account transfer, gambling is blocked, but you can make changes to your security limits to suit your needs in OmaMobiili, in the online bank's browser version or by contacting OmaSp's customer service or the nearest branch. The gambling block prevents the use of the card on the most common gambling websites and slot machines, including casinos and Veikkaus' slot machines.



The gambling block does not prevent all gambling or the purchase of games of chance at retail facilities (e.g. lottery tickets, scratch cards). As the cardholder, you are responsible for any gambling purchases made with the card and for using the card in accordance with the card terms and conditions.

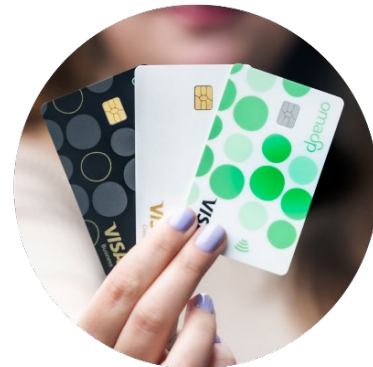
If you wish, you can update your security limits for online purchases and gambling in OmaSp's online bank by selecting *Accounts and cards > Cards > Select a card > Security limits and geographic limits > Confirm changes*. You can also update all your security limits on your smart device in OmaMobiili by selecting *Finances > Cards > Select a card > Settings > Restrictions on use > Make changes > Confirm changes*.

The card allows secure payments and online purchases globally in physical and online stores that accept Visa payments. You can use the card to make secure payments online, and the convenient contactless payment feature lets you take care of small purchases quickly and securely without a PIN code.

Our broad card range also includes a Credit/Debit card

If you wish, you can apply for an OmaSp Credit/Debit card to replace your existing Debit card immediately after your customer account has been transferred, either online or by contacting your nearest branch. You can check out our broad range of cards on our website at omasp.fi/en/private-customers/daily-banking/cards.

You can also link any OmaSp payment card to Apple Pay and Google Pay apps to easily pay purchases in a physical or online store.



If you lose your card

If you lose your card or a device on which the card details are stored, or if you suspect misuse of your card, immediately call the 24-hour blocking service on 020 333 (from abroad +358 20 333). **Save the number on your phone.** Reporting the loss of a card helps you minimise possible losses.

We are happy to help you and answer your questions

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 of your customer account 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.

A heartfelt welcome to Oma Savings Bank!

Kind regards

Oma Savings Bank

Address source: 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.

