

# Terms of Use and Delivery

## Purpose

These terms of use and delivery conditions apply to all online stores maintained by the Service Provider and the business conducted through them.

## Definitions

“Payment Service Provider” means providers of payment methods offered to the Organizer through the Service Provider’s service, such as Paytrail, Stripe, Smartum, or Epassi.

“Service Provider” means Liveto Group Oy (Business ID: 2647803-7), acting as the service provider and contracting party to the Organizer.

“Subscriber” means a customer of the Organizer who places an order or registers through the Service Provider’s service.

“Organizer” means an organization, association, public entity, event organizer, or other similar party that has entered into an agreement with the Service Provider. The Organizer is a legal entity or a private entrepreneur.

“Products” means the goods and services offered by the Organizer to its customers through the Service Provider’s platform.

## Service Provider

Liveto Group Oy  
Business ID: 2647803-7  
Address: Innova 4, Lutakonaukio 1, 40100 Jyväskylä  
Contact: tel. 0600-30005 (€1.94/min)

## Payment Service Providers

The Service Provider utilizes payment intermediation services as part of its service from payment service providers. The role of the Payment Service Provider is solely to act as a mediator of payments. Payment Service Providers are not responsible for the products or services sold by the Organizer, their content, final usability, delivery, or any complaints related thereto. In case of issues, contact should primarily be made with the Organizer. The Service Provider utilizes the following payment service providers:

- Stripe, Inc., 354 Oyster Point Boulevard, South San Francisco, California, 94080.
- Paytrail Plc, Business ID: 2122839-7, Innova 2, Lutakonaukio 7, 40100 Jyväskylä. More information about Paytrail and its payment methods can be found [\[here\]](#).
- Epassi Clearing Oy, Business ID: 2872241-9, Porkkalankatu 22 A, 00180 Helsinki. More information about Epassi and its payment methods can be found [\[here\]](#).
- Smartum Oy, Business ID: 2780101-9, Porkkalankatu 22 A, 00180 Helsinki. More information about Smartum and its payment methods can be found [\[here\]](#).

## General

The Service Provider’s role is solely to act as an intermediary for products and services. The Service Provider’s platform may be used for comprehensive sales or

solely for selling individual products or services online, or for event registration. The Organizer is responsible for the products and services sold, as well as the event, including any cancellations or changes. The Organizer is responsible for communication related to sales and events. The Organizer is also responsible for VAT as prescribed by law. If the Organizer sells other products than event tickets via the Service Provider's platform, such as gift cards, season tickets, products, or services, the Service Provider acts only as an intermediary in these cases as well. The Service Provider is not liable for the products or services sold by the Organizer, their content, final usability, delivery, or complaints related thereto. The Service Provider is not liable if, for example, the Organizer becomes insolvent and is unable to provide the sold product or service.

### **Privacy Policy**

The Subscriber accepts the use of their personal data in accordance with the Service Provider's general privacy policy: <https://materials.liveto.io/tietosuojaseloste>

### **Product Prices**

Products sold through the Service Provider's platform include the price defined by the Organizer and any other applicable fees. Products sold via the Service Provider's platform may include a service fee, which varies by product. The service fee is included in the price presented to the Subscriber at checkout and is itemized in the shopping cart. Orders placed through the Service Provider's platform may also include an order-specific handling fee, visible in the price breakdown of the shopping cart. Some payment methods on the Service Provider's platform may include an invoicing or payment method surcharge, disclosed when selecting the payment method. The invoicing surcharge is always a fixed euro amount. The payment method surcharge may be a fixed euro amount and/or a percentage calculated from the order total.

### **Delivery of Receipts**

The Service Provider's sole responsibility is to deliver order-related receipts to the Subscriber's email after a successful order. The Service Provider sends a receipt to the Subscriber's email if payment has been made, as well as any other receipts (e.g., ticket, gift card) if the Organizer has configured these to be sent from the Service Provider's system. The email contains the receipt and any other receipts defined by the Organizer (e.g., ticket, gift card) as PDF attachments. The email is sent immediately after the payment is confirmed in the online store. The Service Provider is not responsible for delays caused by force majeure or any indirect damages resulting from delayed delivery. In addition to the Service Provider's message, the payment service provider (e.g., Paytrail) sends a payment confirmation to the Subscriber's email. For clarity, the payment confirmation sent to the Subscriber is not a ticket to the event or a gift card if the Subscriber purchased an event ticket or gift card through the Service Provider's platform.

### **Delivery of Products and Services**

The Service Provider's responsibility is limited solely to delivering order-related receipts to the Subscriber's email after successful ordering. The Service Provider

sends the receipt and possible other receipts (e.g., ticket, gift card) as configured by the Organizer. The Service Provider is not responsible for the actual delivery of products or services sold by the Organizer via the Service Provider's system or for the fulfillment of the services. The Organizer or their designated party is responsible for delivering products and fulfilling services sold through the Service Provider's platform.

### **Gift Card Delivery and Redemption**

The Service Provider's responsibility is limited solely to delivering order-related receipts to the Subscriber's email after a successful order. The Service Provider sends the receipt and, if the Organizer has configured the system accordingly, the gift card as a PDF file digitally. Gift cards delivered via the Service Provider's platform include a unique identifier allowing the Organizer to verify authenticity and one-time use. If the gift card is not included as a PDF attachment in the email delivered by the Service Provider, the Organizer is responsible for delivering the gift card to the Subscriber by other means. The Organizer or their designated party is responsible for enabling the redemption of gift cards sold through the Service Provider's platform. The Subscriber or gift card holder must present the gift card to the Organizer or their designated party when paying with the gift card. The gift card value must be used in full unless otherwise agreed directly between the Organizer and the Subscriber.

### **Ticket Purchase, Exchange, and Refunds**

Upon purchasing a ticket, the Subscriber must always verify the event and ticket details. The Subscriber is obligated to check event-related information (e.g., performance time, age limits, opening hours) and ticket-related details (e.g., ticket type, user group) on the Organizer's event pages. The Subscriber must also check whether the event has been rescheduled or canceled. The Organizer is primarily responsible for informing about rescheduled or canceled events. The Organizer informs those Subscribers who provided their email during ticket purchase via email. Generally, paid tickets are non-exchangeable and non-refundable after purchase. Tickets may be exchanged or refunded only with the Organizer's special permission. Neither the Service Provider nor the Organizer compensates for lost tickets. If the Subscriber loses their ticket, they may notify the Service Provider's customer service, and a new ticket may be issued at the Service Provider's discretion, with the original ticket invalidated. Resale of tickets is at the buyer's own risk. In most events, the name on the ticket is not relevant.

### **Special Ticket Purchase and Purchase Restrictions**

When purchasing a ticket, the Subscriber must always verify the ticket details. If special discounted tickets (such as senior, student, or other discount tickets) are available and the Subscriber purchases such a ticket, the ticket holder must be prepared to present proof of entitlement at the event entrance. The Organizer has the right to deny entry if the ticket holder cannot provide valid proof for a discounted ticket. If purchase limits apply, the Service Provider and Organizer have the right to cancel sales and invalidate tickets exceeding such limits.

## **Gift Card Purchase, Exchange, and Refunds**

Upon purchasing a gift card (multi-use voucher), the Subscriber must always verify the gift card details. The Subscriber is obligated to check the gift card details (e.g., amount, validity period, usage) on the Organizer's pages. Refunds for gift cards are subject to Finnish Consumer Protection Act, which grants the consumer the right to cancel an online purchase (e.g., unused gift card) within fourteen (14) days of receipt. Otherwise, paid gift cards are non-exchangeable and non-refundable after purchase. Gift cards may be exchanged or refunded only with the Organizer's special permission. Neither the Service Provider nor the Organizer compensates for lost or expired gift cards.

## **Purchase, Exchange, and Return of Other Products or Services**

Other products or services refer to anything other than tickets or gift cards, such as physical goods, event merchandise, association support products, courses, training, transportation services, or accommodation services. When purchasing such products or services, the Subscriber must always verify product or service information (e.g., content, quality) on the Organizer's pages. Returns and exchanges are governed by Finnish Consumer Protection Act regulations. The Service Provider has no responsibility for exchanges or returns of other products or services sold by the Organizer. The Organizer or their designated party is responsible for handling exchanges and returns according to Finnish consumer protection law.

## **Cancellations and Returns**

Cancellations and refunds are governed by Finnish Consumer Protection Act provisions. Consumers have the statutory right to cancel an online purchase by notifying the seller (Organizer) within fourteen (14) days of receiving the product or service. The right to cancel and return applies only if the product or service is subject to cancellation rights under law, the cancellation is notified within the statutory period, and the product is unused. The fourteen (14) day cancellation right does not apply to leisure services agreed for a specific date, such as event tickets, which are generally non-refundable and non-exchangeable.

If an order is canceled and a refund is made to the Subscriber, the Service Provider deducts from the refund any amounts retained for costs already incurred from the sale (transaction fees and platform charges). Service fees, handling fees, payment surcharges, or invoicing fees paid by the Subscriber are non-refundable. The Service Provider is responsible only for refunding payments if funds are held by the Service Provider. If the Service Provider has already forwarded funds to the Organizer, the Organizer is responsible for refunding the Subscriber. The Service Provider assumes no other liability regarding returns of products or services sold by the Organizer. Refunds are normally made via the payment method used for the order. If this is not technically possible, the Subscriber will be notified separately. Refunds of orders paid by Procountor company invoice are made via bank transfer. Other payment methods follow the general rule above.

## **Responsibilities Related to Products and Services**

The Service Provider is solely responsible for delivering order-related receipts to the Subscriber's email after a successful order. The Service Provider sends a receipt if the Subscriber has made a payment at the time of order, as well as any other receipts (e.g., tickets, gift cards) if the Organizer has configured them to be sent from the Service Provider's system. The Service Provider is not responsible for the delivery or fulfillment of products or services sold by the Organizer through the Service Provider's system. If the Organizer has sold tickets, gift cards, tangible goods, event merchandise, association support products, courses, trainings, transport services, accommodation services, or any other products or services via the Service Provider's platform, the Organizer is responsible for their delivery and fulfillment. The Organizer is the contractual partner responsible for the content of products and services purchased with gift cards in relation to the Subscriber. If the Subscriber erroneously directs claims (e.g., regarding defects, refunds, or damages) concerning products or services purchased with gift cards to the Service Provider, the Service Provider has the right to redirect such claims to the Organizer on a recourse basis. The same applies if a Subscriber erroneously directs such claims regarding any product or service sold by the Organizer through the Service Provider's platform.

#### **Legislation to be followed in the implementation of products and services**

The Organizer undertakes to comply with the legislation applicable in Finland in the contractual relationship between the Organizer and the Subscriber. The Organizer acknowledges that the consumer has the right to cancel an order for a product or service purchased through distance selling within fourteen (14) days, provided that the product or service is covered by the statutory right of cancellation.

#### **Gift Card Taxation**

Gift cards are multi-use vouchers that Subscribers may freely use for all products and services offered by the Organizer as predetermined by the Organizer, regardless of the applicable tax rate. The Organizer is responsible for delivering and reporting taxes arising from gift card redemptions in accordance with the appropriate tax rates and tax authority guidelines.

#### **Insolvency of the Company**

It is noted on the gift cards that the Service Provider is not liable in the event of the Organizer's insolvency for the failure to exchange the gift card for the Organizer's goods or services. The Subscriber accepts, regardless of payment method, the possibility that the Organizer may be insolvent and unable to provide the sold service. The Service Provider is not liable for the Organizer's insolvency preventing the Subscriber from receiving the purchased product or service. The Subscriber accepts, regardless of payment method, the possibility that the Organizer may be insolvent and unable to provide the purchased product or service.