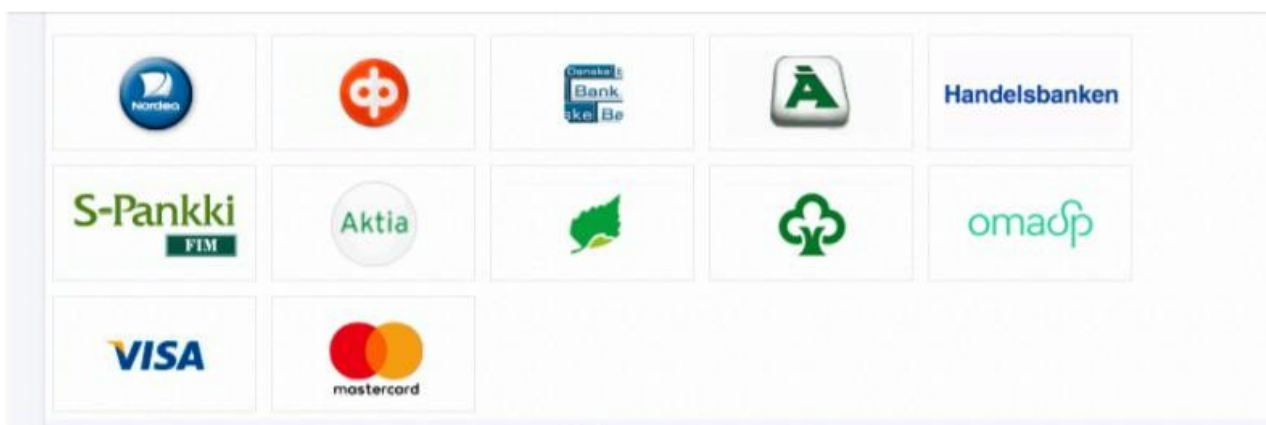


Liveto Payment Methods

1. The most common payment methods used by Paytrail in the Liveto service are:

- Online payment for Finnish banks: **Nordea, Osuuspankki, Danske Bank, Säästöpankki, Oma Säästöpankki, Aktia, Handelsbanken, Ålandsbanken, POP Pankki and Spankki.**
- Card payment: **Visa, Visa Electron and Mastercard**



2. Collector Invoice / Installment

With Collector Invoice / Installment – A service you can pay for your purchases up to € 5,000.

For Collector Invoice, you get an interest-free* payment period of at least 30 days and up to 60 days. The invoice expires on the last day of the month after purchase. (* The payment period interest is 0%, a billing fee of € 2.95 is added to the first invoice). **The billing fee changes to € 3.80 (after 3.8.2020)**

You can pay off the entire balance of the invoice by the due date, or you can choose installments of 1-36 months. The installments will start quickly after you have paid the minimum installment indicated on the invoice. If you wish, you can pay in larger installments or pay off the full balance at once.

The interest rate on the installments is 1.6% per month, which corresponds to a nominal annual interest rate of 19.20%. An account management fee of € 2.95 per month is added to the invoice, which means that the real annual interest rate calculated on a € 1,000 purchase is 21.3%.

Collector Invoice / Installment can be used by a person who has reached the age of 18 and has impeccable credit. Collector will check your credit information at the time of ordering.

Late payments and unpaid invoices will be charged a reminder fee of € 5 plus a monthly interest rate of 1.6% for the delayed period.

You can get the complete Collector Invoice / Installment Terms from the following links:

<https://www.collector.fi/henkiloasiakkaat/maksa-laskulla/>

https://www.collector.se/upload/Partners/Agreements/SVM/Credit_terms_FI.pdf

https://www.collector.se/upload/Partners/Agreements/SVM/SECCI_FI.pdf

The lender is Collector Bank AB.

3. Smartum Pay

Liveto offers the opportunity to purchase advance tickets online using Smartum Pay. Smartum Pay is an electronic service, where the benefit provided by the employer is uploaded to the employee's personal Smartum Pay account. Smartum Pay has been developed to replace all paper tickets sports vouchers, and to improve the consumer customer experience.

The Smartum Pay - payment method is only used for events, where you want to use this payment method. For those events where Smartum Pay is used, a notification will be displayed at the payment stage. The event organizer is responsible for informing about the Smartum Pay payment method. Payment with Smartum Pay is easy, just select Smartum Pay when entering the payment phase and log into the service with your own ID. The ticket must be paid in full with Smartum Pay, partial payment will not be possible. There are no additional costs for the Smartum Pay payment method.

If you have any questions about using Smartum Pay, please contact customerservice@liveto.fi or directly to customerservice@smartum.fi.

4. Eazybreak

Liveto now allows you to pay for advance tickets online using Eazybreak. Eazybreak is an easy-to-use mobile service for employee benefits. Each employee has a personal Eazybreak account in which the employer allocates digital payment entitlements. The payments themselves are handled with the Eazybreaks application or a free text message in more than 11,000 places all over Finland.

The Eazybreak payment method is only used for events, which you want to use this payment method. For those events where it is used, a notification will appear at the payment stage. The organizer of the event is responsible for informing about the Eazybreak payment method. Payment with Eazybreak is easy, just select Eazybreak when entering the payment phase and log in to the service with your own ID. The ticket must be paid in full via Eazybreak, partial payment will not be possible. There will be no additional costs for the Eazybreak payment method.

If you have any questions about using Eazybreak, please contact customerservice@liveto.fi or info@eazybreak.com.

5. ePassi

ePassi is a cultural- and sports benefit`s (mobile) means of payment. ePassi means of payment is growing fast in Finland.

The ePassi payment method is only used for events, which you want to use this payment method. For those events where it is used, a notification will appear at the payment stage. The organizer of the event is responsible for informing about the ePassi payment method. Payment with ePassi is easy, just select ePassi when entering the payment phase and log in to the service with your own ID. The ticket must be paid in full via ePassi, partial payment will not be possible. There will be no additional costs for the ePassi payment method.

If you have any questions about using ePassi, please contact customerservice@liveto.fi or directly to website: www.epassi.fi

Other cultural and sports vouchers such as Edenred or other Smartum payment methods are not accepted as a method of payment at Liveto.