

TERMS AND CONDITIONS FOR PAYMENT BY INSTALMENTS

1. **Telia Payment by Instalments is a financing service (consumer credit)** that allows a private customer (hereinafter also referred to as the Customer) to purchase goods by paying for the goods in instalments.
2. With Payment by Instalments, Telia offers you the flexibility to purchase the devices you want.
3. You can apply for Telia Payment by Instalments at Telia retail shops and the shops of our partners, as well as in e-shops.
4. Telia follows the principle of responsible lending when offering Payment by Instalments, which means that we approach each customer individually and offer a service that meets the customer's financial situation, ability to pay, and needs. We assess the client's creditworthiness for each Payment by Instalments request submitted and provide sufficient explanation to allow the client to assess the suitability of the offer and the risks associated with assuming obligations.
5. All citizens of the Republic of Estonia who are at least 18 years of age or hold a permanent or long-term residence permit/right of residence in Estonia and have a monthly income of at least € 300 can apply for Payment by Instalments. Exceptionally, a Customer with a temporary residence permit/right of residence may also apply for Payment by Instalments, provided that he/she meets all the conditions for the Payment by Instalments service and his/her residence permit/right of residence is of sufficient validity.
6. The Payment by Instalments applicant must not have any active delayed payments (such as arrears listed in the Creditinfo Payment Default Register), bankruptcy proceedings, open enforcement proceedings or other outstanding obligations.
7. The Customer's ability to pay must be sufficient to cover the Payment by Instalments.
8. The pre-calculated credit limit for use of the Payment by Instalments payment facility is up to € 3200. The personal credit limit assigned to the Customer can be reviewed in the self-service environment. The Customer may also apply for a higher limit, in which case Telia has the right to request a bank statement for the last 6 months, after which a decision will be made immediately on the submitted application.
9. The final terms of the financing will be determined after the Payment by Instalments application has been completed and will depend on the income, liabilities, and amount of credit requested by the Customer and the past payment behaviour of the Customer.
10. A Payment by Instalments contract can be concluded on the basis of the following identification documents: ID-card, Estonian citizen's passport, Diplomatic passport, Alien's passport, Residence permit card, or Driving licence.
11. You can sign a Payment by Instalments contract starting from € 75 and choose a period of 12-48 months.
12. The interest rate is up to 21.9%, calculated on the balance of the loan.
13. In Telia's retail shops, e-shops and at its partners (including partners' e-shops), the contract fee depends on the amount financed. From € 75 to € 149, the contract fee is € 9.90; from € 150 to € 199 the contract fee is € 15.90; and from € 200 the contract fee is € 19.90.
14. The Terms and Conditions for Payment by Instalments may vary within the framework of the campaign (e.g., contract fee, interest rate, etc.).
15. If you wish, you can repay the Payment by Instalments early, without any additional costs or future interest.
16. You can withdraw from a Payment by Instalments contract within 14 days of the conclusion of the contract by returning the goods in complete form with all constituent parts. If, after the goods have

been returned, an inspection of the condition of the goods carried out by the seller reveals that the condition of the returned goods have deteriorated, the buyer shall be liable for the loss of value resulting from the use of the goods if he or she has used the goods in a way other than that necessary to ascertain the nature, characteristics and functioning of the goods.

17. Obligations, risks and responsibilities of concluding a Payment by Instalments contract. It is the primary obligation of the Customer to make the instalment payments on time, according to the payment schedule fixed in the contract. Telia has the right to unilaterally terminate the contract if three (3) consecutive instalments have not been paid in full or in part, and if the Customer has also failed to pay the instalments within the additional period granted by Telia. In the event of the debt being incurred, Telia shall have the right to demand the costs associated with collection and interest on arrears. Telia may also publish debt-related information in the Creditinfo Payment Default Register. In the event of payment difficulties, Telia must be contacted immediately to find a suitable solution to overcome the payment difficulties.
18. Telia processes Customer Data for the purposes and on the legal basis set out in the 'Privacy Notice'. The Privacy Notice is available on Telia's website www.telia.ee.
19. Please note that Payment by Instalments is a financial service. The provider of Payment by Instalments is Telia Eesti AS (financial services activity licence number 4.1-1/17, address Mustamäe tee 3, 15033, Tallinn). Before making a transaction, check the conditions for Payment by Instalments at the point of sale or at <https://www.telia.ee/era/lisateenused/jarelmaks> and consult with a professional, if necessary.
20. For more information on Payment by Instalments, write to info@telia.ee or call 123 (from abroad +372-639-7130). The information line is open Mon–Fri 08.00–21.00, Sat–Sun 10.00–21.00.