

Terms and conditions for the campaign offer 'Instalments at preferential interest rate for Telia 1 customers'

1. During the period from 4 November 2024 to 1 June 2025 (Campaign Period), Telia Eesti AS (hereinafter 'Telia') is organising the campaign offer '**Instalments at preferential interest rate for Telia 1 customers**' (hereinafter 'Campaign').
2. The terms and conditions of the Campaign apply to a Telia contracted private customer (hereinafter 'Customer') with whom Telia has entered into an instalment contract during the Campaign Period and all of the following conditions are met simultaneously:
 - 2.1. they have joined the Telia 1 campaign offer [under the terms and conditions of the Telia 1 campaign](#);
 - 2.2. they have signed contracts with Telia for the use of at least one of the following communication services (hereinafter 'Main Service'):
 - 2.2.1. the Telia TV service is registered in their name;
 - 2.2.2. the Home Internet with the parameters set out in Annex 1 to the [terms and conditions of the Telia 1 campaign](#) (Annex 1) has been registered in their name;
 - 2.2.3. Telia's monthly fee-based Mobile Internet is registered in their name (except for the 50 MB data, which is added with the voice communication plan and M2M) or they are personal users of Mobile Internet of a private or business customer (i.e., a private invoice has been issued in their name, they have been identified through the e-Service via a personal identification code or via Mobile-ID).
3. [The terms and conditions of the Telia instalments](#) can be found on the Telia website.
4. Telia will apply the following instalment preferential interest rate to the Customer who qualifies for the campaign offer:
 - 4.1. at the rate of 0%, for the period of 12–24 months, with a contract fee of up to €19.9, which Telia can only apply for a limited period on purchases of selected devices. For devices that do not qualify for the Telia instalments at preferential interest rate 0%, an interest rate of 21.9% applies.
 - 4.2. In the Telia shop and e-shop, 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.
5. The preferential interest will apply at the moment of the conclusion of the instalment contract and will be valid for the entire duration of the instalment contract, unless the Customer no longer qualifies for the terms and conditions of the Campaign during the term of the instalment contract.
6. The preferential interest rate applies only once at the moment of the conclusion of the instalment contract.
7. Telia has the right to unilaterally change the preferential interest rate in instalment contracts concluded during the Campaign Period in the following cases:
 - 7.1. If the Customer no longer meets the conditions set out in clause 2.1, i.e., if a Telia Customer using the Telia 1 campaign offer withdraws from at least one of the Main Services set out in clauses 2.2.1–2.2.3, interest of 21.9% will apply.
 - 7.2. Telia cancels the contractual relationship underlying the use of the Main Service, either in the cases provided for in the relevant contract or by law (e.g., due to a debt).
8. Telia does not exercise the right to modify the interest rate if, for technical reasons attributable to Telia, the Customer is unable to use the Main Service, or the contract is terminated by the Customer under other circumstances attributable to Telia, including in the event of a unilateral modification of the communications service contract or in the event of a breach of contract by Telia, or if the Customer suspends the contractual relationship to use the Main Service for the period requested by the Customer.
9. The change in the interest rate will be applied in the billing period following the occurrence of the circumstances referred to in clause 7.
10. In case of a changed interest rate, the original interest rate will not be reinstated if during the period of validity of the instalment contract the Customer subscribes to the Main Service offered by Telia.
11. In case of a unilateral modification of the instalment contract, no additional contract fee will be added.

12. In the event of a change to the interest rate, all information concerning the change to the contract will be sent to the contact details (email address) provided by the Customer. The revised payment schedule and the Standard European Consumer Credit Information form are also available to the Customer in the Telia self-service. The relevant information will be kept in a reproducible format, which can be consulted by the Buyer at any time.
13. In case of disagreement with the amended terms and conditions of the instalment contract, the Customer may cancel the contract by submitting a written request to that effect in writing or in a format that can be reproduced in writing.
14. In the event of cancellation of the contract, only the balance of the total price of the goods at the time of cancellation will be payable by the Customer.
15. The Campaign is valid only for goods purchased from the Telia shop and e-shop.
16. Telia reserves the right to make changes or clarifications to the terms and conditions of the offer, if necessary, by placing notices on the website at www.telia.ee. The changes will enter into force from the date of their publication by Telia.
17. If you have any questions about the offer, you can contact Telia via customer helpline 123, another operator's network 639 7130 or by visiting your nearest Telia shop.

Example of the annual percentage rate, 0% interest and a contract fee of €19.90:

The annual percentage rate is 3.77%, based on the following model conditions: the price of the goods is €500 payable immediately; the contract fee is €19.90; the duration of the consumer credit agreement is 24 months; the fixed interest rate calculated on the monthly loan balance is 0%. The sum of repayments to be paid by the consumer is €519.90, which includes: the payment for the goods €500; interest expenses €0; and contract fee €19.90. This is an advertisement for a financial service. The instalment provider is Telia Eesti AS (activity licence number 4.1-1/17, address Mustamäe tee 3, 15033, Tallinn). Before signing a transaction, you should familiarise yourself with the terms and conditions of the instalment contract and, if necessary, consult a professional.

Example of the annual percentage rate when the interest rate changes:

The annual percentage rate is 27.76%, based on the following model conditions: price of the goods €500 payable immediately; contract fee €19.90; duration of the consumer credit agreement 24 months; fixed interest rate calculated on the monthly loan balance 21.9%. The sum of repayments to be paid by the consumer is €643.04, which includes: the payment for the goods €500; interest expenses €123.14; and contract fee €19.90. This is an advertisement for a financial service. The instalment provider is Telia Eesti AS (activity licence number 4.1-1/17, address Mustamäe tee 3, 15033, Tallinn). Before signing a transaction, you should familiarise yourself with the terms and conditions of the instalment contract and, if necessary, consult a professional.