

Principles Governing Identification with OP User ID

Valid as of 18 January 2022.

Identification means provider

OP Cooperative is in charge of providing the identification means on behalf of OP Financial Group. Contact information of OP Cooperative:

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OP Financial Group consists of OP Cooperative, its existing and future subsidiaries, its Group companies, entities and foundations and their subsidiaries, OP Cooperative's member cooperative banks and their subsidiaries, OP Bank Group Pension Foundation, OP Bank Group Pension Fund and other existing and future companies, entities and foundations, over which at least one of the above-mentioned organisations alone or together exercises control.

OP Financial Group member cooperative banks (later OP cooperative bank) manage customer service related to the identification service. OP cooperative banks' contact information are available at op.fi.

OP Cooperative is listed in the Trade Register maintained by the Finnish Patent and Registration Office.

Identification means and applicable terms and conditions

OP User ID

- Terms and Conditions for OP User ID and Digital Agreement (www.op.fi/terms-and-conditions)
- OP Trust Network Agreement

OP User ID enables its holder to identify themselves for using electronic services (later Transaction Service) provided by companies or entities that approve identification with OP User ID.

In the Finnish Trust Network, the identity service broker sends an identification order made by the customer to the provider of OP User ID. The provider then identifies the customer and gives identification information (name and personal identity code) to the identity service broker. The identity service broker sends the customer's identification to the Transaction Service.

The conformity of OP User ID is ensured through regular conformity assessments made by conformity assessment bodies, in accordance with the Act on Strong Electronic Identification and Electronic Trust Services (later Identification Act).

Legal acts and applicable restrictions

OP User ID can be used for customer identification in OP's Digital Services and in other digital services supporting OP's business and for strong customer identification in other Transaction Services.

OP User ID must not be used for identification in a transaction service provided by a party subject to international sanctions or where a sanctioned party exercises control. International sanctions refer to sanctions, financial sanctions, export or import bans, trade embargoes or other restrictions imposed, administered, approved or executed by the Finnish government, United Nations, European



Union, United States of America and United Kingdom or their competent authorities or governing bodies, or to administrative asset freezing measures imposed by the Finnish National Bureau of Investigation.

OP User ID must not be used for purposes that are against law, good practice or the corporate responsibility requirements published by OP.

The customer can securely enter their user ID in OP's Digital Services and services approved by OP, which are listed on OP's website at www.op.fi.

As for the data security of OP User ID, its level of assurance under the eIDAS regulation (EU 910/2014) is substantial - it is not a certificate.

Using OP User ID in OP's Digital Services, and according to OP also in other digital services, is equivalent to a customer's personal signature. The customer is responsible for all orders and agreements they make in OP's Digital Services after identifying themselves with OP User ID.

An external transaction service and the customer may together agree on the legal effects of the transactions done and the electronic signature made with OP User ID in the external transaction service.

A customer identified with OP User ID must not be transferred as a strongly identified person to a new service provider or to another service, unless specifically agreed on by the identification means provider and the identity service broker. From the perspective of the Identification Act, a weakly identified customer may only be transferred to another service provider if the service is provided as part of a portal.

Creation of chained identifiers (a strong electronic identification means under the Identification Act, a strong electronic identification means other than that specified in the Identification Act or linking an identity to the identification means created earlier) based on OP User ID is not allowed, unless creation of the chained identifier has been agreed with OP and the information is forwarded to OP as agreed.

Any chained identifier, which is not a strong electronic identification means under the Identification Act, must not be used in any other services than the services of the Transaction Service provider which created the identifier.

A personal OP Corporate User ID and OP Service User ID are not strong electronic identification means as referred to in the Act on Strong Electronic Identification and Electronic Trust Services.

The service description of OP Identity Provider Service is available at www.op.fi/tietoa-luottamusverkoston-jasenille (in Finnish).

Verifying applicant identity for the first time

Granting of OP User ID is agreed in the OP User ID and Digital Agreement. OP User ID may be handed over to a natural person who has a personal identity code entered in the Finnish Population Register.

The applicant's identity is verified from a valid passport or identity card accepted as a travel document issued by a relevant authority in a member state of the European Economic Area (EEA), Switzerland or San Marino. Passports and identity cards issued by relevant authorities in countries other than those mentioned above are not accepted as documents that verify the applicant's identity. An alien's passport and a refugee's travel document are not accepted as documents that verify the applicant's identity when granting OP User ID.



An applicant's identity can also be verified from

- an identity card issued by the Police of Finland after 1 March 1999 even if the identity card is not a travel document (a minor's identity card, an alien's identity card or a temporary identity card).

If the applicant does not have any acceptable identity verification document or if their identity or the authenticity of their document cannot be verified reliably, the police will verify their identity.

When a person applies for OP User ID in OP's Digital Services or OP's other digital services, the person's identity is verified with an electronic identification means of at least the same level.

Handing over OP User ID

OP User ID is personal. It is handed over to the applicant in person at an OP branch or digitally in OP's Digital Services. The service provider may use an agent for handing over OP User ID. When an agent is used, the user ID is always handed over to the applicant in person.

It is not possible to hand over OP User ID to another person, not even based on a power of attorney.

Service charges and fees

The service provider has the right to collect charges for the services used under the OP User ID and Digital Agreement and with OP User ID, as specified in Charges and Fees or otherwise agreed on with the customer.

The currently valid Charges and Fees are available in the Service Provider's branches.

Deactivating OP User ID

The customer must immediately notify the service provider if their OP User ID or any of its components is lost, obtained by an unauthorised party, or if they suspect it. A notification must be made even if only some components of the user ID are lost or obtained by any unauthorised party.

The customer can make the notification by

- visiting an OP cooperative bank branch in person during its opening hours
- calling OP Customer Service at 0100 0500 or, outside its opening hours, by calling OP Deactivation Service at 0100 0555 (24/7). Call rates: local/mobile network rate.

If any other identification means or certificates accepted by the service provider is lost, its loss must be reported as specified in the terms of use of the identification means or certificate in question.

Data protection principles

The data protection principles applied to OP Identity Provider Service are available at www.op.fi/dataprotection. Personal data processing in the Finnish Trust Network also complies with the requirements specified in the Identification Act.

Partners

Verifying customer identity and handing over OP User ID are managed by OP Financial Group and, in exceptional cases, through an agent approved by OP Financial Group. OP Financial Group also uses external partners in identity verification. The most important partners of OP Financial Group are Accenture and Tata Consultancy Services (TCS).



Supervisory authorities

OP Financial Group is supervised by the Finnish Financial Supervisory Authority (www.finanssivalvonta.fi/en). The Financial Supervisory Authority's address is Snellmaninkatu 6, P.O. Box 109, FI-00101 Helsinki.

The Finnish Transport and Communications Agency Traficom supervises OP Financial Group in respect of the electronic identity provider service and the use of electronic signature. Traficom's address is Kumpulantie 9, FI-00520 Helsinki, P.O. Box 320, FI-00059 TRAFICOM.