

Terms and Conditions for the Stressless Challenge

Holvi Payment Services Ltd
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1. Scope

These Terms and Conditions cover the Stressless Challenge (hereinafter “challenge”) organised by Holvi Payment Services Oy (“Holvi”).

The purpose of this challenge is to offer one year of Holvi Pro free of charge to the participants chosen, in accordance with section 4 below.

2. Participating in the challenge

To be eligible to participate, the participant must be a limited liability company (osakeyhtiö) or a sole trader (toiminimi) and provide the requested information as instructed on the challenge site.

If you are a sole trader, you must be over 18 years of age to participate.

3. Term

The challenge starts on 23.02.2022 at 00.00 (EET) and ends on 09.03.2022 at 23.59 (EET).

4. Challenge and Prize

To participate in the challenge, you must first register with your email address. The challenge is then to make at least 2 payments with your Holvi Business Mastercard® or Holvi Business Credit Card in the above-mentioned period and to digitise the relevant receipts. You can do this by uploading the receipt to your business account or scanning it with your Holvi app.

A jury consisting of Holvi personnel will select 2 winners based on the information provided by the participants.

The prize of this challenge is one year of Holvi Pro free of charge. Holvi Pro is our all-in-one account with invoicing, e-invoicing, expense management and bookkeeping features that help you simplify work life and stay tax ready.

The prize is non-transferable, may not be exchanged for cash and only consist of what is listed in this section. Holvi retains the right to change the prizes or nature of the prize as long as the value for the winner is the same. Winner specifically acknowledges that they shall be responsible for the payment of all tax, title fees, licence fees, insurance requirements and other charges as may be required under any law, ordinance, statute, regulation or otherwise.

5. Announcement

The selected 2 winners will be notified by email.

6. Liability

Holvi is not liable for any costs, damages or losses incurred for the participant due to participation in the challenge or use of the prize.

Holvi reserves the right to amend, withdraw or terminate the challenge or alter the challenge or these Terms and Conditions at any time without prior notice.

7. Privacy

Holvi respects, and is committed to protecting your privacy. The personal information you provide will remain private and will only be used for the purposes outlined here.

The personal data Holvi collects on you for the purposes of the challenge include the information provided by you, and may include:

- Your name and contact details;

The personal data will be retained as long as necessary for the purposes of the challenge. Please see Holvi [Privacy Policy](#) for further information on how Holvi processes and protects your personal data and on your rights as a data subject.

In case personal data on any other persons is included in the materials provided by you, you must ensure that all such persons are aware of the use of the materials for the purposes of the challenge and as set out in this section.

8. Governing law and venue

These Terms and Conditions are governed by the laws of Finland (excluding its choice of law provisions and the mandatory consumer laws of the customer's domicile).

Any dispute arising out of these Terms and Conditions shall be finally resolved in the District Court of Helsinki or the district court of the place where the defendant has its domicile.