

Terms and Conditions for the Interest-Bearing Payment Accounts Promotion

Holvi Payment Services Oy
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Version 1.0

1. Purpose

These Terms and Conditions govern the Interest-Bearing Payment Accounts Promotion (hereinafter “Promotion”) offered by Holvi Payment Services Oy (“Holvi”).

The Promotion is intended to provide both existing and new customers with a time-limited benefit in connection with the Holvi Interest-Bearing Payment Account (“Service”), which Holvi provides to its customers in Finland.

The Promotion shall be read in conjunction with, and is subject to, the Terms and Conditions on Interest-Bearing Payment Accounts¹, as made available on the Holvi Website.

2. Scope

- 2.1. The Promotion will be made available to both existing and new customers who are registered or who register with Holvi and subscribe to the Service during the Promotion Term.
- 2.2. The Promotion consists of the following conditions:
 - 2.2.1. Customers receive a promotional interest rate of one point five percent (1.5%) per annum (the “Promotional Rate”) on the balance held in their Interest-Bearing Payment Account.
 - 2.2.2. Interest is accrued daily based on the Interest-Bearing Payment Account’s minimum balance for each day and using the ACT/360 calculation method;

¹ <https://support.holvi.com/hc/en-gb/articles/27379300674834-T-Cs-Interest-Bearing-Payment-Accounts>

- 2.2.3. Accrued interest for each calendar month will be credited to you by the 10th business day of the following month, provided that the total accrued interest for the respective month exceeds €0.01. If the total accrued interest for a given month is less than €0.01, such interest will be forfeited and no interest will be credited for that period.
- 2.2.4. The Promotional Rate shall apply for a fixed period until 30. June 2026 and commencing on the date of the initial deposit into the Interest-Bearing Payment Account by the Customer (earliest on 3. November 2025).
- 2.2.5. Upon expiry of the Promotional Term (as defined below), the interest rate applicable to the Interest-Bearing Payment Account shall automatically revert to the standard prevailing interest rate as determined by Holvi.
- 2.2.6. This Promotion is time-limited and may be terminated earlier by Holvi, subject to its sole discretion.

3. Eligibility

To be eligible to participate in the Promotion, you must be an existing or a new Holvi Customer who registers and opens an Interest-Bearing Payment Account with Holvi during the Promotion Term. Participation is limited to businesses established as a limited liability company (Osakeyhtiö, Oy) who subscribe for a Holvi interest-bearing account in accordance with and in compliance with the Terms and Conditions on the Interest-Bearing Payment Accounts².

4. Term

The Promotion starts on 03. November 2025 and ends on 30. June 2026 (“Promotion Term”).

5. Liability

- 5.1. To the fullest extent permitted by applicable law, Holvi shall not be liable for any direct or indirect loss, damage, cost, or expense incurred by a

² <https://support.holvi.com/hc/en-gb/articles/27379300674834-T-Cs-Interest-Bearing-Payment-Accounts>

Customer in connection with participation in the Promotion, including but not limited to losses arising from (i) early termination of the Promotion in accordance with these Terms and Conditions, or (ii) any technical, operational, or administrative errors beyond Holvi's reasonable control.

- 5.2. Holvi guarantees only the Promotional Rate as expressly set out in these Terms and Conditions and for the limited duration specified herein. Holvi makes no representation or warranty as to future interest rates for the Service.
- 5.3. In no event will Holvi be liable towards the Customer for indirect damages, consequential or incidental damages.
- 5.4. Nothing in these Terms and Conditions shall exclude or limit Holvi's liability where such exclusion or limitation is prohibited by applicable law, including but not limited to liability for wilful misconduct, gross negligence, or personal injury.

6. Privacy

Holvi collects, processes, transfers and stores personal data included in the Customer Data for the purpose of providing this Promotion in accordance with the Privacy Notice³ available on the Holvi Website.

7. Governing law and venue

- 7.1. These Terms and Conditions are governed by the laws of Finland (excluding its choice of law provisions).
- 7.2. Any dispute arising out of these Terms and Conditions shall be finally resolved in the District Court of Helsinki.

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<https://support.holvi.com/hc/en-gb/articles/202260402-Privacy-Notice>