

| Category                               | Party Name and Jurisdiction   | Purpose  | Data Disclosed  | Adequate safeguards when transferring data to 3rd countries  |
|--|---|--|---|--|
| <b>1. Payment Processors</b>           |   |  |   |  |
|  | Aktia Bank Oyj (FI), Danske Bank A/S Finland branch (FI), Helsingin Seudun Osuuspankki (FI), Nooa Säästöpankki Oy (FI), Nordea Oyj (FI), S-Pankki Oy (FI), Svenska Handelsbanken AB (publ) Finland branch (FI), Skandinaviska Enskilda Banken AB (SE) | Client monies custody services in EUR for funds on payment accounts. Online banking e-payments acquiring as a payment facilitator  | Business name of the payment receiver   |  |
|  | Crédit Mutuel Arkéa SA (FR), Arkéa Banking Services AS (FR)   | Client monies custody services in EUR for funds on payment accounts, settlement services   | Sender and receiver details as part of SEPA payment transactions  |  |
|  | Wirecard Bank AG (DE)   | Client monies custody services in EUR, GBP, SEK, NOK, DKK for funds on payment accounts. Acquiring services on a payment facilitator basis for Visa, MasterCard, Diners Club, Discover and JCB schemes. Also integrated payment gateway services | Name of the cardholder in a payment card transaction  |  |
|  | Thames Card Technology Ltd (UK)   | Card bureau  | Cardholder name, company name, PAN number, security code, contact information   |  |
|  | Global Processing Services Ltd (UK)   | Processing of Mastercard payment transaction   | Cardholder name and address   |  |
| <b>2. Audit</b>                        |   |  |   |  |
|  | KPMG Helsinki Oy (FI)   | Financial audits   | Partner names, account numbers, transaction information   |  |
|  | Ernst&Young (FI)  | To test Holvi's Anti Money Laundering (AML) and Know Your Customer (KYC) controls and to carry out professional auditing services for Holvi  | For a sample of individual customer accounts: name, Holvi account number (Customer ID), total amount received on the Holvi account, total amount sent from the Holvi account, type of Holvi account, and, as the case may be, any other relevant account information. |  |
| <b>3. Customer Service Outsourcing</b> |   |  |   |  |
|  | Zendesk, Inc (US)   | To provide customer support through email or phone   | Full name, contact information  | Zendesk has obtained regulatory authorization of its controller and processor Binding Corporate Rules ("BCRs") for its customers' data |
|  | Solvemate GmbH  | To provide a chatbot on the customer support chat  | Information received from the data subject (contents of the chat messages)  |  |
|  | Livestorm SAS (FR)  | To organise webinars for customers   | Full name, email  |  |
|  | Zoom Video Communications, Inc. (US)  | To organise webinars for customers   | Full name, email  | European Commission Model Contract (Standard Contractual Clauses)  |
|  | LogMeln, Inc. (GoToWebinar) (US)  | To organise webinars for customers   | Full name, email  | European Commission Model Contract (Standard Contractual Clauses)  |
|  | HubSpot, Inc. (US)  | To send service and marketing messages, assist in direct marketing campaigns and analysis. Administer data from piloting customers   | Full name, contact information, avatar image, IP address  | European Commission Model Contract (Standard Contractual Clauses)  |
|  | ProductBoard, Inc. (US)   | To enable product development in line with customer requirements   | Full name, email  | European Commission Model Contract (Standard Contractual Clauses)  |
|  | Heimo Community Oy (FI)   | Holvi Community discussion forum   | Full name, email  |  |
|  | Makery Oy (FI)  | To develop Holvi product in line with customer interviews in Finland   | Full name, email, phone number  |  |
|  | Fuxblau GmbH (DE)   | To develop Holvi product in line with customer interviews in Germany   | Full name, email, phone number  |  |
|  | Braze, Inc. (US)  | To manage customer relationships   | Contact information, Holvi customer number, device information, event information   | European Commission Model Contract (Standard Contractual Clauses)  |
| <b>4. Identity and Fraud Agencies</b>  |   |  |   |  |

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|-------------------------------|--|--|--|---|
|                               | Comply Advantage (UK)  | PEP, sanctions and adverse media checks  | Full name  |   |
|                               | IDnow GmbH (DE)  | Video based authentication service. To verify identity and carry out checks for the prevention and detection of financial crime  | Name, address, phone number, proof of identity   |   |
|                               | CRIF Bürgel GmbH (DE)  | To verify identity and carry out checks for the prevention and detection of crime including fraud and/or money laundering  | Name, address, date of birth and telephone number  |   |
|                               | Compass-Verlag GmbH (AT)   | Identification and credit data for legal persons in Austria  | Name, business name  |   |
|                               | SCHUFA Holding AG  | To receive business information for risk assessment, and compliance with anti-money laundering requirements, such as establishing the corporate structure and beneficial ownership | Company registration number, name and address of business, name, address, date of birth of directors   |   |
|                               | Suomen Asiakastieto Oy (FI)  | To identify and get credit data for natural and legal persons in Finland   | Name, date of birth  |   |
|                               | Signicat (NO)  | Electronic identification of Finnish customers   | Name, national ID  |   |
|                               | Karniboo Technologies Limited (ClickCease) (IS)                                  | Ad fraud prevention tool   | IP address, device information, browser locale, the general geographics, a unique identifier, session duration, and interactions and user-interface clicks on ad(s) and webpage(s)   |   |
| <b>5. Commercial Partners</b> |  |  |  |   |
|                               | Suomen Talousverkko Oy (FI), Briox Finland Oy (FI), Steueragenten (DE)           | To provide accounting service offerings for our customers  | Full name, email   |   |
|                               | Gravatar.com / Automattic Inc. (US)  | To enable personalising blog posts   | Full name, email   | European Commission Model Contract (Standard Contractual Clauses) |
|                               | Basware Oy (FI)  | To enable creating invoices  | Full name, email, postal address, phone number   |   |
|                               | Apix Messaging Oy (FI)   | Invoice digitization   | Full name, contact information, financial information  |   |
|                               | Tilitoimisto Lemon Tree Oy (FI)  | To provide accounting service for our customers  | Contact information, financial information, identification information   |   |
|                               | fino run GmbH (DE)   | To provide help with account switching services  | Full name, DOB, contact info, Holvi IBAN, total list of Holvi account holders, signature, name and account number of previous bank account   |   |
|                               | Positron Technologies Ltd (TaxScouts) (UK)                                       | To provide tax assessment services for our customers   | Contact information, financial information, identification information   |   |
| <b>6. Marketing</b>           |  |  |  |   |
|                               | Facebook Inc (US), Facebook Ireland Limited (IE), Facebook Business Manager (SE) | To execute retargeting campaigns in order to deliver personalised advertising  | Advertising ID and device ID to segment user groups based on app behaviour, encrypted e-mail address associated with Holvi users (without indicating account relationship), IP Address, Anonymous ID generated by cookies, pixel tags or similar technologies embedded in webpages, ads and emails delivered to users. Mobile advertiser ID, IP Address and other metadata via Facebook SDK in mobile apps | European Commission Model Contract (Standard Contractual Clauses) |
|                               | Google Ads, Google PlayStore (US)  | To execute retargeting campaigns in order to deliver personalised advertising, to provide Holvi app  | Advertising ID and device ID to segment user groups based on app behaviour, encrypted e-mail address associated with Holvi users (without indicating account relationship), IP Address, Anonymous ID generated by cookies or similar technologies embedded in webpages, ads and emails delivered to users. Mobile advertiser ID, IP Address and other metadata   | European Commission Model Contract (Standard Contractual Clauses) |

|                                |                                      |  |   |   |
|--------------------------------|--------------------------------------|--|---|---|
|                                | Apple AppStore Ads, Apple store (US) | To execute marketing campaigns in order to deliver personalised advertising, to provide Holvi app                      | Advertising ID and device ID to segment user groups based on app behaviour, encrypted e-mail address associated with Holvi users (without indicating account relationship), IP Address, Anonymous ID generated by cookies or similar technologies embedded in webpages, ads and emails delivered to users. Mobile advertiser ID, IP Address and other metadata  | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Adroll (US)                          | To execute retargeting campaigns in order to deliver personalised advertising.   | IP adress, geo coordinates, referrer, user agent details, timestamp   | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Hotjar Ltd. (Malta)                  | To analyse and understand website visitor behavior   | Email address   |   |
|                                | Looker Data Sciences, Inc. (US)      | To analyse and process data  | User ID, financial data, demographics, device information, location information   | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Adjust GmbH (DE)                     | For mobile marketing insights  | Location information, IP address, MAC address, device information, device and web activity  |   |
|                                | Segment.io Inc. (US)                 | To understand customer behaviour for buiding a better product, providing better customer services and preventing fraud | Email address   | European Commission Model Contract (Standard Contractual Clauses) |
|                                | SurveyMonkey Inc. (US)               | To conduct customer surveys, automated and proactive campaigns, analyse marketing data                                 | Name, age, email, phone, country  | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Tune, Inc. (US)                      | To maintain an affiliate program   | Name, contact information, ad Identifiers, IP address, cookies, pixel tags, location  | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Fivetran, Inc. (US)                  | To connect customer data for analysis purposes   | Customer number, profile, contact info, gender, age   | European Commission Model Contract (Standard Contractual Clauses) |
|                                | UserTesting, Inc. (US)               | Remote usability testing tools for product design improvement.   | Name, contact information   | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Taboola Inc. (US)                    | Advertising platform   | User's device and operating system, IP address, the web pages accessed by Users within our Customers' websites, the link that led a User to a Customer's website, the dates and times a User accesses a Customers' website, event information (e.g., system crashes), general location information (e.g., city and state), hashed email addresses (when made available by the User), and gender (when made available by the User) | European Commission Model Contract (Standard Contractual Clauses) |
|                                | Outbrain Inc. (US)                   | Advertising platform   | Identifiers, online Identifiers, geolocation data, inferences, internet or network information  | European Commission Model Contract (Standard Contractual Clauses) |
|                                | ReadPeak (FI)                        | Advertising platform   | Name, IP address, customer number, browser type   |   |
| <b>7. Operational Services</b> |                                      |  |   |   |

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|--|---|--|---|---|
|  | Workable (UK)                                     | Recruiting   | Full name, email address, headline for the application, phone number, photograph, information on education, information on work experience, summary, resume, cover letter, and answers to questions of their achievements, why they would like to work at Holvi, whether they know anyone working at Holvi, and whether the applicant is already a Holvi user |   |
|  | LinkedIn (US)                                     | Recruiting   | Information provided by the data subjects in their LinkedIn profiles  | European Commission Model Contract (Standard Contractual Clauses) |
|  | Adobe Systems Inc. (US)                           | To sign agreements   | Full name, email address  | European Commission Model Contract (Standard Contractual Clauses) |
|  | Google, LLC (USA), Amazon Web Services Inc. (USA) | To provide cloud-based hosting, storage and processing services to assist and/or enable Holvi to manage users' Account Information as well as data generated through their use of Holvi and deliver, analyse and improve Holvi Services. To monitor, store, and access log files | All account information, data generated through the use, and/or necessary for the provision of Holvi Services   | European Commission Model Contract (Standard Contractual Clauses) |
|  | Functional Software Inc. (Sentry) (US)            | To monitor and fix crashes in real time  | IP address  | European Commission Model Contract (Standard Contractual Clauses) |
|  | OneTrust LLC (US)                                 | Respond to data subject right requests, give data subjects a control over the cookies placed on their  | Full name, email address, country, IP address   | European Commission Model Contract (Standard Contractual Clauses) |
|  | DataDog Inc. (US)                                 | To monitor cloud-scale applications  | Contact information, browsing information, PII  | European Commission Model Contract (Standard Contractual Clauses) |
|  | Nexmo (Vonage Limited) (US)                       | To send SMS to customers   | Phone number  | European Commission Model Contract (Standard Contractual Clauses) |
|  | E-Fax Inc. (j2 Global, Inc) (US)                  | Enabling to receive and send faxes   | Fax number  | European Commission Model Contract (Standard Contractual Clauses) |
|  | Calendly LLC (US)                                 | Scheduling meetings  | Email address   | European Commission Model Contract (Standard Contractual Clauses) |
|  | Trint Ltd. (UK)                                   | Automated transcript services  | Interview audio   |   |
|  | Magic Cloud (FI)                                  | Secure messaging service   | Name, email   |   |
|  | Typeform SL (ES)                                  | Research platform  | Contact information, demographics,  |   |