

## Ålandsbanken Abp Open Banking API

### Terms of Use

#### 1. Sandbox API

Ålandsbanken Abp (“Ålandsbanken”) Open Banking Application Programming Interfaces (APIs) are available on Crosskey Banking Solution Ab Ltd’s Open Banking Market Website (the “Website”) to be used for account information services, payment initiation services and/or to provide confirmation on the availability of funds for card-based payments issuing card-based payment instruments as defined in local legislation implementing the Payment Service Directive (“PSD2”). Any non-production data, software, information and other material released by Ålandsbanken through the Website (“Sandbox Materials”) are intended for testing purposes. The services are provided free of charge.

Registered users may test and evaluate functionalities and features of their payment applications by using test data and data field structures provided by Ålandsbanken. A user registration to the Website does not constitute a right to access to piloting with real customer data without Ålandsbanken’s express consent.

In case of technical questions and bug reports, please use the contact form available on the Website. For other questions, feedback or complaints, please use the contact form or e-mail Ålandsbanken at [api@alandsbanken.fi](mailto:api@alandsbanken.fi).

By using the Sandbox Materials, you acknowledge and agree that:

- The information that you provide to Ålandsbanken or its group company Crosskey Banking Solutions Ab Ltd (“Crosskey”) is accurate,
- Ålandsbanken may suspend or terminate your right to access or use of the Sandbox Materials in case of violation of the Terms of Use,
- Ålandsbanken provides the Sandbox Materials on an “as is” basis, without any warranty of any kind, unless otherwise provided by law, whether express or implied, including without limitation the implied warranties of merchantability, fitness for a particular purpose and non-infringement of third party rights, and the use of the Sandbox Materials is at the user’s own initiative and risk,
- The functionalities and the Sandbox Materials may be subject to changes and do not constitute a binding commitment to implement services or specific technical or functional details to the services,

- Ålandsbanken has the right to make changes to the Sandbox Materials, including these Terms of Use, without giving advance notice, by taking the changed web pages, contents or solutions into use,
- Ålandsbanken has no direct or indirect liability related to, or arising from, the use of the Sandbox Materials, including use of the software or specifications released on the Website,
- Unless otherwise notified by Ålandsbanken, Ålandsbanken or Crosskey owns all rights, title, interest and intellectual property rights in the relevant applications and functionalities and the Sandbox Materials, including the right to copy, amend, modify, develop, sublicense, sell and assign such rights,
- The user may not (i) disclose the Sandbox Materials to any third party or (ii) reverse engineer, reverse compile, decrypt, unmask, or reverse assemble the data accessible via the Website, or (iii) distribute, disclose, publish, market, sell, rent, lease, sublicense or assign to any third party any information to which the user has access via the Website without Ålandsbanken's prior written consent,
- Use of the Sandbox Materials does not constitute any transfer of user's intellectual property rights to Ålandsbanken, however Ålandsbanken may freely use any feedback provided by the registered user to improve and develop Ålandsbanken's services,
- You are not entitled, without a prior written consent of Ålandsbanken in each individual case, to issue any press release or other public statement relating to the use of the Sandbox Materials, or otherwise use in your marketing, any business names, logos, trademarks, or other distinguishing marks belonging to Ålandsbanken,
- In addition to the Terms of Use, Ålandsbanken's privacy policy shall apply.

## 2. Live APIs

Ålandsbanken Open Banking Application Programming Interfaces (APIs) are available on the Website to be used for account information services and/or payment initiation services to provide confirmation on the availability of funds for card-based payments issuing card-based payment instruments as defined in local legislation implementing the Payment Service Directive ("PSD2").

In case of technical questions and bug reports, please use the contact form available on the Website. For other questions, feedback or complaints, please use the contact form or e-mail Ålandsbanken at [api@alandsbanken.fi](mailto:api@alandsbanken.fi).

By using the APIs, you acknowledge and agree that:

- You are appropriately authorised or registered by the relevant competent authority and hold adequate qualified certificates,
- The information that you provide to Ålandsbanken or Crosskey is accurate,
- You have obtained the explicit consent from the relevant Ålandsbanken customers,
- You must identify and authenticate yourself to Ålandsbanken using your access credentials,
- You shall comply with the requirements for common and secure open standards of communication as set out in any regulatory technical standards issued by the European Banking Authority (EBA) and/or reasonably required by us for the integrity of the use of the API,
- Ålandsbanken may suspend or terminate your right to access or use of the APIs in case of violation of the Terms of Use or if Ålandsbanken has objectively justified and duly evidenced reasons to suspect unauthorized access or fraud in respect of a transaction, or if there is a threat to the integrity of the platform or the personal data of customers,
- Ålandsbanken provides the APIs on an “as is” basis, without any warranty of any kind, unless otherwise provided by law, whether express or implied, including without limitation the implied warranties of merchantability, fitness for a particular purpose and non-infringement of third party rights, and the use of the APIs is at the user’s own initiative and risk,
- Ålandsbanken has the right to make changes to the APIs including these Terms of Use, without giving advance notice, by taking the changed web pages, contents or solutions into use (any changes to the technical specification of the APIs will however be made by 3 months’ notice in advance, except in case of emergency situations),
- Unless otherwise notified by Ålandsbanken, Ålandsbanken or Crosskey owns all rights, title, interest and intellectual property rights in the relevant applications and functionalities and the APIs, including the right to copy, amend, modify, develop, sublicense, sell and assign such rights,
- You are not entitled to change or modify the APIs or distribute, disclose, publish, market, sell, rent, lease, or sublicense them to a third party,
- You are not entitled to change, modify, distribute, disclose, publish, market, sell, rent, lease, or sublicense to a third party any information made available for you through the APIs,

- Use of the APIs does not constitute any transfer of user's intellectual property rights to Ålandsbanken, however Ålandsbanken may freely use any feedback provided by the registered user to improve and develop Ålandsbanken's services,
- You are not entitled, without a prior written consent of Ålandsbanken in each individual case, to use in your marketing, any business names, logos, trademarks, or other distinguishing marks belonging to Ålandsbanken,
- In addition to the Terms of Use, Ålandsbanken's privacy policy shall apply.

### 3. General

By using the Sandbox Materials and the APIs, you approve that Ålandsbanken and/or Crosskey may send you emails regarding updates to the Sandbox Materials and the APIs, reports on bug fixes and other activities related to the Sandbox Materials and the APIs.

The Terms of Use and the relationship between you and Ålandsbanken shall be governed by the laws of Sweden without regard to its conflict of law provisions.

ÅBF: Openbanking-2

Ålandsbanken Abp (Bank of Åland Plc.)

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