

### SERVICE PROVIDER

S-Pankki Oy (S-Bank Ltd, Business ID 2557308-3)  
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### TERMS OF USE

S-Bank PSD2 related Application Programming Interfaces ("PSD2 APIs") are intended for account information service providers, payment initiation service providers and payment service providers issuing card-based payment instruments as defined in local Finnish legislation implementing the Payment Service Directive (EU) 2015/2366 ("PSD2").

You are not entitled, without a prior written consent of S-Bank, to use PSD2 APIs for any other purpose than providing account information services, payment initiation services and issuing card-based payment instruments as defined in PSD2.

You are not entitled to change or modify the PSD2 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 according to the article 30 paragraphs 3 and 4 of the regulatory technical standards on strong customer authentication and common and secure communications (EU) 2018/389 ("RTS").

You must identify and authenticate yourself to S-Bank according article 34 of the RTS. S-Bank reserves a right to deny access to a payment account if conditions specified in article 68 paragraph 5 of the PSD2 are applicable.

Unless otherwise notified, S-Bank, or S-Bank's subcontractor, own all rights, title, interest and intellectual property rights in the PSD2 APIs and their functionalities, including the right to copy, amend, modify, develop, sublicense, sell and assign such rights.

### COMMUNICATIONS

All technical questions concerning PSD2 APIs, use contact form on Crosskey Banking Solutions Ab Ltd's Open Banking Market. S-Bank's contact point for other questions, reclamations or complaints, see S-Bank's Open Banking pages ( <https://www.s-pankki.fi/fi/yhtiot/open-banking/>).

S-Bank reserves the right to make changes to the APIs, including these Terms of use, as well as technical requirements for hardware and software to browse these pages.

Changes regarding the PSD2 APIs will be informed and made available on Crosskey Banking Solutions Ab Ltd's Open Banking Market according to the article 30 paragraph 4 of the RTS. Scheduled maintenance breaks affecting the usage of S-Banks PSD2 APIs and unscheduled service disruptions will be informed on S-Bank's Open Banking pages.

Other communication can take place by e-mail.

The Terms of use shall be governed by the laws of Finland without regard to its conflict of law provisions.

Any dispute, controversy or claim arising out of or in connection with the Terms of use, or the breach, termination or invalidity thereof, shall be settled before the District Court of Helsinki.