

SERVICE PROVIDER

S-Pankki Oyj (S-Bank Plc., Business ID 2557308-3)
PL 77
00088 S-RYHMÄ

TERMS OF USE

These terms of use for S-Bank Application Programming Interfaces in "Sandbox environment" (Sandbox) are intended for testing purposes of applications used for account information services and/or payment initiation services as defined in local Finnish legislation implementing the Payment Service Directive ("PSD2").

A user registration to Crosskey Banking Solutions Ab Ltd's Open Banking Market and using S-Bank Sandbox does not constitute any right to access to piloting with real customer data without S-Bank's prior express consent.

Registered users may test and evaluate functionalities and features of their payment applications by using test data and data field structures provided by S-Bank.

By submitting and confirming your email address in the sign-up process, you approve that S-Bank may send Sandbox related emails to that address.

By using the Sandbox, you acknowledge and agree that:

- The information that you provide to S-Bank is accurate,
- S-Bank may suspend or terminate your right to access or use of the Sandbox in case of violation of the Terms of use,
- S-Bank provides information and other materials in the Sandbox on "as is" basis, without any warranty of any kind, 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 is at the user's own initiative and risk,
- Any information or functionalities provided in the Sandbox may be subject to changes and do not constitute a binding commitment to implement services or specific technical or functional details to the services,
- S-Bank has the right to make changes to the Sandbox, including these Terms of use, as well as technical requirements for hardware and software to browse these pages, without giving advance notice, by taking the changed web pages, contents or solutions into use. Major changes will be informed on Crosskey Banking Solutions Ab Ltd's Open Banking Market,
- S-Bank has no direct or indirect liability related to, or arising from, the use of the Sandbox, including use of the software or specifications released in the Sandbox,
- Unless otherwise notified, S-Bank, or S-Bank's subcontractor, own all rights, title, interest and intellectual property rights in the Sandbox applications and functionalities, including the right to copy, amend, modify, develop, sublicense, sell and assign such rights,
- You may not (i) reverse engineer, reverse compile, decrypt, unmask, or reverse assemble the Sandbox or data accessible via the Sandbox, or (ii) distribute, disclose, publish, market, sell, rent, lease, sublicense or assign to any third party any information to which the user have access via the Sandbox without prior express consent of S-Bank,
- S-Bank may freely use any feedback provided by the user to improve and develop S-Bank's services without any obligation to report on such use,
- You are not entitled, without a prior written consent of S-Bank in each individual case, to issue any press release or other public statement relating to the use of the Sandbox, or otherwise use in your marketing, any business names, logos, trade marks, or other distinguishing marks belonging to S-Bank.

In addition to the Terms of use, shall apply S-Bank's:

- privacy policy (Tietosuoja: s-pankki.fi/tietosuoja) and
- cookie policy (Evästeet: s-pankki.fi/evasteet).

The Terms of use and the relationship between you and S-Bank 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.