



Redemption of electronic money held by customers in Lyyra accounts

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1. The duty of redemption of electronic money is stipulated in Section 127 of the Credit Institutions Act (121/2007).

2. Upon application by the customer, Oy Suomen Lyyra Ab will redeem the funds held in the customer's account subject to the following conditions:

- a. The customer makes a written or an electronic application to Lyyra. This application must provide the customer's full name, contact details (address, e-mail address and telephone number), birthday/ Finnish social security number, Lyyra card number and the customer's bank account number.
- b. Lyyra will redeem the full amount contained in the customer's account.
- c. Funds can only be credited for free to the customer's bank account in Finland. For wire transfers to foreign bank accounts we'll credit the funds only if the total sum is larger than the bank transfer costs.
- d. If the application is made at least two weeks before the turn of the month, funds will be credited to the customer's bank account after the turn of the month. If the latter condition is not met, funds will be credited to the customer's account after the turn of the following month. No refunds will be made at the turn of June-July or July-August.

Customer's name _____

Customer's Finnish Social Security number or if not, then Birthday _____

Contact information

Address _____

Postal code _____

City _____

Country (if other than Finland) _____

Email _____

Phone number _____

Card Card number _____

Bank details

Account number (IBAN) _____

Account number (SWIFT) _____

Name of the bank _____

Date _____

Signature _____

Signature clarification _____