

**1. IDENTITY AND CONTACT DETAILS OF THE CREDITOR**

Creditor: Telia Finance Norge, org. no. 987 277 289 (branch of Telia Finance AB, Sweden).  
 Address: Sandakerveien 140, 0484 Oslo, Norway  
 Telephone number: +47 23 88 80 00  
 Web address: www.teliafinance.com

**2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT**

The type of credit: Revolving credit (credit account).  
 The total amount of credit: The debtor will be granted credit up to NOK 50 000 following an assessment of your credit worthiness based on your application.  
This means the ceiling or the total sums made available under the credit agreement.  
 The conditions governing the drawdown (use of the credit): The credit can be utilized by applying the credit as the means of payment when purchasing specific products offered by a company within the Telia group, e.g. Telia Norge or OneCall, or an approved Telia retailer. You shall sign a credit note or another receipt at the point of sale. Your payment of the credit will thereafter be forwarded to the seller.  
This means how and when you will obtain the money.  
 The duration of the credit agreement: The credit agreement is open-ended and will remain in force until terminated.  
 Instalments and, where appropriate, the order in which instalments will be allocated: You will be invoiced on a monthly basis, commencing as of the first drawdown of the credit and up until utilized credit is fully repaid. The monthly sum to be paid consists of an amortization payment (repayment of capital debt) together with any accrued interest and other credit costs as set out in section 3 below.  
 The total amount you will have to pay: The total costs vary depending on the amount of utilized credit, the applicable interest rate, choice of billing method and how quickly you choose to repay the utilized credit (the duration of the credit agreement).  
This means the amount of borrowed capital plus interest and possible costs related to your credit.

**3. COSTS OF THE CREDIT**

The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement: 0% nominal annual interest rate for debtors who also have entered into an agreement for mobile phone subscription, broadband subscription or registered prepaid phone cards with Telia Norge AS and its brands, e.g. OneCall.

8% nominal annual interest rate for debtors who have not entered into such agreements.

Payable interest is calculated on the basis of the utilized credit amount from time to time.

**Annual Percentage Rate of Charge (APR)**

This is the total cost expressed as an annual percentage of the total amount of credit.

The APR is there to help you compare different offers.

The calculations are based on standard examples with 24 months repayment in equal shares and regardless of credit utilized.

The rate for debtors who also have entered into an agreement for mobile phone subscription, broadband subscription or registered prepaid phone cards with Telia Norge AS and its brands, e.g. OneCall:

Credit amount	Annual effective interest	Total sum to pay
NOK 10 000	0% (if the invoice fee is NOK 0)	NOK 10 000
	8.69% (if the invoice fee is NOK 39)	NOK 10 897
NOK 15 000	0% (if the invoice fee is NOK 0)	NOK 15 000
	5.77% (if the invoice fee is NOK 39)	NOK 15 897

For debtors who have not entered into such agreements with Telia Norge AS or its brands, e.g. OneCall:

Credit amount	Annual effective interest	Total sum to pay
NOK 10 000	8.30% (if the invoice fee is NOK 0)	NOK 10 855
	17.17% (if the invoice fee is NOK 39)	NOK 11 752
NOK 15 000	8.30% (if the invoice fee is NOK 0)	NOK 16 282
	14.19% (if the invoice fee is NOK 39)	NOK 17 179

Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take:

- an insurance policy securing the credit, or
- another ancillary service contract?

No.

No.

If the costs of these services are not known by the creditor they are not included in the APR.

**RELATED COSTS**

**Related costs**

Monthly billing fee for paper invoice: NOK 39 (no billing fee will be applied to invoices sent electronically).

Conditions under which the abovementioned costs related to the credit agreement can be changed

The creditor may unilaterally increase the interest rate, fees and other credit costs provided that such increase is based on reasonable grounds relating to changes affecting the money market rate, the bond rate or the general level of interest rates for borrowing by the creditor (including, if the reference rate changes, then the interest rate will change correspondingly), the creditor's long-term profitability and capital strength, funding costs, governmental binding and non-binding orders and other similar special circumstances on the part of the creditor, and when such increase is based on reasonable grounds relating to the individual debtor, which in relation to the credit causes increased risk for the creditor.

Changes will be implemented no earlier than six (6) weeks after the creditor has sent written notice to the debtor informing him/her of the change cf. the Financial Contracts Act (*NO: finansavtaleloven*) §§ 49 and 50. A shorter notice period may be set where the interest rate is changed as a result of a material change in the money market rate, bond rate or general level of interest rates for borrowing by the creditor.

**Costs in the case of late payments**

Missing payments could have severe consequences for you (e.g. foreclosure) and make obtaining credit more difficult.

Debt collection fees will be charged in accordance with the maximum amounts allowed from time to time under the Norwegian Debt Recovery Act. Based on the rates per 01.01.17, such costs are expected to amount to the following sums:

Default interest: 8.50 % p.a. (in accordance with the Act relating to Interest on Overdue Payments, etc. (*NO: forsinkelsesrenteloven*))

**Creditor's dunning fee:**

Late payment/reminder fee: NOK 70

**Debt-collection fees (in accordance with the maximum rates of the Debt Collection Act (*NO: inkassoloven*)):**

Claims up to NOK 2 500	Simple fee: NOK 350	Heavy fee: NOK 700
Claims up to NOK 10 000	Simple fee: NOK 700	Heavy fee: NOK 1 400
Claims up to NOK 50 000	Simple fee: NOK 1 400	Heavy fee: NOK 2 800
Claims up to NOK 250 000	Simple fee: NOK 2 800	Heavy fee: NOK 5 600

**Enforcement costs:**

Application for attachment of assets	NOK 1 783
Application for enforcement (not being attachment of assets)	NOK 2 202
Decision on forced sale of movable property	NOK 5 349
Completed enforcement over securities, claims etc.	NOK 3 251
Additional costs in case of decisions of forced sale of property, vessel/aircraft, property title documents	NOK 11 643

**4. OTHER IMPORTANT LEGAL ASPECTS**

**Right of withdrawal**

Yes.

You have the right to withdraw from the credit agreement within a period of 14 calendar days.

**Early repayment**

Yes.

You have the right to repay the credit early at any time in full or partially.

**Consultation of a database**

A credit check will be carried out on you in connection with the credit assessment of your loan application. A copy of the letter containing the collected data will be forwarded to you by the credit reporting agency.

The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.

**Right to a draft credit agreement**

If you have not received a draft of the credit agreement, you may receive such free of charge by contacting Telia Finance.

You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.

The period of time during which the creditor is bound by the pre-contractual information

The information contained herein is valid as from 01.04.2017 to 31.12.2017.

## 5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

### a) Concerning the creditor

Registration	Telia Finance Norge is registered with the Brønnøysund Register Centre (NO: <i>Brønnøysundregistrene</i> ) with reg. no. 987 277 289.
The supervisory authority	The Swedish Supervisory Authority (SE: <i>Finansinspektionen</i> ), Box 7821, 103 97 Stockholm, Sweden.

### b) Concerning the credit agreement

Exercise of the right of withdrawal	<p>You have a period of 14 calendar days within which to withdraw from the credit agreement by giving notice to Telia Finance.</p> <p>Notification shall be given by e-mail, post or telephone to the customer service of your local operator within Telia Norge AS (eg. OneCall). If the notification is given in writing, the deadline shall be deemed to have been met if the notification is dispatched before the deadline expires. The duty of the parties to perform under the credit agreement will lapse upon exercise of the right of withdrawal. You shall repay to the creditor any utilized credit and the nominal interest, accrued thereon from the date the credit was drawn down until the date the credit is repaid, without any undue delay and no later than 30 calendar days after the dispatch of notification as mentioned above. The creditor is not entitled to any other compensation from the Debtor in relation to the credit agreement in the event of withdrawal, except for compensation for any non-refundable charges paid by the creditor to any public administrative body. If you do not make use of your right to withdraw, you will be bound by the terms of the credit agreement.</p>
Clause stipulating the governing law and applicable to the credit agreement and/or the competent court	<p>The credit agreement is governed by and shall be construed in accordance with Norwegian law, including the Financial Contracts Act (NO: <i>finansavtaleloven</i> / <a href="#">LOV-1999-06-25-46</a>) and the Consumer Purchases Cancellation Act (NO: <i>angrettploven</i> / <a href="#">LOV-2014-06-20-27</a>). Disputes relating to the credit agreement shall be brought before Norwegian courts at the debtor's ordinary legal venue, or, if the debtor so desires, before Oslo District Court (NO: <i>Oslo tingrett</i>).</p>
Language regime	<p>Information and contractual terms will be provided in Norwegian, or in English if desired by you. All communication throughout the term of the credit agreement will be in English with the consumer's consent. If you elect to receive the credit agreement in English, you will be deemed to have accepted that further communication will be in English.</p>

### c) Complaints

Existence of and access to out-of-court complaint and redress mechanisms	<p>If you are of the opinion that a complaint to Telia Finance did not result in satisfactory remedies from Telia Finance, you may contact the competent supervisory authority, the Swedish Financial Supervisory Authority (SE: <i>Finansinspektionen</i>), Box 7821, 103 97 Stockholm, Sweden, phone + 46 8-408 980 00 for further assistance. If the complaint relates to how to make use of, or other related questions for, your right of withdrawal from distant contracts you may also contact the Consumer Complaints Committee (NO: <i>Forbrukerklageutvalget</i>) (<a href="http://www.forbrukertvistutvalget.no">www.forbrukertvistutvalget.no</a>). It is not possible to complain to Finansklagenemnda.</p>
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