

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		
2. DESCRIPTION OF THE MAIN FEATURES OF THE CREDIT PRODUCT			
The type of credit	Revolving credit (credit account).		
The total amount of credit <i>This means the ceiling or the total sums made available under the credit agreement.</i>	Up to NOK 50,000 following an assessment of your credit worthiness based on your application.		
The conditions governing the drawdown <i>This means how and when you will obtain the money.</i>	The creditor decides whether to grant you credit upon registration and thereafter upon new applications. Once your credit has been approved, you can use the credit as the means of payment when purchasing specific products offered by OneCall or MyCall. When you use your credit, 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.		
The duration of the credit agreement	The credit agreement is open-ended and will remain in force until terminated.		
Installments 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 used credit is fully repaid, all according to the payment plan agreed. By each due date, you shall at least pay the minimum amount shown in your invoice. You can choose to deviate from the payment plan by paying the entire outstanding amount or an amount that exceeds the minimum amount. The creditor has the right to deduct all past due fees, expenses and interest related to the credit before deduction of the capital debt. If payment is made in excess of the minimum amount due, older debts will be settled first.		
The total amount you will have to pay <i>This means the amount of borrowed capital plus interest and possible costs related to your credit.</i>	Your total costs vary depending on how much of your credit limit you use, the applicable interest rate (if any) and how fast you choose to repay the credit that you have used.		
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 OneCall or MyCall.		
Annual Percentage Rate of Charge (APR) <i>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.</i>	Since your nominal annual interest rate is 0% and you will not be charged any credit fees or costs, your annual effective interest rate is also 0% (see example in the below):		
	<b>Credit amount</b> NOK 10,000 NOK 15,000	<b>Annual effective interest</b> 0 % 0 %	<b>Total sum to pay</b> NOK 10,000 NOK 15,000
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? <i>If the costs of these services are not known by the creditor they are not included in the APR.</i>	No. No.		
RELATED COSTS			
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, such as increases caused by changes in market interest rates or other similar significant factors of change. Changes will be implemented at the time specified by the creditor, but no earlier than six (6) weeks after the creditor has sent written notice to you informing you about the change. 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 <i>Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</i>	Late payment and debt collection costs will be charged in accordance with the maximum amounts allowed from time to time under the Debt Recovery Act and Act relating to Interest on Overdue Payments (NO: inkassoloven og forsinkelsesrenteloven).	Late payment interest:	currently 9.5% p.a. (as of July 1, 2020, in accordance with the Act relating to Interest on Overdue Payments)
		Fee for payment reminder/ debt collection notice	currently NOK 35 (as of October 1, 2020, in accordance with the debt recovery regulations (NO: inkassoforskriften))
	If the claim is referred for debt collection or transferred to a debt collection agency for recovery, additional debt collection fees will be incurred in accordance with the Debt Collection Act (NO: inkassoloven). Forced recovery of the claim (NO: tvangsinndriving) may incur enforcement costs such as legal fees and fees for writing a petition. In case of your late payment, the creditor may also terminate the credit account agreement and require early repayment of the entire outstanding amount on your credit account.		
4. OTHER IMPORTANT LEGAL ASPECTS			
a) Concerning the credit agreement			
Right of withdrawal <i>You have the right to withdraw from the credit agreement within a period of 14 calendar days.</i>	Yes. You have a period of 14 calendar days within which to withdraw from the credit agreement by giving notice to the creditor. Notification shall be given by e-mail, post or telephone to the customer service of your local operator (MyCall or OneCall, acting on behalf of the creditor). 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 used 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. If you do not make use of your right to withdraw within the stated time limit or if you fail to repay the credit used in accordance with the above, you will be bound by the terms of the credit agreement.		
Early repayment <i>You have the right to repay the credit early at any time in full or partially.</i>	Yes.		
Consultation of a database <i>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.</i>	A credit check will be carried out on you in connection with the credit assessment of your application for credit and any extension of the line of credit thereafter. The credit check is made by Telia Norge AS on behalf of the creditor, and you will receive a copy of the letter containing the collected credit information (NO: gjenparts brev). The creditor will use your personal credit information in order to process, grant and monitor your credit.		
Right to a draft credit agreement <i>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.</i>	If you have not received a draft of the credit agreement, you may receive such free of charge by contacting Telia Finance.		
The period of time during which the creditor is bound by the pre-contractual information.	The information contained herein is valid as from 01.10.2020 and until further notice, assuming that there are no legally based changes of interests, fees and other credit costs fees during the period.		
Clause stipulating the governing law and applicable to the credit agreement and/or the competent court.	The credit agreement is governed by and shall be construed in accordance with Norwegian law. 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: Oslo tingrett).		
Language regime	Information and contractual terms will be provided in Norwegian, or in English if desired by you. In case of interpretation issues, the Norwegian version will take precedence. All communication throughout the term of the credit agreement will be in English with your 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.		



<b>b) Concerning the creditor</b>	
Registration	Telia Finance Norge is registered with the Brønnøysund Register Centre (NO: Brønnøysundregistrene) with reg. no. 987277289.
The supervisory authority	The Swedish Supervisory Authority (SE: Finansinspektionen), Box 7821, 103 97 Stockholm, Sweden.
<b>c) Complaints</b>	
Existence of and access to out-of-court complaint and redress mechanisms	If you are unsatisfied or have complaints, you may contact the customer service of OneCall (on behalf of Telia Finance) on phone (+47) 479 44 444 or through <a href="http://www.onecall.no/kundeservice">www.onecall.no/kundeservice</a> or the customer service of MyCall (on behalf of Telia Finance) on phone (+47) 967 06 160 or through <a href="http://www.mycall.no/kundeservice">www.mycall.no/kundeservice</a> . If you are not satisfied with the replies given or have other complaints, you may submit a written complaint to Telia Finance's complaints manager through the online form on the website <a href="http://www.teliafinance.com/en/contacts">www.teliafinance.com/en/contacts</a> . If you are of the opinion that your complaint to Telia Finance did not result in satisfactory remedies, you may contact the Norwegian Financial Services Complaints Board (NO: Finansklagenemnda), Pb. 53 Skøyen, 0212 Oslo, <a href="http://www.finkn.no">www.finkn.no</a> or phone 23 13 19 60. If the complaint relates your right of withdrawal you may also contact the Consumer Complaints Committee (NO: Forbrukerklageutvalget), Postboks 4596 Nydalen, 0404 Oslo, phone: 23 40 06 80 ( <a href="http://www.forbrukertvistutvalget.no">www.forbrukertvistutvalget.no</a> ).
<b>5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES</b>	
All terms stated above apply also in case of distance sales (online or telesales).	