

LocalTapiola Finance –securitisation arrangement

Q&A- corporate customers

Impact on agreements and practises

Q: Do I have to do something due to the securitisation?

A: Yes, you will have to pay the monthly invoices going forward LT Autohallinto VI DAC according to the upcoming invoices.

Q: Should I change the Payee and the account number to open unpaid LocalTapiola Finance invoices which I have received earlier?

A: No, the change is affecting only invoices sent with LT Autohallinto VI DAC as the payee. Unpaid invoices with LocalTapiola Finance as payee and with the account number of LocalTapiola Finance, should not be changed. Always pay the invoices according to the payment information on the invoice. Recurring payments or payment templates in your online bank should be updated so that the payee is LT Autohallinto VI DAC and the account number the account of LT Autohallinto VI DAC.

Q: We have several active Hire Purchase agreement with LocalTapiola Finance. How do I know which agreement has been transferred.?

A: The contract number and registration number of the vehicle in question are presented in the official Notice of Transfer of Hire Purchase Contract letter included in this information letter. You will receive a separate information letter for each transferred contract.

Q: We have several active Hire Purchase agreement with LocalTapiola Finance, have all of them been transferred in the transaction?

A: It is possible that all of your contracts have not been transferred in this transaction. You will receive a separate information letter for each transferred contract. All other contracts continue at LocalTapiola Finance unchanged.

Q: I accidentally paid the invoice to the old account, how should I proceed?

A: Payments must be made to the LT Autohallinto VI DAC account indicated on the invoice in order for the payments to be allocated correctly. The instalment you paid to the wrong account will be manually redirected to the correct account, so you do not need to report it separately. In the future, always pay invoices to the account indicated on the invoice and make the necessary changes to your online bank if you are using recurring payment or a payment template.

Q: Will the invoice reference number change?

A: The invoice reference number will remain unchanged.

Q: Can I change the invoicing method?

A: You can change the invoicing method to e-invoicing by calling our customer service, tel. +358 9 4784 4501 or by sending e-mail to: yrittysasiakkaat@lahitapiolarahoitus.fi

Q: Where can I get an export authorisation?

A: You can order an export authorization by calling our customer service, tel. +358 9 4784 4501 or by sending e-mail to: yritysasiakkaat@lahitapiolarahoitus.fi . If you have an authorisation issued by LocalTapiola Finance Ltd, you must request a new authorisation from LT Autohallinto VI DAC before your next trip.

Q: Will the pricing of my agreement change as a result of the securitisation?

A: No. The change will also not affect the service price list, which will continue to be found on our website at www.lahitapiolarahoitus.fi.

Q: Will the arrangement affect car insurance policies?

A: No, car insurance policies will remain unchanged.

Q: Will I need a new technical part of the register certificate as a result of the change of registered owner of my vehicle?

A: Please note that you are not required to keep the technical part of the register certificate in your vehicle when driving in Continental Finland. You only need the technical part in case you are planning to drive your vehicle in Åland or abroad. A new technical part of the registration certificate can be ordered electronically from Traficom's online service or from a vehicle inspection station authorised to carry out vehicle registrations.