

LocalTapiola Finance –securitisation arrangement

Q&A- consumers

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. If you want to receive eInvoices to your online bank, make an eInvoice authorisation according to the instructions of your online bank. Your personal identity code serves as identification information for eInvoice. If you do not make a new e-invoice authorization for LT Autohallinto VI DAC, the invoices will be sent after the transfer through our online service, which you can access through the link <https://verkkopalvelu.lahitapiolarahoitus.fi>.

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: I have an open unpaid e-Invoice with LocalTapiola Finance as payee in my online bank. Suold I discard the e-Invoice and wait for a new one?

A: No, open unpaid LocalTapiola Finance eInvoices, should be paid normally to LocalTapiola Finance according to the payment instruction on the invoice. If you want to receive the LT Autohallinto VI DAC invoices as eInvoices to your online bank, make an eInvoice authorisation according to the instructions of your online bank. Your personal identity code serves as identification information for e-Invoice and the organisation number of LT Autohallinto VI DAC is 3373964-5. If you have not made an e-Invoice authorisation to LT Autohallinto VI DAC we will send the LT Autohallinto VI DAC invoices as e-invoices to our online service (<https://verkkopalvelu.lahitapiolarahoitus.fi/login>). Please note that it takes some days for the eInvoice authorisation to be updated to your customer profile and that all invoices sent during this period will be directed to the onlineservice.

Q: As I search for the invoicing entity in my online bank the search result shows companies with almost identical names, which one should I choose?

A: Check the invoicing entity from your next invoice. Choose the company as invoicing entity that is marked as the Payee on your invoices.

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 in the online service (<https://verkkopalvelu.lahitapiolarahoitus.fi/login>).

If you want to receive eInvoices to your online bank, make an eInvoice authorisation according to the instructions of your online bank. Your personal identity code serves as identification information for eInvoice.

You can also direct invoices to the electronic OmaPosti service, according to OmaPosti instructions. If you want to switch from e-invoicing, you can do so by calling our customer service, tel. +358 9 4784 4501.

Q: Where can I get an export authorisation?

A: You can order an export authorisation in the online service (<https://verkkopalvelu.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: I need a payment-free period or want to change my payment plan, how should I proceed?

A: Send a request in the online service (<https://verkkopalvelu.lahitapiolarahoitus.fi/login>), and customer service will process your request and give you a decision.

Q: Will my car's emission compensation end now that the registered owner changes?

A: The arrangement does not affect the emission compensation, i.e. it will remain in force. More information on emission compensation, can be found at www.lahitapiolarahoitus.fi.

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.