

FREQUENTLY ASKED QUESTIONS

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 VII DAC according to the upcoming invoices. If you want to receive e-invoice to your online bank, make an e-invoice authorisation according to the instructions of your online bank. Your personal identity code serves as identification information for e-invoice. If you do not make a new e-invoice authorization for LT Autohallinto VII 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 VII 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 VII DAC and the account number the account of LT Autohallinto VII DAC.

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

A: No, open unpaid LocalTapiola Finance e-invoices, should be paid normally to LocalTapiola Finance according to the payment instruction on the invoice. If you want to receive the LT Autohallinto VII DAC invoices as e-invoices to your online bank, make an e-invoice 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 VII DAC is 3437124-8. If you have not made an e-invoice authorisation to LT Autohallinto VII DAC we will send the LT Autohallinto VII DAC invoices as e-invoices to our online service (<https://verkkopalvelu.lahitapiolarahoitus.fi/login>). Please note that it takes some days for the e-invoice 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 two companies with almost identical names LT Autohallinto DAC and LT Autohallinto VII DAC, which one should I choose ?

A: Choose LT Autohallinto VII DAC as the invoicing entity, which should also be 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 VII 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 e-invoices to your online bank, make an e-invoice authorisation according to the instructions of your online bank. Your personal identity code serves as identification information for e-invoice.

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 LocalTapiola Finance Ltd acting as customer service company authorised by LT Autohallinto VII 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.