

## GENERAL TERMS AND CONDITIONS

These general terms and conditions of the Service Provider (the "GT&C") apply to the Services provided by the Service Provider to the Customer and form part of the agreement between the Service Provider and the Customer. These GT&C shall apply as far as not otherwise agreed in the service agreement signed by the Service Provider and the Customer.

### 1 DEFINITIONS

"Material" refers to any texts, images, videos, music, software, designs, templates and any other material contained in the Service.

"Customer" refers to the contracting party that has acquired the Service of the Service Provider.

"Customer Content" refers to any Advertisements (including Advertisements to be published on Tori Marketplace or other Service), texts, images, videos, music and/or other material and content that the Customer produces to the Service and that can be published in the Service.

"Advertisement" refers to a sales announcement of the Customer's goods or services published on Tori Marketplace or other Customer's advertisement published on the Oikotie Services.

"Tori Marketplace" refers to the marketing platform provided by the Service Provider on the tori.fi website or on the Tori mobile application.

"Party" refers to the Service Provider and/or the Customer, together referred to as Parties.

"Service" refers to, depending on the context, a Service identified in the agreement between the Service Provider and the Customer which can be either Oikotie (Asunnot, Työpaikat, Toimitilat), Tori or Rakentaja (Rakentaja.fi's product family, which currently includes Rakentaja.fi, RakentajaPRO, Puutarha.net, Omataloyhtiö.fi, Talovertailu.fi, Rakenna & Remontoi exhibition and Omakoti exhibiton), and related maintenance and customer service.

"Service Provider" refers to Schibsted Suomi Oy.

"Identifying Information" refers to the username, password, web address and/or other identifying information provided by the Service Provider to the Customer.

"Partners" refers to companies belonging to the Schibsted Group as well as any other partners of the Service Provider.

## 2 THE RIGHTS AND OBLIGATIONS OF THE SERVICE PROVIDER

The Service Provider has the right to provide the Services in accordance with the agreement as it deems suitable and to use subcontractors in the provision of the Services. The Service Provider is liable for the work of the subcontractors it uses as for its own.

The Service Provider has the right to take the Service or a part thereof temporarily out of use or to discontinue the provision of the Service if it is necessary due to the maintenance of the Service, hardware installation, public order and safety, excessive system load or other necessary cause. The Service Provider seeks to keep the interruption as short as possible and that it causes the Customer as little inconvenience as possible. The Service Provider makes no explicit or other warranties regarding the functionality or features of the Service and does not warrant that the Service will operate without interruption or is error-free.

The Service Provider has the right to make changes to the Services, use of the Service and its technology. The Service Provider has the right to stop providing the Service or its feature for a justified reason.

The Service Provider shall endeavor to inform about the changes made to the Service, changes that are substantial to the Customer or the termination of the provision of the Service or its feature, when it is reasonably possible. The changes will take effect as soon as they are implemented.

After receiving information about the termination of the Service or its feature or a material change to the Service, the Customer has the right to terminate the agreement and the termination enters into force as the change takes effect. Minor changes made by the Service Provider to the Services, use of the Service or technology do not entitle the Customer to terminate the agreement if the changes do not substantially impair the Service.

The Service Provider is not responsible for the Material of the Service or its accuracy, except for the information content produced by it. The Service Provider has the right not to publish or remove from the Service Customer Content, which, according to the view of the Service Provider, is contrary to law or good practice or is damaging or harmful to the Service Provider, other users of the Service or a third party.

## 3 THE RIGHTS AND OBLIGATIONS OF THE CUSTOMER

Pursuant to the agreement, the Service Provider grants the Customer a non-exclusive right to use the Services stated in the agreement. The Customer is responsible to use the Service only in accordance with the agreement and these GT&C.

The Customer is responsible for the acquisition, maintenance and costs of such services and equipment that are necessary to use the Services but are not included in the Service.

The Customer has no right to resell the Service described in the agreement or transfer the rights of use further.

The Customer is responsible for ensuring that the Customer Content does not infringe intellectual property rights or other rights of third parties, good manners or orders given by the public authority or the law, and that the Customer Content is not offensive, libelous, defamatory, criminal, indecent or harmful or damaging to the Service Provider, other users of the Service or third parties nor likely to cause disruptions, blockages or other interruptions in the use of the Service. The Service Provider has the right, without consulting the Customer, at its own discretion to delete the above-mentioned Customer Content or to prevent its use.

### 3.1 Specific Conditions for the Use of Tori Marketplace

If the Parties have agreed on the implementation and use of the Tori Marketplace, the Service Provider will publish the Customer's Advertisements on the Tori Marketplace in accordance with the agreement and these GT&C. The Customer undertakes to deliver the Advertisements in accordance with the instructions provided by the Service Provider.

The agreement may specify how many Advertisements the Customer may have published on the Tori Marketplace simultaneously.

If the Customer substantially exceeds the permitted number of simultaneous Advertisements specified in the agreement, or if the Customer has exceeded the maximum number of simultaneous Advertisements for three (3) consecutive months, the Service Provider has the right to unilaterally change the Customer's order and charge the Customer for an order that allows a higher amount of simultaneous Advertisements.

The Customer may change its order by terminating the agreement in accordance with section 10.

The Customer undertakes to comply with the following conditions applicable to the use of the Tori Marketplace:

- (i) The Customer may not advertise either sold or reserved products;
- (ii) The Customer may only use images that are equivalent to the product in the Advertisements;
- (iii) The images of the Advertisements may not contain added logos, internet sites or texts done by editing or other edited material;

- (iv) If the Advertisement has any watermarks, the watermarks may only contain the name of the company;
- (v) The stated price in the price field must include the value added tax (VAT). The customer may not enter other price information in the price field, such as instalment price, rental price or sales price excluding VAT. However, such information may be provided in the Advertisement text itself; and
- (vi) The Customer undertakes to describe its products and/or services truthfully, in sufficient detail and without misleading information. The keywords used in the Advertisements must align with the product and/or service advertised.

#### 4 CUSTOMER DATA AND IDENTIFYING INFORMATION

The Customer shall provide the Service Provider with the customer data necessary for the provision of the Service within the time limit to be agreed with the Service Provider on a case-by-case basis before opening the Service. The Customer is responsible for the accuracy of the data. The Customer must immediately notify the Service Provider of any changes in the customer data. The Customer is responsible for ensuring that the users of the Service notified by the Customer are aware of the disclosure of their customer data to the Service Provider.

The Service Provider has the right to choose the usernames, passwords, web addresses and other necessary Identifying Information that will be available to the Customer and included in the Services. This information may be changed for a fee at the request of the Customer. The Service Provider has the right to change the Identifying Information if required by the regulations of the authority, information security, technical reasons or reasons related to the Service. The Service Provider shall notify the Customer of any changes to the Identifying Information without delay.

The Service Provider provides the Identifying Information to the Customer to the e-mail address given in connection with the customer data. The Customer is responsible for managing and sharing of the Identifying Information forward to the users in its own organization.

The Customer undertakes to exercise special care in handling the username and password and is responsible for their confidentiality. The username and password are either personal or company specific depending on the Service purchased by the Customer and the Customer shall not disclose or express them to a third party. The Customer is responsible for the use of the Service with its username and password. If the Customer has reason to suspect that the username and/or password come into possession of a third party, the Customer shall notify the Service Provider and request the Service Provider to change the username and/or password immediately.

The Customer shall be liable for any damage caused to the Service Provider and/or third party by any misuse of the Identifying Information and/or other unlawful actions by the Customer. If more than one user uses the Customer's Identifying Information, the Service Provider has the right to charge other users retrospectively in accordance with the valid price list.

## 5 SERVICE ERROR

The Service is considered to have an error if it materially deviates from the features specified in the agreement and this deviation substantially impedes the use of the Service.

The Customer must immediately report the error to the Service Provider's customer service, which will take care of initiating the investigation. The error investigation and correction work is performed by the Service Provider's maintenance. The Service Provider's liability for an error in the Service is limited to correcting the error for which the Service Provider is responsible or re-performing the incorrectly performed Service. However, the maintenance under the responsibility of the Service Provider does not cover the correction of an error caused by a reason outside of the Service Provider's influence or for which the Customer is responsible.

## 6 PRICES

The prices valid at the time of signing the Services in accordance with the agreement are described in the agreement, in the price list attached to the agreement or otherwise agreed with the Customer in writing. The prices are valid until further notice. The prices do not include value added tax (VAT), which is added to the prices in accordance with the regulations in force at the time.

The Service Provider reserves the right to change the prices set out in the price list in accordance with section 15 of these GT&C. However, changes in prices due to law, regulations or government measures will increase prices accordingly as of their entry into force and do not entitle termination of the contract.

### 6.1 Using the Oikotie Työpaikat credit package for other products

The Customer may also use the purchased Oikotie Työpaikat credit package for other products related to the Service Provider's products in Oikotie Työpaikat. The balance of the credit package is displayed on the Customer's self-purchase interface as credits. The products use credits in accordance with the correspondences described in the price list. Credit refers to the unit of balance of the Service Provider's advertisement package.

### 6.2 Tori-money in the Tori Marketplace

The Customer can purchase Tori-money in the Tori Marketplace. One (1) Tori-money equals to one (1) euro.

In accordance with the Service Provider's current offerings, the Customer may purchase Tori-money either in connection with the establishment of Customer's Tori Marketplace or during the validity of Customer's Tori Marketplace. The Customer may choose to buy Tori-money in pre-defined packages or in the amounts of its choice. The Service Provider reserves the right to variations of the supply of Tori-money.

When purchasing Tori-money in connection with the establishment of Customer's Tori Marketplace, the Tori-money is valid for the time of the agreement regarding the use of the Tori Marketplace. If the Customer has a fixed-term agreement, for example six (6) or twelve (12) months, the Customer must use the Tori-money while the agreement in question is in effect. If the validity of the agreement regarding the use of the Tori Marketplace is extended later, the extension of the validity period will not extend the validity period of the Tori-money.

Tori-money purchased after the introduction of Customer's Tori Marketplace is valid for six (6) months from the time of purchase. The purchasing and use of the Tori-money after the introduction of the Tori Marketplace requires that the Customer and the Service Provider have a valid agreement on the use of the Tori Marketplace.

The Customer can use the Tori-money bought with The Customer's username and password only in the introduced Tori Marketplace. Tori-money can be used in the Tori Marketplace to buy services subject to a charge offered by the Service Provider. The Service Provider reserves the right to variation in the supply of the services in the Tori Marketplace.

The amount of a purchase made with Tori-money is deducted from the current total amount of Tori-money in the Customer's Tori Marketplace. If the Customer has different expiration dates for the Tori-money it owns, the amount will be deducted from the Tori-money sum that is first expiring.

Tori-money shall not be returned or refunded to the Customer, and it cannot be exchanged for money or transferred from one username to another.

The Customer is responsible for its own Tori Marketplace usernames and their use as well as its operation during the agreement. The Customer is also responsible that the people using Customer's Tori Marketplace usernames have the right to decide on purchasing and using the Tori-money.

## 7 INVOICING AND PAYMENT TERM

The monthly fees for the Service are invoiced retrospectively once a month, unless otherwise stated in the agreement. For Oikotie Työpaikat, the Service may also be invoiced on a daily basis.

Potential commission fees will be invoiced in one installment at the beginning of the agreement period. Other non-recurring payments will be invoiced in one installment after the event in question.

The payment term is 14 days net from the date of the invoice. Notices must be made in writing within eight (8) days of the date of the invoice. The interest on overdue payment is 10% from the due date.

The Service Provider charges a fee in accordance with the current price list for the payment notice.

### 7.1 Additional Conditions Regarding the Tori Marketplace

If the agreement concerning the use of Tori Marketplace is fixed-term, the Customer shall pay the total price for the use of the Tori Marketplace, depending on the agreement period, of three (3), six (6) or twelve (12) months, either immediately upon the introduction of Customer's Tori Marketplace or if agreed separately with the Service Provider, with invoice, in which case the payment period and the interest on late payments under paragraph 7 shall apply.

If the agreement concerning the use of Tori Marketplace is valid until further notice, the Customer will pay the monthly price according to the agreement in either one (1) or three (3) month's invoicing instalments. The Service Provider has the right to invoice the Customer for the total price immediately at the implementation stage of Customer's Tori Marketplace.

The Customer shall pay the Tori-money purchased, either immediately in connection with the Tori-money purchase, or with an invoice separately agreed with the Service Provider. The Customer will receive access to Tori-money after the payment or at a time separately agreed with the Service Provider.

If the Customer's payment to the Service Provider is delayed, the Service Provider has the right to suspend the publication of Advertisements and the use of the Customer's Tori Marketplace in whole or in part.

## 8 INTELLECTUAL PROPERTY RIGHTS

The Service Provider or its licensors shall own all rights in and to the Service, including without limitation all trademarks, copyrights and other intellectual property rights related to the Service and Material in the Service, excluding ownership to the Customer Content.

The Service Provider grants the Customer the right to use the Service and the Material in accordance with the agreement and the GT&C. The Customer has the right to use the Material in the Service only for purposes that are considered as ordinary use of the Service. The Service Provider grants the Customer no other rights to the Material. The Customer is not entitled to transfer its right to use the Service or Material received from the Service Provider to third parties.

It is forbidden to make the Material of the Service or a part thereof available to the public through dissemination, presenting or showing publicly, or storing and making copies of the Material or a part thereof without the prior written consent of the Service Provider.

The Customer has the right to search for company's own data through application programming interface in the Oikotie Asunnot -service. In all other cases, the Customer must have a separate agreement on using the interface.

The Customer has no right to insert any Material on its website (for example by using iframe-technic) without the explicit and prior written consent of the Service Provider. The Customer must agree on such use separately with the Service Provider.

The Customer grants the Service Provider an unlimited right to exploit the Customer Content without a separate compensation in any manner whatsoever. For example, the Service Provider has the right to modify, design, save, copy, transfer and/or further assign the Customer Content and make the Customer Content available to the public in any marketplace or channel of the Service Provider (including social media channels). The Service Provider has the right to assign these rights further to its possible Partners.

The Service Provider has the right to use the Customer Content in its marketing regardless of how the marketing is distributed or implemented. The Service Provider shall have the rights determined in this section 8 also after the removal of the Customer Content from the Service or when the agreement between the Service Provider and the Customer has terminated. The Customer waives all claims for damages related to the Service Provider's and/or its Partners' use of the Customer Content.

For the sake of clarity, the Service Provider has the right to modify, copy, save, store or otherwise use the Customer Content, inter alia, for the following purposes:

- (i) archiving;
- (ii) improvement of technical maintenance of the Service;

- (iii) to demonstrate the implementation of the Service Provider's legal rights and obligations;
- (iv) other purpose required by legislation or authorities' regulations; and
- (v) any other purpose deemed necessary by the Service Provider.

The Customer shall ensure that the Customer Content does not infringe any rights of third parties (such as intellectual property rights), or the laws or common good practices, and that the Customer has the right to grant the above mentioned right to use and other rights to the Customer Content to the Service Provider and its Partners.

## 9 CLOSURE OF ACCESS TO SERVICE

The Service Provider has the right to close the Customer's access to all Services, if:

- (i) the Customer has not made an overdue payment despite the request for payment within two (2) weeks of sending the request for payment;
- (ii) the Customer has been filed for liquidation or bankruptcy;
- (iii) the Customer data provided by the Customer is incorrect;
- (iv) the Customer has caused disruptions to the Service or its users;
- (v) the Customer fails to perform its contractual obligations despite the reminder, or
- (vi) the Customer cannot be reached to resolve a matter related to this agreement.

The Service Provider notifies the Customer of the closure of the Service as soon as possible. The closure of the Service does not exempt the Customer from its contractual payment obligations.

The Service Provider has the right to charge the Customer a payment according to the price list for the reopening of the Service.

If the Service Provider completely discontinues the provision of the Service for a particular Customer, the Service Provider shall notify the Customer of the reasons for such a decision by email 30 days prior to the closure takes effect, unless otherwise provided by legislation.

## 10 TERMINATION OF THE AGREEMENT

The Parties have the right to terminate the agreement valid until further notice with one (1) month's notice period.

Deviating from the above, Rakentaja's agreements are initially valid for a period of six (6) months from the conclusion of the agreement, after which the agreement will be valid until further notice. After the mentioned six (6) month period, the Party has the right to terminate the agreement valid until further notice with three (3) months' notice period.

Rakentaja's agreement concerning exhibitions are valid for a fixed period one exhibition at a time. The agreement ends when the Customer has fulfilled all of its payment obligations related to the exhibitions.

Termination shall be made in writing or by e-mail using the contact information provided in the agreement. The period of notice shall begin when the notice of termination is deemed to have come to the Party's attention.

### 10.1 Additional Conditions Regarding Tori Marketplace

If the invoicing of the Tori Marketplace agreement has been agreed to be subject to monthly invoicing (for example, in three (3) months instalments), the Customer must terminate the agreement one (1) month before the start of the new invoicing period. If the Customer terminates the agreement, the unused Tori-money or the payment made for the remaining agreement period will not be refunded, credited or exchanged for cash.

## 11 CANCELLATION OF THE AGREEMENT

A Party has the right to cancel the agreement with immediate effect if the other Party materially violates the terms of the agreement.

Customer's material delay in payment shall be considered a material breach of the terms of the agreement. The Service Provider shall also have the right to cancel the agreement with immediate effect if the Customer's Services have been closed in accordance with section 9 for one (1) month, or if the Customer Content published on the Service is against law or good practice or damaging or harmful to the Service Provider pursuant to section 3.

The Customer shall also have the right to cancel the agreement with immediate effect if the Service substantially deviates from the agreed, and the Service Provider has not corrected the error within thirty (30) days of the written notice sent by the Customer. The Customer's right to cancel the agreement with immediate effect applies only to the part of the Service that substantially deviates from the agreed.

Cancellation shall be done in writing or by e-mail using the contact information provided in the agreement.

## 12 TRANSFER OF AGREEMENT

The Customer has no right to transfer the agreement without the prior and explicit written consent of the Service Provider. The Service Provider has the right to transfer the agreement to a company belonging to the same group or to a company continuing the Service Provider's business in connection with a transfer of assets by notifying the Customer in writing of the transfer.

## 13 CONFIDENTIALITY

The Parties undertake to keep confidential and not to disclose to any third party any material and information received from each other which is marked as confidential or which should be understood as such, and not to use it for purposes other than those provided for in the agreement. However, the confidentiality obligation shall not apply to information or material,

- (i) which is publicly available or otherwise public;
- (ii) which a Party has obtained from a third party without any confidentiality obligation;
- (iii) which was held by the receiving Party without confidentiality obligation prior to their receipt of it from the other Party; or
- (iv) which a Party has independently developed without the use of material or information obtained from the other party.

The confidentiality obligation referred to in this section 13 shall survive the termination and cancellation of this Agreement.

## 14 LIABILITY FOR DAMAGES

The Customer shall be fully liable for direct damages the Customer has caused to the Service Provider and/or to any third parties.

The Service Provider's liability under this agreement for direct damages caused to the Customer by a breach of the agreement is limited to the amount paid by the Customer for the Service to the Service Provider within the previous month.

The Parties shall not be liable for any indirect damages that may be caused to the other Party.

The limitations of liability do not apply to damages that are caused i) intentionally or with gross negligence, or ii) by the Customer Content infringing the intellectual property right or other rights of third parties or being otherwise illegal or damaging.

The Customer must submit a claim for damages to the Service Provider within three (3) months from the time when the circumstances giving rise to the damages were discovered or should have been discovered.

## 15 CHANGES IN PRICES AND TERMS

The Service Provider has the right to change price of the Service and/or the prices set out in the price list or these GT&C by notifying the Customer of the change either in writing or by e-mail.

Minor changes will be announced in the Service Provider's online service or in another similar manner. The changes will take effect on the stated date. The Service Provider will notify of substantial changes in prices and/or terms at the latest one (1) month before the change takes effect. Upon notification of the substantial change, the Customer has the right to terminate the agreement with 15 days' notice period.

## 16 FORCE MAJEURE

If either of the Parties is unable to meet its obligations under the agreement due to events beyond the Party's control and which the Party cannot reasonably be expected to have taken into account when concluding the agreement, and the consequences of which the Party could not reasonably have avoided or prevailed, the Party has a right to refrain from carrying out its obligations under this agreement to the extent and for the time that the force majeure event prevents the fulfillment of the Party's obligations under the agreement. Such an event may be war, insurrection, expropriation or seizure for public use, import or export ban, natural disaster, interruption of public transport or energy distribution, industrial action or fire, or any other cause of equal and unusual effect outside of the Parties' control. Failure to meet the obligations under this agreement due to force majeure event shall be notified to the other Party without undue delay.

If the Force Majeure event continues uninterrupted for more than four (4) months, both Parties shall have the right to terminate this Agreement with immediate effect without the other Party being entitled to claim damages.

## 17 NOTICES

All notices pursuant to the agreement shall be delivered by letter or e-mail using the contact information provided in the agreement between the Service Provider and the Customer. Notices submitted by letter shall be deemed to have come to the notice of the recipient of the letter no later than seven (7) days after the letter was sent.

Notices sent by e-mail shall be deemed to have been received by the recipient of the e-mail no later than two (2) business days after the notice was sent.

## 18 DATA SECURITY AND DATA PROTECTION

The Service Provider's data security policies are based on the level of security in accordance with good market practice. The Service Provider notifies the Customer of any data breaches it detects without undue delay. Within the limits of the Service Provider's operational capacity, the Service Provider undertakes to overcome the data breaches it detects and to act in good consensus with the Customer in resolving data breaches.

The Customer is responsible for the security of its own equipment, software, information systems and telecommunications connections. If the Customer fails to comply with its obligations regarding data security and this poses a data security threat to the Service or other customers of the Service Provider, the Customer is obliged to reimburse the Service Provider for reasonable additional work and other costs caused by addressing the data security threat.

Each Party undertakes to comply with all data protection regulations applicable to its activities, including, for example, the General Data Protection Regulation (EU 2016/679). The Service Provider has the right to collect, process and disclose personal data stored on the Service or processed in the Service in accordance with data protection legislation. A more detailed description of the processing of personal data by the Service Provider is available at:

<https://info.privacy.schibsted.com/fi/tietosuoja-ja-evastekaytannot/>.

The Customer must have the consent of the users of the Service when storing the data of the users, such as contact requests in their own systems. The Customer is responsible for the personal data files consisting of the Customer's own customers and potential customers it has received through the Service. If required by data protection legislation, the Customer and the Service Provider agree on data protection issues in detail in a separate data protection appendix, which is a part of the agreement.

## 19 ACCESS TO INFORMATION

The Service Provider has access to the basic information provided by the Customer (for example, the company name and contact information) and the Advertisements published by the Customer. In addition, the Customer may add to the Advertisements, for example, the names of the Customer's sales staff or their telephone numbers, in which case the Service Provider also has access to such information.

Users of the Services will not automatically provide the Service Provider any information when using the Services. However, the

Service Provider collects general data about users' visits to the Services.

The Customer does not have access to the data of another Customer, except for such public information that is freely available to all users on the Service Provider's website.

The Service Provider has the right to provide the above-mentioned information to another company belonging to the Schibsted Group or to the Service Provider's Partners. The Service Provider does not separately provide information to third parties for purposes other than those necessary for the operation and as described in more detail in the Service Provider's privacy statement:

<https://info.privacy.schibsted.com/fi/tietosuoja-ja-evastekaytannot/>.

The Service Provider provides analytics about the Customers and users of Tori Marketplace and delivers the Customer a separate weekly report containing general data on the Advertisements published by the Customer in Tori Marketplace. Such general data includes information on the number of Advertisements published in Tori Marketplace, their views, clicks and contacts. The Customer has access to this general data mentioned above when logging in to their Tori Marketplace. In addition, the Customer has always access to the data in Tori Marketplace, which it has made available to the Service Provider's use, and the opportunity to modify the data.

Upon termination of the agreement between the Parties, the Service Provider has access to the basic information provided to the Service Provider in connection with the implementation of the Services (for example, the name and contact information of the company).

The privacy statement describes the personal data collected by the Service Provider from the users of the Services and the possible disclosures of that data.

## 20 KEY VARIABLES DETERMINING THE ORDER OF ADVERTISEMENTS

The Advertisements are displayed on the listing page in the order in which the Service Provider has published the Advertisements. The order of the Advertisements is thus determined by the time of their publication. The most recent Advertisements are at the top of the listing page and thus receive more views than older Advertisements. However, users can organize Advertisements by various variables, such as price or time of publication.

The Service Provider reserves the right to make changes to the order of the Advertisements and the manner in which the order of the Advertisements will be moderated.

The Service Provider offers the Customer the opportunity to influence the organization and /or visibility of the Advertisements against compensation ("Highlight Feature"). Highlight Feature is an optional

and paid additional service to improve the visibility of the Advertisements. Highlight Feature enables the Customer to purchase new and wider audience for Advertisements, for example, during a busy time or within a popular product category. The prices of the options offered by the Highlight Feature vary depending on the duration and visibility. Further information on the Highlight Feature is available on the Service Provider's website

<https://www.tori.fi/nosto.htm>;

<https://asunnot.oikotie.fi/hinnasto/tehosta-nakyvyytta> and

<https://tyopaikat.oikotie.fi/tyonantajalle/hinnat>.

## 21 APPLICABLE LAW AND DISPUTES

Finnish law shall apply to the agreement, the GT&C and their interpretation, with the exception of its provisions concerning the choice of law.

The Customer has the opportunity to submit complaints to the Service Provider through an internal complaint handling system operated by the Service Provider. Customer may submit their complaints to the Service Provider's internal complaint handling system to Tori customer service: <https://tuki.tori.fi/hc/fi/requests/new>; Oikotie Asunnot, Toimitilat and Työpaikat customer service:

<https://www.oikotie.fi/palaute/> and Rakentaja.fi customer service

<https://www.rakentaja.fi/indexfr.aspx?s=/Suorakanava/palaute.asp>. The complaint handling system is open weekdays from 9am to 4pm. The Service Provider will process the incoming complaints in accordance with the order of arrival and the Service Provider will seek to provide the Customer who has made the complaint with a reply within a reasonable time. Use of the internal complaint handling system is free to the Customer.

If the dispute is not resolved through negotiations between the Parties or through the internal complaint handling system, the Customer has the option to refer the dispute to an impartial mediator. For this purpose, the Service Provider is prepared to use an impartial and independent mediator that is listed on the Finnish Bar Association's Mediator Register. The Finnish Bar Association's Mediator Register is available at

<https://asianajajaliitto.fi/asianajopalvelut/sovittelu-asianajajan-avulla/sovittelijoina-toimivat-asianajajat/>.

Notwithstanding the above mentioned, the Parties shall have the right to institute legal proceedings at any time. Any disputes arising from the agreement will be resolved at first instance in the Helsinki District Court, unless the Parties have agreed otherwise in writing.