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WEBSITE TERMS OF USE

These terms of use contain the general terms for the use of the websites and their services ('websites and services') maintained by TOAS at the address www.toas.fi that the user shall agree to by using the websites and services.

TOAS has the right to alter the content and availability of the websites and services at any time, or to stop the publication of the websites and the services on them either temporarily or permanently.

TOAS also has the right to change these terms of use at any time.

Intellectual property rights

All materials published on the websites and services are property protected by TOAS' trademark rights, copyrights or other intellectual property rights except for any services produced by third parties that are possibly linked to the sites, such as a map service. TOAS reserves all rights to materials published on the websites and in the services they contain.

Materials published on the websites and services may be browsed, and copies may be produced by printing or by downloading a file onto a computer. However, these materials may only be used for non-commercial, personal purposes. The copies or parts of them may not be sold or distributed electronically or in hard copy for commercial purposes, and they may not be altered or attached to other materials or WWW sites. Press releases may be published in media as long as the source is mentioned.

Limited liability

The websites and services are provided "as is". TOAS shall do its best to ensure that the websites and services are available and can be used without interruption and errors, and that the materials and information they contain are up to date and correct. However, TOAS shall not be responsible for any direct, indirect, coincidental or special damages, loss of profit or interruptions in business operations caused by the availability, interruption of use or incorrectness of the websites and services or the materials and information they contain, even if TOAS has been informed of the possibility of such damages.

The websites and services may contain links to WWW sites and services (such as a map service) maintained by third parties. Such links are merely services offered for users, and TOAS shall not



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be responsible for the websites, their contents, or the validity of the contents or the legality of the registration of personal data collected through these sites.

Processing personal data (data protection)

TOAS' WWW sites may contain services that require the processing of personal data. Personal data is collected mainly from the customer himself or herself and from sources such as the credit register of Suomen Asiakastieto Oy and the census record system of the Population Register Centre. Personal data is used for example for maintenance of customer relationships, customer satisfaction surveys and other surveys and customer communication. The collected personal data is part of TOAS' personal data registers. More information about the use of personal data and the register descriptions of TOAS' personal data registers are available at www.toas.fi/tietosuoja.

Contact point specified by § 190 of the Information Society Code

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