

GENERAL RENTAL TERMS AND CONDITIONS OF THE FINNISH CAR RENTAL ASSOCIATION

Valid from October 1, 2025

1. ENTERING THE CAR RENTAL AGREEMENT

Regardless of the manner of ordering the car, the rental agreement is always entered into between the car rental company ("the Rental Company") and the person signing the rental agreement or the legal person (hereinafter jointly "the Renter") which the person signing the rental agreement represents in the rental event. The Renter shall have a valid driving licence, sufficient driving skill for the circumstances, at least one year of driving experience and the age separately required by the Rental Company in the rental agreement.

2. HANDING OVER THE CAR FOR THE USE OF THE RENTER

The Rental Company shall hand over the car to the Renter in working order and in compliance with the applicable laws at the agreed place and time. In addition, at the Renter's separate request, the Rental Company shall provide sufficient guidance about the use of the car. The rented car has been inspected by the Rental Company or its partner before it is handed over to the Renter. However, the Renter is also obligated to inspect the car in connection with the receipt of the car to establish any potential damage or defects already existing in the car. Potential damage or defects shall be immediately notified to the Rental Company.

3. USE OF THE CAR DURING RENTAL

The Renter is obligated to take care of the car as well as a careful person takes care of his or her own car and to observe special carefulness and cautiousness while driving. The Renter undertakes to use the car only in the manner for which it is normally intended. During the rental period, the Renter shall take care of the normal monitoring of the car's condition, such as tyre pressure and sufficient filling of oil and other liquid quantities. Whenever the car is left parked even momentarily, it shall always be locked. The Renter undertakes to drive the car him or herself. He or she is not allowed to hand over the car to other persons or for their use without such permission being explicitly noted in the rental agreement. The Renter (driver) shall possess a valid driving licence and have at least one year of driving experience. In addition, he or she shall fulfil the age requirements of the Rental Company. The Renter is obligated to inform the person to whom he or she hands over the rental object within the scope of this agreement about the contents of this agreement. Use of the car for illegal purposes, towing, competitions or training for these, educational driving and driving on ice outside officially marked ice roads is prohibited. The car may not be used for the commercial transport of persons or goods requiring a transport licence, unless this has been separately agreed upon and expressly stated in the rental agreement. Crossing the Finnish border with the car is prohibited without the written permission of the Rental Company. Smoking and the transportation of pets in the car is prohibited.

The Renter is always fully liable for any parking fees and tickets, charges of private parking control, overload penalty fees, on-the-spot fines, fines incurred for speeding or other traffic offences or violations, road tolls and congestion taxes caused by the use of the car during the rental period. By signing the rental agreement, the Renter entitles the Rental Company to disclose his or her identification information to the authorities for the imposition of the aforementioned sanction charges. The Renter pays for the fuel used. The fuel to be used in the car appears from the rental agreement and/or the registration of the car. The Renter is fully liable for any damage to the car caused by filling the tank with or use of incorrect quality fuel. If the Renter returns the car

with a partially filled tank or, in the case of fully electric cars, with a partially charged battery, the Rental Company has the right to charge for the missing fuel or battery charge and the potential filling-up or recharging fee at the price indicated in the rental agreement or price list. In the case of fully electric cars, a full battery means at least a 70 % charge.

4. THE RENTER'S LIABILITY FOR THE CAR AND ITS ACCESSORIES DURING THE RENTAL PERIOD, OWN RISKS

The Renter is obligated to indemnify the Rental Company for any damage to and loss of the car and its accessories during the rental period and, as out-of-service indemnification, to pay the rent according to the agreement for the duration of the repair of the car for a maximum of thirty (30) days. Liability for risk, meaning responsibility for the destruction, loss, or damage of the car and its equipment due to reasons beyond the control of the parties to the rental agreement, transfers to the Renter at the time the car is handed over. The liability for risk transfers back to the Rental Company when the car has been returned to its possession or otherwise left at a location designated by the Rental Company. The Renter is obligated to return the car and its equipment in the same condition as at the time of handover. However, the Renter's liability is restricted to the basic own risk share specified in the rental agreement. The basic own risk is charged separately for each instance of damage or loss. The basic own risk may be reduced or, in some cases, completely eliminated by an additional charge separately agreed on in the rental agreement.

The Renter is obligated to indemnify the Rental Company for damages in full without any own risk restriction if the damages have been caused or incurred in any of the following ways: excessive loading, smoking in the car, damage to the car's upholstery, driving with over or under-pressured tyres, loss of keys, use of incorrect quality fuel, snow damage if indicated by signs, driving through too narrow premises considering the size of the car, driving on flooded roads, roads or in areas in poor condition or other negligent or incorrect use of the car. The Renter is obligated to indemnify the Rental Company for cleaning costs due to any unusual fouling of the car. The Renter is fully responsible for any damages to the car's windshield, tires, rims, and hubcaps unless the Renter has accepted an additional fee that removes liability. The Renter's full indemnification liability always also concerns damage that is directly or indirectly due to the Renter's criminal conduct, use of the car under the influence of alcohol or other intoxicating substances or other breach of the terms and conditions of the agreement occurring intentionally or through gross negligence. The Renter is released from his or her liability towards the Rental Company with regard to own risk as well if the Rental Company receives full indemnification from a potential third party that caused the damage or his or her insurance company.

5. PROCEDURE IN CASES OF DAMAGE TO OR FAILURE OF THE CAR

The Renter shall immediately inform the Rental Company of any faults in or damage to the car during the rental period. Any offences involving the car, traffic accidents and personal injury or animal damage shall always also be notified to the police. In a damage situation, the Renter shall always fill in a written damage report and submit it to the Rental Company. The Renter is fully liable for any damage resulting from the neglect of the aforementioned reports. The Rental Company is liable for a technical fault appearing in the car during the rental period which is not due to the Renter's operational fault and/or negligence. Provided that the defect or fault is within the liability of the Rental Company and it is necessary for continued driving, the Renter may have the car repaired on his or her own initiative at the Rental Company's cost to a maximum value of EUR 75. A receipt for the repair work and the payment made shall be submitted to the Rental Company.

6. PAYMENT OF RENT

Unless another payment method has been agreed on, the Renter pays the rent according to the agreement with its possible additional charges with his or her payment card. Already when entering into the rental agreement, the Renter approves the final calculation prepared for the rental in advance without signing it personally.

In connection with the rental, the Rental Company has the right to make an advance confirmation for the Renter's payment card for the amount corresponding to the estimated final rent and potential other charges, by means of which the Rental Company ensures that the Renter's payment card account has sufficient balance and that the payment card is valid. It is explicitly stated that, when there are grounds for this, the Rental Company has the right to charge from the Renter's credit card specified in the rental agreement additional charges for the following in addition to the rent according to the agreement: the basic own risk according to the agreement, fuel charges, rents and charges for the extension of the rental period, car delivery and pick up charges, as well as parking tickets, charges of private parking control, on-the-spot fines, fines, road tolls, congestion taxes and overload penalty fees caused by the use of the car during the rental period, and other comparable charges with their administrative costs. If the Renter is a legal person, both the legal person and the natural person who signed the rental agreement on behalf of the legal person are jointly liable for the rent as well as for any additional charges related to the rental under these terms. If the legal person acting as the Renter refuses for a justified reason or is unable to pay the rent and any possible additional charges, the Rental Company has the right to collect these from the natural person who signed the rental agreement. In addition, when it considers it necessary, the Rental Company has the right to demand two (2) credit cards from the Renter as collateral for the charges arising from the rental.

7. THE RENTAL COMPANY'S LIABILITY FOR A DEFECT IN THE CAR AND DELAY

If a technical fault or other defect appears in the car during the rental period for which the Renter is not liable according to the terms and conditions of rental, the Renter may demand that the Rental Company repairs the defect or a reduction in price corresponding to the defect. If the Rental Company is unable to hand over the rented car to the Renter's use according to the terms and conditions of the rental agreement, the Renter has the right to receive indemnification for any reasonable direct costs incurred by the Renter for the delay.

8. RETURN OF THE CAR UPON EXPIRATION OF THE AGREED RENTAL PERIOD

The Renter shall return the car with all its accessories to the agreed place upon expiration of the agreed rental period. The agreed rental period expires when the car with its keys has been returned to the Rental Company or when the Rental Company has received a notification from the Renter stating that the car has been returned to a place approved by the Rental Company. If the car has not been returned in this manner and no continuation of the rental period has been verifiably agreed, the Rental Company may inform the police of the matter. The Rental Company has the right to charge full rent from the Renter for the duration of any delay in returning and indemnification for any additional work caused to the Rental Company and other economic losses related to the matter. Unless otherwise agreed, the car must be returned with a full tank of petrol. The Rental Company is not responsible for any property left in the car at the time of return.

9. RETURN OF THE CAR BEFORE THE EXPIRATION OF THE AGREED RENTAL PERIOD

If the Renter returns the car before the expiration of the agreed rental period, the rent is determined according to the used rental period based on the pricing terms of the agreement. If the car has been rented on special terms, premature return of the car may lead to a change in the type of price list and thereby a change in the daily rent. In the case of prepaid rentals, premature return of the car does not obligate the Rental Company to return the rent paid in advance to the Renter.

10. CONNECTING A PERSONAL MOBILE DEVICE TO THE CAR'S INFOTAINMENT SYSTEM

If the Renter connects their personal mobile device to the car's infotainment system (for example, via Bluetooth or USB), logs into the system with their own credentials or uses its navigation features, personal data such as contacts, call logs, music selections and navigation history may be stored in the system. This data is not automatically deleted at the end of the rental, so the Renter is responsible for removing the said data when returning the car.

11. CANCELLATION OF THE AGREEMENT

The Rental Company has the right to cancel the agreement with immediate effect if it appears that the Renter materially breaches the terms and conditions of the agreement. In this case, the Renter is obligated to return immediately the car with all its accessories to the agreed place of return. Either party may cancel the agreement if the car is stolen or a fault preventing the use of the car for which the Rental Company is liable is developed in the car and the Rental Company does not deliver a substitute car within a reasonable period from the notification.

12. DISPUTES CONCERNING THE RENTAL AGREEMENT

Any disputes concerning the rental agreement are primarily resolved through negotiations. If the dispute is submitted to a court for a decision, the matter is resolved by the district court for the domicile of the Rental Company or, in consumer dispute cases, by another statutory court of first instance.