



Mobile terms and conditions of use

1 Application provider

The earnings-related pension card is a mobile application provided by Keva (Business ID 0119343-0, hereinafter the "Service Provider") which you can use to obtain an e-earnings-related pension card entitling you to discounts. You are entitled to an earnings-related pension card if you have permanently retired. You can obtain an earnings-related pension card if you receive

- an old-age pension
- an early old-age pension
- a disability pension or
- a years-of-service pension (as of 1 February 2018).

Use of the service requires identification to log in to Keva's service to ensure your right to an earnings-related pension card.

2 Contract terms and conditions and establishment of a contract

By using the application, you accept the terms and conditions valid at any given time and undertake to comply with them and with any instructions issued separately in the application. The Service Provider may make changes to the terms and conditions of use from time to time. Should you not accept these conditions, you must discontinue using the application.

3 Data protection

When you install the application and start to use it, we register contact data to this effect in Keva's information system. Contact data contains information about the application user and the type, channel and date of contact.

[Register description of pension register](#) (in Finnish and Swedish only)

Keva complies with the Personal Data Act [523/1999 as amended] and other provisions in force in Finnish legislation concerning the data protection of individuals when processing personal data collected.



4 Accessibility and costs arising from using the application

The application may be out of use at times or its function may be temporarily disrupted by malfunctions, maintenance work or factors beyond our control. The Service Provider does not guarantee in any way the quality, functionality, accessibility or performance of the application itself or the content or services used through it. We reserve all rights to change or to withdraw the application or parts thereof from your use and your access to the application at any time and without separate notice. You are liable for any charges arising from use of the application.

5 Responsibility for application content

We provide the application and its content without obligation and "as they are". The Service Provider is responsible for the legality and conformance with good practice of the application's editorial and other content compiled by the Service Provider and for the copyrights and other intellectual property rights related thereto. Each user is personally responsible for their own use of the application and undertakes to use the application in accordance with the terms and conditions of use.

6 Rights to the application and its content

All intellectual property rights to the application, its content and software belong to the Service Provider or its licensors. The application content is protected by copyright, trade mark rights and other intellectual property rights. Unless the Service Provider otherwise determines, you may install the application solely for personal, non-commercial use. You have no other rights relating to the application or its content. You may not copy, modify, customise, share, publish, sell, licence or transfer the application or part thereof to other persons. The application must be used in accordance with the terms and conditions of the application store where you acquired the application.

7 Data security

An online environment is not entirely secure. The user is responsible for arranging proper data security of their own information systems. The user is also responsible for the acquisition and functioning of the hardware and connections required to use the system and for ensuring that these do not cause harm, disruption or damage to the Service Provider or to a third party.



8 Liability for damages

You are liable to indemnify the Service Provider for any direct damage arising as a result of unlawful use or of contravening these terms and conditions of use.

The liability of the Service Provider is always at most limited to liability in accordance with mandatory legislation.

9 Applicable law and forum

These terms and conditions of use are subject to the law of Finland. If any dispute is unable to be settled by negotiation, disputes are to be settled in the first instance in Helsinki District Court.

10 Termination

If any of the terms and conditions in these terms and conditions of use is found to be illegal or null and void, all the other points in the terms and conditions will remain in force.

11 Contact information

If you have any questions about the application, please contact our customer help at kevamobiili@keva.fi. For other questions about pension matters, please contact [the My Pension service](#) (available in Finnish and Swedish only) at www.keva.fi/elaketietosi or Keva's pension advice line on 020 614 2837 (weekdays 8am-4pm).