

MAIL AND INTERNATIONAL PARCEL SERVICES

– Cash and Consumer Customers, May 4, 2018



These service terms shall be applied to cash and consumer customers in the domestic and international postal services offered by Posti Ltd (hereinafter "Posti"). A cash and consumer customer refers to a customer who pays the postage fees of postal items or the price of other services using general cash payment methods or stamps.

In addition to these service terms, Posti's general terms of delivery for cash and consumer customers shall be followed in the provision of services.

1. Domestic Mail Services

1.1. Letter

A letter dropped off at the mailing location required by the Service is delivered in basic delivery, in accordance with the quality standard set out in the Postal act.

The progress of the letter is not tracked and a receipt is not available on its dispatch or delivery.

Additional services: COD (Cash on Delivery), Registration, Advice of Delivery, Handing over to the Addressee in Person with Registration or Advice of Delivery.

These terms are also applicable to postcards. The additional services for letters are not available for postcards.

1.2. Posti Insured

Insured Items are handled in a separate secure handling. The service includes the Registered additional service and handling as fragile. Handling as fragile requires that the item has been separately furnished with Posti's indication for fragile content.

The delivery of the item can be tracked based on the tracking code on the item or in its address label.

Insured Items are sent from a Posti outlet and as a rule can be picked up at an outlet on the second weekday following mailing, and no later than the third weekday following mailing.

When an Insured item arrives at a Posti outlet, a notice of arrival is sent. The item is handed over to the recipient or a person authorized by the recipient in exchange for a signature at the Posti outlet.

The maximum insured value of an insured item is EUR 5,000. The insured value is the maximum compensation for the loss of or damage to an Insured Item.

Compensation is paid according to proven caused damage and losses. Cash, securities, precious metals, jewels, and other valuables sent through Posti must always be posted as Insured Items.

Additional services: COD (Cash on Delivery), Handing over to the Addressee in Person.

1.3. Express Letter

An Express Letter dropped off at the mailing location required by the Service on weekdays (Mon–Fri) by the time indicated,

is delivered to the address marked on the item the weekday (Mon–Fri) following the mailing day in basic delivery. The receipt of an Express Letter for delivery by Posti and its delivery to the recipient are registered in the tracking system.

Posti shall not be responsible for the time of delivery if the Express letter's content is not suitable for air transport or if the letter is forwarded. No delivery time commitment is issued for an Express letter dropped off in a mailbox or found in other mail.

Express Letters are delivered to post office boxes only if the sole address on them is the post office box address. If the item contains both the post office box and street address, the Express Letter is delivered to the recipient's street address.

Additional services: Saturday Delivery.

1.4. Christmas Greeting

Christmas greetings mailed by the time separately announced by Posti each year are delivered to their recipients before Christmas. Item prices and maximum dimensions are confirmed annually.

2. Domestic additional services

The use of additional services requires that the item is sent from a Posti outlet with the said additional service in its service selection. Items with additional services cannot be mailed by dropping them off in a mailbox.

Letters with the COD (Cash on Delivery), Registration or Advice of Delivery additional services are handed over at a Posti outlet instead of basic delivery.

2.1. COD (Cash on Delivery)

The item is handed over to the recipient against the payment specified by the Customer. Posti remits the payment to the Customer's account at a bank operating in Finland within two to four (2–4) weekdays (Mon–Fri) of payment.

Posti is not responsible for the time taken for the bank transfer between banks. The customer shall be responsible for the complete, accurate and SEPA-compliant indication of the account number and reference data on the COD assignment. The sender may be charged for any investigation work resulting from erroneous or deficient account or reference information according to the price defined under Charge for other work.

The maximum sum of a COD is EUR 2,000.

The payment traffic does not relay information.

Posti shall have the right to charge the COD amount back from the Customer if the COD was paid using a credit card and the company that issued the credit card cancels or charges back the payment in accordance with its own terms and conditions, such as due to a claim made by the buyer on the deal.

If payment of the COD amount is delayed due to a reason attributable to Posti, the maximum compensation paid by Posti

for the error in the service will be the value of the service. This does not affect the consumer's statutory rights.

2.2. Registration

With the Registration additional service, the receipt of an item for delivery by Posti and its handover to the recipient are registered in the tracking system. The sender receives a receipt of mailing, containing the unique tracking ID of the item. The delivery of the item in Finland can be tracked, based on the tracking code on the item or in its address label.

The item is handed over only to the person indicated as the recipient or to a person authorized by the recipient in writing.

2.3. Advice of Delivery

The Advice of Delivery additional service includes Registration and, in addition, the sender receives a certificate that shows when and to whom the item has been handed over.

The delivery of the item can be tracked with the help of the tracking code on the item or in its address label.

When a letter with advice of delivery arrives at the address office, a notice of arrival is sent. The item is handed over to the recipient or a person authorized by the recipient in exchange for a signature at the Posti outlet. If the sender has used an additional service to restrict the right to sign for the item so that it may only be handed over to the recipient, the item will not be handed over to anyone against a proxy.

2.4. Handing over to the Addressee in Person

The sender of a Registered Letter, a Letter with Advice of Delivery or an Insured Item may limit the right to sign for the item, so that the letter is only handed over to the recipient in person.

If the sender has restricted the right to sign, so that the item may only be handed over to the recipient in person, the item will not be handed over to anyone else even if this person presents a valid proxy or another equivalent document. The handing over of an item addressed to a corporate or organizational recipient cannot be restricted by this additional service.

2.5. Saturday Delivery

Express Letters sent on Friday are delivered to the recipient on Saturday by 2 p.m. The deliverer must have direct access to the delivery address. If the recipient cannot be reached, the item will be delivered in the next basic delivery.

The service is available only in separately defined areas.

3. Common terms and conditions for domestic services

3.1. Storage period

Mail items that could not be delivered to the recipient will be stored at the Posti outlet for fourteen (14) days. The notice of

arrival indicates the deadline for picking up the item from the said Posti outlet. A second notice of arrival is not sent.

Forwarding the item from one Posti outlet to another will not extend the storage period.

3.2. Maximum compensations

Loss or damage

- EUR 50 for an ordinary letter item;
- the agreed insured value for an Insured Item;
- EUR 340 for an Express Letter, a Registered Letter or a Letter with Advice of Delivery.

Delay

- EUR 50 for an ordinary letter item;
- EUR 85 for a Registered Letter or a Letter with Advice of Delivery;
- EUR 150 for an Insured Item or an Express Letter.

3.3. Dimensions and weight

The maximum and minimum sizes and maximum weights of items are detailed in the price list.

3.4 Handing over items to Posti for transportation – mailing location

Items can be handed over to Posti for transportation by dropping them off at a Posti outlet, or Posti can pick prepaid items up from the customer (additional service subject to a charge). In Posti outlets, the range of services may be limited. The Posti Insured and Posti Registered Letter additional service together with parcel services, that are a part of universal service, are available from at least one Posti outlet in each municipality.

At a mailbox, one can drop off letters without additional services, provided that the item is prepaid.

In sparsely populated areas, consumers may mail small volumes of prepaid ordinary letters and parcels by leaving them in their own mailboxes and using a pickup sign. The item must fit in the mailbox. Prepaid ordinary letters and parcels will be picked up for delivery when incoming mail is delivered to the mailbox. The right to this service can be checked at Posti Customer Service.

3.5. Delivery speed

The quality standard set out in the Postal Act requires that letter items in Finland must be delivered so that at least 50% of the items are delivered by the fourth weekday following the item's delivery to Posti, and at least 97% by the fifth weekday.

4. International letter mail services

4.1. Priority Letter

A Priority Letter dropped off at the mailing location required by the Service on weekdays (Mon–Fri) by the time indicated is delivered from Finland towards the destination country on the following next weekday or otherwise with the first available connection.

The progress of the letter is not tracked and a receipt is not available on its dispatch or delivery.

Items are usually transported to the destination country by air and delivered to the recipients within the delivery time defined by the destination country.

The customer must furnish the items with the text "Priority".

Additional services: Registration, Postal Insurance, Advice of Delivery.

4.2. Economy Letter

An Economy Letter dropped off at the mailing location required by the Service on weekdays (Mon–Fri) by the time indicated is delivered from Finland towards the destination country within a week of mailing. Items are delivered to the recipients within the delivery time defined by the destination country.

The progress of the letter is not tracked and a receipt is not available on its dispatch or delivery.

The customer must furnish the items with the text "Economy".

Additional services are not available.

4.3. Express Letter (Exprès)

An Express Letter must be furnished with a separate Exprès bar code sticker available at a Posti outlet. Express Letters cannot be dropped off in a mailbox.

Items are transported to the destination country by air and delivered to the recipients in the destination country within the delivery time defined by the destination country, in many countries by separate express delivery. For many target countries, the progress and handing over of the item can be checked from Posti's website or customer services with the item ID.

It is advisable to supplement recipient information with the recipient's telephone number.

4.4. International Reply Coupon

The International Reply Coupon of the Universal Postal Union is on sale in some Posti outlets. It is exchanged in all countries for stamps or other postage fee indications.

The exchange value always corresponds to the postage fee of the lowest weight class of a Priority Letter from the exchanging country to another country according to the most expensive tariff zone. The exchange, or validity, period is printed on the coupon.

4.5. Maxi Letter

International Maxi Letter is delivered as a Priority Letter in accordance with section 4.1.

5. Additional services for international letters

The use of additional services requires that the item is sent from a Posti outlet with the said additional service in its service selection. Items with additional services cannot be mailed by dropping them off in a mailbox. Additional services are only available for Priority letters.

5.1. Registration

A Registered Letter is carried abroad at the speed of a Priority letter.

When mailing a Registered Letter, the sender is given a receipt furnished with a unique item ID as proof of mailing and the handover to the recipient can be verified. Items are handed over in the destination country according to country-specific signature practices. In items addressed to certain destination countries, the sender may limit the right to sign, so that the letter is only handed over to the recipient in person.

Only one recipient can be marked on an international Registered Letter.

5.2. Postal Insurance

The service is separately available for countries listed on Posti's website or in the customer service.

The service includes handling according to the Registration additional service. The Insured Letter must be sent at a Posti outlet where the item is sealed and marked according to the international postal traffic regulations.

In Finland, Insured Items are processed using special secure handling. In destination countries, they are handled according to the practices used in the country in question. Insured items are not available for all destination countries. Posti informs its customers of any restrictions known to it that the postal operator of the destination country has communicated to Posti. The sender must check other restrictions from the commercial mission of the destination country.

The maximum insured value of an Insured Letter varies depending on the destination country, but the absolute maximum is EUR 5,000. The insured value is the maximum compensation for the loss of or damage to an Insured Letter. Compensation is paid according to authenticated damage and losses.

5.3. Advice of Delivery

The sender may request that a Registered or Insured Letter addressed to any country be handed over to the recipient or the recipient's proxy against an Advice of Delivery, by appending a prefilled international advice-of-delivery form CN07 to the item and by writing "A.R." in capital letters beneath the sender information on the item's address page as well as at the top of the address label. In this case, an Advice of Delivery, indicating also the date of delivery, signed by the recipient or the recipient's proxy and an official of the postal service in the destination country, is returned to the sender from the destination country at the speed of a Priority letter.

5.4 Handing over to the Addressee in Person

The handing over of an item can be restricted only to the person who has been indicated as the recipient. In this case, the item will not be handed over to a person with a proxy. There are country-specific limitations for using this additional service.

The item is handed over at an outlet against signature and only to the natural person indicated as the recipient. The handing over of an item addressed to a corporate or organizational recipient cannot be restricted by the additional service.

6. International parcel services

6.1 International Postal Parcel (Priority)

International Postal Parcels are transported via rapid connections from Finland to the destination country. Items are primarily delivered to the recipient, but in some countries items are delivered to a Posti outlet for the recipient to pick up. If it has been impossible to deliver the item to the recipient within the storage period, the instructions on the address label will be followed. If no instructions have been given, the item is returned at the sender's expense.

Items will not be delivered to post office box addresses and possibly neither to Poste Restante addresses.

Items are tracked on the basis of the item ID on the address label.

6.3 International Postal Parcels (Parcel Connect)

The service is available in the Posti web service to separately defined countries.

Parcel Connect items are delivered for pick-up by the recipient or to the address depending on the practices of the destination country. The delivery of the item is recorded.

The value of a Parcel Connect item, including VAT, may not exceed EUR 25,000.

If the item is not picked up by the end of the storage period, it will be returned to the sender at the sender's expense.

6.2 Postal Express Parcel International (EMS)

There are outlet-specific differences in the availability of the service.

Postal Express Parcel International is transported using the fastest connections to separately specified countries or limited areas. The countries and areas are listed on Posti's website and the customer service.

Items will be delivered to the recipient's address. The items are handed over against a signed receipt to a person present at the address. If the recipient cannot be reached, a notice of arrival will be left for the recipient, and the item can be picked up from an outlet in the destination country.

The service includes at least one delivery attempt. If the item

is not picked up by the end of the storage period, it will be returned to the sender.

Items will not be delivered to post office box addresses and possibly neither to Poste Restante addresses.

Items are tracked on the basis of the item ID on the address label.

7. Common terms and conditions for international services

7.1. Applicable terms

International postal traffic is governed by the provisions of the agreements of the Universal Postal Union (UPU).

7.2. Country-specific terms and restrictions

In international postal traffic, all services are not available in all countries, and item delivery and handover practices vary depending on the country.

In addition to content restrictions concerning Posti's domestic items, in international postal traffic, it is prohibited to send items containing narcotics or psychotropic substances, perishable biological material, infectious substances, radioactive material or substances classified as dangerous for road or air transport, or living animals or insects (exceptions: the transport of bees, leeches, silkworms and insects used for pest control), guns, replicas of guns or explosives, counterfeit products, or illegal copies of products.

In addition, many countries have different restrictions with regard to the content allowed for postal delivery. The sender should find out the destination country's prohibitions and import restrictions in force at any given time. Posti is not responsible for the execution of the service if the sender has not followed the restrictions and terms and conditions issued by the destination country. Information about the additional regulations that Posti has been informed of is available on Posti's website at www.posti.fi or the customer service. Posti is not responsible for the completeness of the information. In addition to postal regulation, tax, customs or other regulations of the destination country may create terms, conditions and restrictions.

Further information is available on Posti's website: country-specific information.

7.3. Forwarding and customs clearance of postal items

Postal forwarding is governed by the general regulations of the Nordic Association of Freight Forwarders (NSAB 2015 or a more recent version).

Items addressed to a destination outside the EU and to special areas outside the Excise Duty and Value-Added Taxation Area of the EU (including the Åland Islands) must be furnished with markings required by the Customs. The content and its value must be indicated in the section reserved for it on the address label in a language understood in the destination country, and

it must be itemized in such a way that import clearance can be performed without difficulty. An item sent for commercial purposes must be accompanied by a signed commercial invoice.

In international traffic, customs fees and taxes, as well as any other corresponding fees, are collected from the recipient in accordance with legislation in force in the destination country.

Further information is available on Posti's website: country-specific information.

Postal operators are also not liable for customs manifests or official decisions related to customs declarations. Additional information related to import permits and other import-related matters may be available from the commercial mission of the destination country.

7.4. Pricing, dimensions and weight

Service prices and the maximum and minimum sizes and maximum weights of items are detailed in the price list. The pricing of parcels is based on the weight and the tariff zone of the destination country.

7.5. Estimated delivery times

The delivery times of international services are always estimates.

7.6. Delivery and storage period

Parcel delivery practices and storage periods vary depending on the country.

If an item cannot be delivered, a notice of arrival will be left with the recipient. The item will be stored at a Posti outlet, Poste Restante or P.O. Box for a period ranging from two weeks to two months, depending on the destination country.

7.7. Item Tracking

Posti registers the time the tracked item is received and sorted, as well as the time it leaves the country. Tracking outside Finland varies depending on the country.

7.8. Damages

In international postal traffic, the Posti outlets' liability for damages is defined in the agreements of the Universal Postal Union.

Letter item

Compensation is paid for the loss of, damage to, or the theft of a letter item's content in the following way:

- Registered Letter: a maximum of SDR 30 (Special Drawing Rights)
- Insured Letter: no more than the insured value of the letter.

Mailing types, losses or damages other than those mentioned above are not subject to compensation. Delay is not considered a loss subject to damages.

When the loss or entire theft of or damage to registered items and insured items is the result of force majeure not subject to damages, the sender is entitled to a reimbursement of any payments made, excluding the insurance charge.

Parcel item

The maximum compensation for loss and theft of and damage to International Postal Parcels is determined in accordance with the Universal Postal Union's regulations: SDR 40 per item + SDR 4.50 per kg.

The maximum compensation for loss and theft of and damage to International Postal Parcels (Parcel Connect) is EUR 500/item.

For Postal Express Parcel International, the corresponding compensation is a maximum of EUR 500 per item.

When the loss or entire theft of or damage to a parcel is the result of force majeure not subject to damages, the sender is entitled to a reimbursement of any transportation charges paid.

Exceptions

The proven substantial delay (usually more than 14 days) of an Exprès letter or Postal Express Parcel International sent to a country within the scope of item tracking allows for case-specific reimbursement for the postage fees to the sender, either partially or in full.

7.9. Country-specific exceptions

Many countries have restricted liability for damages. Visit www.posti.fi or contact our customer service for more information.

8. Items for the blind in Finland and abroad

Items containing Braille (embossed writing) are accepted for transportation free of charge to all countries if the sender is a private individual. An item containing Braille must be submitted for transportation unsealed and it may weigh 7 kg at the most. The customer must attach the indication of the item for the blind on the address side of the item. In Finland, either the word *Sokeainlähetys* or *Cécogramme* can be marked in the upper right-hand corner on the address side of the item.

Special mail items for the blind are delivered in Finland according to the delivery times for letters.

9. Validity of the Service Terms

These Service Terms enter into force on May 4, 2018, and will remain in force until further notice. These terms replace the Service Terms that took effect on October 1, 2017.

Posti has the right to change these Service Terms. New Service Terms will be announced at the latest one month prior to their entry into force. The Delivery Terms, Service Terms and instructions are available on Posti's website www.posti.fi and from customer service.