



ENERVENT ZEHNDER WEB SHOP DELIVERY AND PAYMENT METHODS

1 DELIVERY METHODS

We deliver our products by Postnord either for pick-up at service points or delivered to the customer in the case of pallet goods.

2 PAYMENT METHODS

2.1 Payment methods offered by Klarna to consumers

The payment options offered by Klarna are displayed in the Klarna Checkout service. The payment options currently available at Klarna Checkout <u>in Finland</u> are invoice, overdraft, card payment, or direct bank transfer. After the customer enters the payment information into the Checkout service, the payment methods that are possible for the customer remain. The default payment option is always an invoice whenever possible. The customer can easily change the payment method to, for example, a card or online banking payment after pressing the "BUY" button, if these options were not originally available. If the customer does not enter the personal identity number in the system, then only card payment and online banking payment are possible.

It is possible for the customer to pay with debit and with credit cards of all Finnish banks and in the online banking of the following banks: S-bank, Aktia, Danske Bank, Osuuspankki, Nordea and Säästöpankki. In connection with the card payment, the customer must provide the card number, the card's expiry date, CVC code and, when paying with some cards, also the 3D secure code. In addition, the customer's bank may require separate authentication in online banking with online banking IDs. Please also make sure that you have activated the online payment feature of your card in your online bank before making the payment.

2.1.1 Debit / Credit card

You can pay with Debit / Credit combination cards and Visa Electron cards. Paying with a debit card is easier, faster, and more secure than with online banking. You do not need separate IDs but only the card itself. If the payment goes from a debit card, it will be debited directly from your account in the same way. Because your credit card company guarantees debit / credit combination card payments, it is a safer option for you. In case of problems, you will always get your money back from the credit card company if the purchase was made from a European online store. When you have a choice of debit or





credit card, you can pay for purchases made online directly from the account or from the credit account connected to the card.

When paying with a Credit Card, the card number is a series of 16 characters long on the front of the card. The 3-character check digit used in online payment, i.e. the CVV2 number, can be found on the back of the card on the right side of the signature area. When paying by debit or credit / debit card, debit feature found on the reverse side of the bottom left of the number series, is used. The first 16 digits serve as the card number and the last three digits act as a check digit.

2.1.2 Visa Electron

You can also pay with a Visa Electron card if you have activated the online payment feature of your Electron card in your online bank. When you place an order, you will be directed to the secure verification service of your own bank, where your purchase will be verified with online banking hours (Verified by Visa).

2.1.3 Credit card

We accept all Visa and Mastercard credit cards.

2.1.4 Online banking payment

You can pay for your order directly with your bank ID using Klarna.

2.1.5 Invoice

We offer the possibility to pay for purchases by invoice or flexibly in several instalments. If the customer chooses the invoice as the payment method, it will be sent to the customer by e-mail at the same time as the order leaves our warehouse. The payment period for the invoice is 14 days from the dispatch of the order and no additional fee is charged for the invoice. If payment is delayed, a reminder fee of five (5) euros and default interest will be added to the invoice.

2.1.6 Instalment payment

The invoice can also be paid in 3-36-month instalments. The invoice can also be paid at your own pace, in which case the customer can decide the amount to be paid monthly (however, at least one (9) euros). The monthly cost is known, as is when the full amount was paid. In addition, all purchases that are paid for at your own pace with a flexible instalment payment are combined into a convenient





monthly invoice. The monthly invoice gives you a good overview of your own situation and everything can be paid with only one invoicing fee.

2.1.7 Klarna Payment Time Campaigns

From time to time, Klarna offers our customers various payment time promotions. The customer must meet Klarna's credit terms to choose a campaign fee.