

General Terms of Use of the Website

General terms of use and acceptance of terms

These general terms of use shall be applicable to the browsing or use of the websites and applications of United Bankers Plc and of its subsidiaries (hereinafter, the "UB Group"). Hereinafter, the expression "website" shall for the purposes of these terms of use refer to websites, as well as to other applications.

Please read these general terms of use of the website carefully. You agree to be bound by these terms of use when you browse or use the UB Group's website.

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Where the material is used with the permission of the UB Group, the UB Group must always be cited as the source of the material.

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The user shall be responsible for ensuring that they have a working internet connection when visiting the UB Group website. The UB Group does not guarantee that the UB Group's website will always be available without interruption or that it will be compatible with the user's devices.

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The website uses cookies to improve the functionality of the service and to enhance the individual user experience, as well as to develop the features of the website. The user can disable cookies in their browser settings, but this may impair the functionality or user experience of the service or preclude the use of the service. Further information on the use of cookies is available at <https://unitedbankers.fi/en/faq/use-of-personal-data-and-cookies/>.

Transfer of data outside the EU or EEA

The UB Group may use subcontractors in the processing of the data collected and stored in the online service, and such data collected and stored in the online service may be transferred outside of the European Union or the European Economic Area by our subcontractors to a limited extent.

If data are transferred outside of the European Union or the European Economic Area, the prerequisite for the transfer is that an adequate level of data protection is guaranteed in the country in question, or that the data controller provides sufficient guarantees of the protection of the privacy and rights of individuals by means of contractual clauses or in some other manner, or that the data subject has granted their unequivocal consent to the transfer.

Governing law

The relationship between the UB Group and the users of this website shall be governed by the laws of Finland.