

OP Etelä-Karjala



A Member Bank of OP Financial Group

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OP Etelä-Karjala

- A member cooperative bank of OP Financial Group
- Local deposit bank, engaged in retail banking
 - Banking, Insurance, Legal, Housing and Investment services
- The bank has the corporate form of a cooperative
 - Owned by owner-customers
- OP Financial Group has more than 200 member cooperative banks
 - Operational area covers whole Finland
- OP Financial Group aims to be financial sector's most attractive employer, and one of the most desired among major Finnish companies

Account

- Your account is the foundation of your money matters
 - OP Financial Group accounts are convenient for everyday finances
 - EU citizen can manage daily banking through own country's account
 - Use of account, card, and online services may cause service fees according to price list
 - **Remember to close your account before you go home**

Cards

- You can use OP Financial Group cards to pay purchases in shops, online purchases and to withdraw cash both in Finland and abroad
- It is safe and convenient to use a card instead of cash
 - Your account statement clearly shows where and when you have used your card
 - You can set daily purchase limits for your card
- OP-Visa Debit
 - Card for cash withdrawals and the payment of purchases in shops and online
 - Purchases and ATM withdrawals made anywhere in the world will be directly debited from your bank account with OP Financial Group.
 - Card ordering fee 10 €

Online banking services

- It is possible to open limited version of Internet banking services for all students.
 - Balance information, pay rent, money transfers
 - Valid ID-card or Passport
- According Finnish laws we can open full internet banking services only to customers with Finnish personal identity code and passport from EEA area citizens
 - Includes strong identification
- Only acceptable ID's when opening full internet banking services are
 - Identity card issued by Finnish Police
 - EU-passport

Payments and Cash services

- You can pay bills through online bank or at bank branch by cash
- Cash services operates from Tue-Fri from 9.30 – 12 pm
- In order to deposit cash at cash services
 - Fill clarification of source of income with supporting document e.g. Balance statement from your home country
 - Without these we cannot receive cash
- You can have assistance for making payments from the bank

If you have any problems

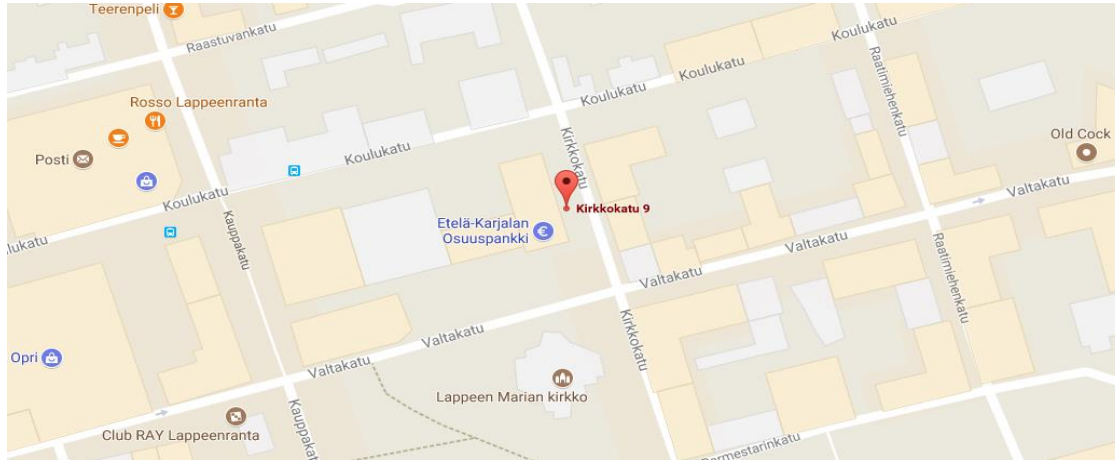
- In case you have lost your Visa Debit card or online banking codes
 - If you notice that your card or online bank codes are lost or stolen, please call +358 100 0555 to close them
 - They will ask your card number to close your card
 - Your responsibilities will end on exact moment you close your card
 - The number operates 24 hours every day
- Please don't hesitate to contact us if you have any questions

Opening account in bank

- **Fill required documents beforehand:**
 - Clarification of the source of income or intended use of fund
 - Tax notification is mandatory (TIN, Tax identification number, National identity number)
 - Customer information
 - **We cannot open banking services if information is missing**
 - When you have filled documents, book appointment from www.op.fi or from bank branch
- **Take Passport, Residence permit and Student certificate with you**
- **Make sure that you are don't have flue and have been in Finland for 14 days**

Where you can find us

- Our branch is located in the Lappeenranta City Center
 - Address: Kirkkokatu 9, 53100 Lappeenranta
 - Open from Monday to Friday from 9.30-16.30



OP Etelä-Karjala



- For more information, please visit www.op.fi
 - Booking appointment
- **OP Etelä-Karjala and OP Financial Group wishes you all a pleasant stay in Finland and good luck with your studies!**