

Terms of Use for the Netvisor Service between Visma Solutions Oy and the User

Before you start to use the Service for the first time, carefully read through these terms of use. By clicking on the “ I accept” button, you accept the terms of this agreement. USING THE SERVICE IS ALWAYS DEEMED TO MEAN THAT YOU HAVE READ THIS AGREEMENT, UNDERSTAND ITS CONTENTS, AND AGREE TO COMPLY WITH THE TERMS OF THE AGREEMENT IN ALL RESPECTS.

If you do not accept all the terms of this agreement, choose “I do not accept”. In such case, you do not have the right to use this software.

The parties to this agreement (hereinafter “Agreement”) are the end user (a private individual, hereinafter “User”) and Visma Solutions Oy (“Visma”). With this Agreement, the User is provided with certain rights to use the Service specified in section 1. Visma reserves all other rights to the Service. This Agreement specifies the User’s access rights; it is not a trade agreement.

1. Service

The Netvisor service (**Service**) is a financial administration service, provided with the SaaS service model, which is developed and supplied to clients by Visma. Using the Service requires an agreement on the use of the Service between Visma and the company/organisation (hereinafter “Client”). This Agreement is part of the entire contract concerning the Service between Visma and the Client, including the following agreements:

- General Terms of Agreement for the Service for Businesses
- General Terms of Agreement for the Service for Partner Clients

2. Entry into effect of the Agreement

The Agreement shall enter into effect immediately after the User has accepted the terms of this Agreement, as specified above.

3. User's rights and responsibilities

The Service is intended only for the User authorised by the Client, and only for use specified in this Agreement. The User must be of age and legally competent.

The User may use, and agrees to use, the Service only for the needs of financial administration and enterprise resource management of the company or organisation that he or she represents, in accordance with the law, good practice, and the valid terms of the User Rights Agreement for the Netvisor service, as applicable. The Service may not be

used in any manner that is unlawful, detrimental, offensive or harmful for the Service or its use, or to the Client, Visma, a third party or an outsider.

It is prohibited to send, through the Service, any mass e-mails for which the recipient's permission has not been obtained beforehand (prohibition on the sending of junk mail).

The access right is personal. For their part, the User shall be responsible for the safe storage of their username and password, and for ensuring that no personal identifiers are handed over for use by other parties. The User shall be responsible for the use of the Service conducted by using their identifiers. The User is obligated to immediately inform Visma if the username or password has been disclosed to a third party or of any suspected abuse of an identifier.

For their part, the User is responsible for the correctness of all information stored and processed, and for ensuring that the material does not violate the rights of third parties or valid legislation, as applicable.

The User is obligated to immediately inform Visma of any significant data security risks observed, breaches of information security or suspicions thereof that may jeopardise the Service or its use.

4. Visma's rights and responsibilities

Visma has the right to send the User, through the Service, bulletins, notifications, and other messages related to the provision of the Service.

Without hearing the Client, Visma has the right to prevent the Client from accessing the Service, if there is good reason for Visma to suspect that the Service is being overloaded or used by the Client or the User against the terms of the Agreement, or in a manner which risks the provision of the Service to other users. Visma must inform the User of the reasons for such prevention of access without undue delay.

5. Processing of personal data, and data protection

The User accepts that their personal data submitted through the Service can be processed by Visma in ways permitted by legislation on personal data, in accordance with the privacy policy ([link to the privacy policy](#)).

For supervising the interests of the Client and the User, and to ensure the quality of the Service, Visma has the right to distribute personal data submitted by the User, through the Service, within Visma Group and for use by selected Visma subcontractors.

In its various operations, such as customer service, sales, and invoicing, Visma processes the Client's and User's personal data as a controller. Subcontractors are used in some of these functions, so some items of personal data may be transferred outside of the EU/EEA. Visma always signs an agreement with its subcontractors on the processing of personal data (Data Processing Agreement, DPA). This agreement secures the privacy protection of the User. For more information on the standards observed by Visma Group with regard to security and privacy protection, please visit: <https://www.visma.com/trust-centre/>
<https://www.visma.com/privacy-statement/>

6. Amendment of the terms of use for the Service

Visma shall report any amendments to the terms of this Agreement by publishing the amended terms on the www.netvisor.fi site, in the Service, or on the Service's log-in page, if the change is made due to an amendment to a law or official decision or at Visma's initiative, provided that the change does not materially increase the User's obligations or decrease their rights under the Agreement. An amendment shall enter into effect after it has been published on the www.netvisor.fi site and in the Service. If the change is not made due an amendment to a law or an official decision, and is made at Visma's initiative and materially increases the User's obligations or decreases their rights under the Agreement, Visma shall report the change to the User, in advance, through the Service or by post. The amendment shall enter into effect on the date according to the notification, but no sooner than one (1) month after the message concerning the notification has been sent to the Client.

The Agreement shall remain in force, with the amended content, unless the User reports their rejection of the amendment within one (1) month of the sending of the notification on the amendment. If the User does not accept the amendment, the access right shall cease immediately. The User shall be deemed to have accepted the amendment once they have been informed of the change and continues to use the Service after the amendment has taken effect.

The terms of use for the Netvisor service are available at www.netvisor.fi, in the Service, and in the Community service, and they always indicate the last time they were amended.