

Appendix 3 to Netvisor's General Terms of Agreement for the Service for Partner Clients:

Netvisor Partner shall attach the terms of this Appendix to the Netvisor Service Agreement with the End Client.

Service Provider: (hereinafter "**Netvisor Partner**")

Service Buyer: (hereinafter "**End Client**")

Definitions:

In this Agreement:

Visma is Visma Solutions Oy.

General Terms are the General Terms of Agreement for the Service for Partner Clients.

Netvisor Partner is the Client referred to in the General Terms.

Service Buyer or End Client is the End Client referred to in the General terms.

The Service is a financial administration service provided and developed by Visma using the SaaS service model.

Service Section means a separate part of the Service, such as accounting, accounts payable, accounts receivable, or calculation of salaries etc.

User means designated users of the Service who use the Service after accepting its terms of use.

Data means the input data and material of the Service; data being processed by the Service and the results of using the Service.

Client's Data refers to the data and material transferred by the Client and/or End Client to the Service or belonging to the Client and/or End Client, such as the Client's databases, invoices and document formats.

1. The Purpose of the Agreement

According to the Terms of the Service Agreement between Visma and the Netvisor Partner, the Netvisor Partner shall be obliged to incorporate the terms of this Appendix into the Agreement between the Netvisor Partner and the End Client concerning the Netvisor Service.

2. The Use of Service

The End Client shall be responsible for ensuring that the End Client and every User using the Service has, before starting to use the Service, accepted the Terms of Use for the Netvisor Service in use at the time and shall comply with them while using the Service. The End Client shall be responsible for the use of the Service for all Users established for the Service. The Service shall only be used for the internal business activities of the End Client.

The Netvisor Partner is obliged to add at least one User to the Service for the End Client who shall have the right to use the Service and enable new Service Sections.

The End Client shall prevent unauthorised access to the Service as well as its unauthorised use.

The End Client shall be responsible for the content, correctness and lawfulness of all information stored in the Service, and for ensuring that the data and material do not violate the rights of third parties.

3. The Use and Disclosure of Data

The End Client shall allow Visma to share with third parties participating in the production of the Services a compilation of the logs of the End Client concerning the measures and transactions of the User accounts.

The End Client shall grant Visma a right to further disclose the End Client's financial administration data and material and provide access to End Client's data and material if the End Client requests it from Visma in writing.

For the End Client and every User, Visma shall register the details they report upon registration, the placement of an order, or use of the Service. Visma shall also collect information on the use of the Service and contacts between Visma and the End Client. Some of these items of information comprise personal data.

For example, the End Client's data may be processed in conjunction with the provision of the Service to (i) detect and prevent security threats, (ii) provide support, and (iii) perform error correction.

Personal data will be processed in accordance with the attached data processing agreement. All data stored in the Service shall also be processed in accordance with Visma's data security and privacy policy. The policies are available at www.netvisor.fi and on the Service.

Visma uses and utilises the data collected or created from the use of the Service to improve the Service and to develop other products. The User Data may be information compiled from the End Client's data or other information related to the use of the Service from which the End Client cannot be identified ("**User Data**"). If personal data is associated with the User Data and anonymisation is not possible due to technical or practical reasons, Visma will be the data controller for such personal data, taking care, among other things, to create adequate technical and organisational security measures.

For example, User Data will be processed for the following purposes: (i) improving the user experience to enable, among other things, user-specific choices, (ii) utilising anonymously aggregated indicators from financial data, (iii) training artificial intelligence, (iv) statistics and research such as industry specific summary reports and analysis and (v) accounting automation. In addition, User Data may be used to develop new technologies and products. Visma may share User Data with other companies in the Visma Group and partners within the limits set forth in the Terms of Service. Visma shall have the right to process the End

Client's data and material (including personal data) in addition to managing the Service, for example for the following purposes:

Usage and traffic analysis for providing the Services, for example identifying traffic peaks or allowing personal access settings on the Service.

Detecting and preventing security threats and performing maintenance, such as error correction.

Providing support and conducting surveys and polls.

Improving the layout and content of websites and measuring the effectiveness of marketing activities.

Marketing and decision making concerning the information displayed to the User.

Visma shall have unrestricted right to use and utilise the anonymous data and information obtained from the use of the Service created by the End Client or which has been created for the End Client for developing the Service, new technologies and software. This right includes, for example, the right to use (i) anonymously aggregated indicators of the financial information of the company for the economic research of the industry, (ii) anonymous information and data for product development and teaching artificial intelligence, (iii) anonymous information and data for industry-specific reporting and automation for accounting. Visma shall have the right to transfer the right to use the aggregated and anonymised data stored in the Service within the Visma Group or to other third parties.

The End Client shall have the right, within its rights to title and use, transfer the End Client's material for the use of the Client and other third parties taking into consideration the purpose limitations of personal data. The End Client, the Client and other third parties shall agree in their mutual agreements matters concerning the title and usage rights of the End Client regarding the material of the Client and other third parties.

4. Intellectual Property Rights of the Service

Title, copyright, and all other intangible rights to the Services as well as their results, the products, changes, versions, enhancements and redistributions are the sole property of Visma and/or third parties, including, but not limited to, source and other codes, instructions for use, documents, training material, and all other materials related to the Services. However, the End Client shall have the right to use the Service and its results and products for its own operations and for its own benefit.

Visma owns the rights to Visma's data, such as data provided or made available to the End Client for the use of the Service, statistical information, service analyses and other anonymous information that Visma creates or compiles, based on how the Services are used. The End Client owns the rights to the End Client's data and material.

5. Confidentiality

The Parties agree to keep confidential and not to disclose the other party's confidential information to third parties without the written consent of the other party.

The Parties must ensure that all of their employees and representatives abide by the confidentiality obligation.

Visma may disclose confidential information to other companies, partners or subcontractors of the Visma Group to the extent necessary to provide the Service.

6. Limitation of Liability

Visma shall not be liable for any direct or indirect damages caused to Netvisor Partner's End Client.

7. Notifications

Visma shall have the right to send the User bulletins concerning the Service, including ones on new features of the Service. Visma shall have the right to direct marketing campaigns to the End Client.

8. Signatures