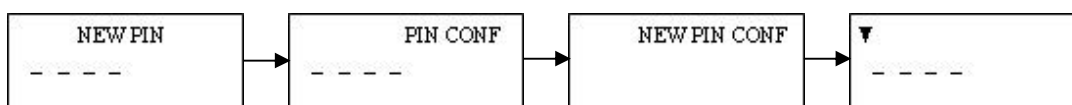


Instructions for Using the PIN-calculator

1. Activation of the calculator

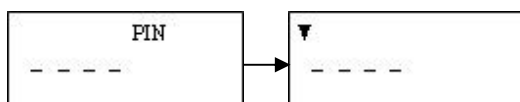
1.1. If you use the calculator **for the first time**, you have to choose a PIN, which can be used repeatedly. You have to act as follows:

- Switch on the calculator, pressing the button ◀
- Enter a four-digit PIN (the text on the screen: NEW PIN)
- Enter the same PIN again (the text on the screen: PIN CONF)
 - If the text “NEW PIN CONF” appears on the screen, you have succeeded in confirming the PIN.
 - If the text “FAIL” appears on the screen, the entered PINs were different and therefore you have failed to confirm your PIN. Now you have to start the PIN selection process from the beginning (the text on the screen: NEW PIN)
- If you succeeded in selecting and confirming the PIN, the symbol ▼ appears on the screen and the calculator is ready for use.



1.2. In activating the calculator **repeatedly**:

- Press the button ◀
- Enter your PIN (the text on the screen: PIN)
 - When the symbol ▼ appears on the screen, the calculator is ready for use
 - If the text “FAIL” appears on the screen, it means that you have entered a wrong PIN.
 - Press the button ◀ and enter the correct PIN (the text on the screen “PIN”).



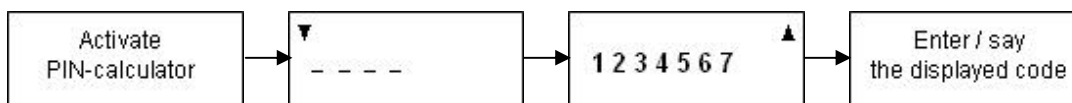
NB! While entering the PIN you are not shown the digits. You can only see a dash moving downward.

NB! If you want to correct/delete a digit, will you use the button ◀

2. Use of the calculator

While entering the Internet Bank (after you have entered your user name and permanent password) or calling the Telephone Bank (after you have said your user name) a four-digit code is displayed on the screen/said to you. Then:

- Activate the calculator, as described in clause 1.2.
- Enter the four-digit code, which was given to you via the Internet Bank/Telephone Bank (the symbol ▼ appears on the screen)
- In response the calculator will display to you a seven-digit code, which you have to enter into the Internet Bank or say to the teller of the Telephone Bank.

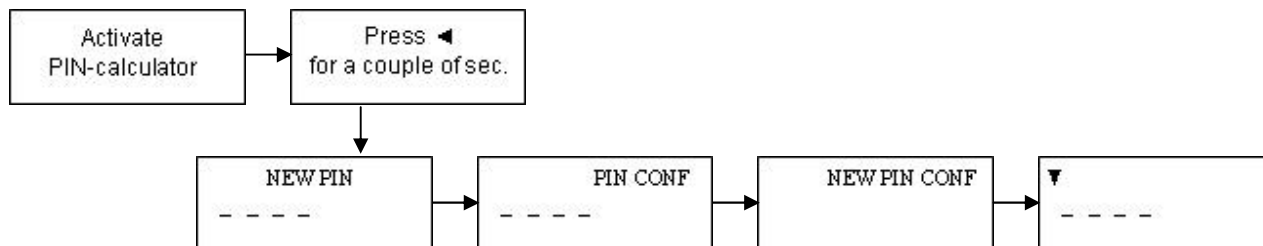


NB! The code is displayed on the screen for 30 seconds. After that the calculator will automatically switch off. If you wish to switch off the calculator earlier, press the button ◀

3. Changing of the PIN

You can change the PIN, which is needed for activating the calculator, as follows:

- Activate the calculator as described in clause 1.2. using your present PIN.
- Press the button ◀ for a couple of seconds
- Act as described in clause 1.1.



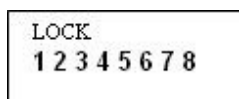
4. Opening of the locked calculator

The calculator will be locked, after 5 wrong PINs are entered consecutively.

- The calculator will display to you how many times the wrong PIN has been entered (e.g. the text on the screen: FAIL 3).



- The notification is displayed on the screen, as long as you have entered the correct PIN. In order to enter the correct PIN, press the button ◀ (see clause 1.2.).
- When the calculator is locked, the word "LOCK" and a combination of digits is displayed on the screen.



- The locked calculator can be opened only in the Bank. If your calculator is locked, take your ID document and calculator with you and go to an office of Sampo Pank.

NB! After receiving the LOCK-notification the calculator cannot be used any more. If you still try to activate the calculator, the calculator will be completely locked, after you have entered the wrong code for three times. In this case you have to apply for a new PIN-calculator and pay for it in accordance with the Bank's price list.

5. Recommendations to the user of the PIN-calculator

- For the sake of your security, will you keep your PIN, user name and permanent password separately from your PIN-calculator.
- If you have lost your calculator, inform Sampo Pank immediately about it.
- If you have any questions concerning the use of the calculator, please call Sampo Pank's information or go to an office of Sampo Pank.