General Terms and Conditions

1 General

- 1.1 These terms of use ("Terms") apply when Verisec Freja eID AB, Corp. ID. No. 559110-4806, c/o Verisec AB, Box 456, 194 04 UPPLANDS VÄSBY, Sweden ("Verisec Freja eID") provides an electronic identification service via the app Freja eID ("Service"). Freja eID is the electronic equivalent to a regular, physical proof of identity. The purpose of the Service is for the User of the Service ("User") to be able to provide proof of identity and electronic signatures.
- 1.2 The Terms only govern the relationship between Verisec Freja eID and the User. The dealings between the User and the party who is relying on electronic identification via Freja eID, in other words the party whose service the User obtains using Freja eID, ("Trusting Party") are not governed by these Terms. Each Trusting Party decides for themselves to what extent Freja eID can be used with their service.
- 1.3 The User's personal data is handled in accordance with Verisec Freja eID's integrity policy.

2 Conditions for becoming a User

- 2.1 In order to use the Service, the User must be of legal age or have obtained the consent of their legal guardian, as well as accepted the Terms.
- 2.2 In order to use the upgraded version of the Service ("Freja eID+"), the User, in addition to what is specified in 2.1, must be registered in the national registry in Sweden and hold a valid and approved form of identification.

3 Registration

- 3.1 In order to use the Service, the User must create an account (registration). The registration requires a valid email address and a personal six-digit ID code.
- 3.2 When the User has registered for the Service, the User will receive an email that confirms the registration and activation of the account. The email message contains a link that the User must click on in order to verify the registration. In order to be able to upgrade the Service to Freja eID+, the User must register an approved and valid form of identification in the Freja eID app and upload an ID photo into the app. Thereafter the User must verify their identity by having the identification verified at any of the selected ATG affiliates.

4 Service

- 4.1 The Service consists of the User being able to provide identification via the Freja eID app, which can be used to securely login and provide digital signatures for Trusting Parties that are associated with the Service.
- 4.2 The functions that are provided by the Service may vary from time to time. The functions allow the User to identify themselves, receive secure messages and check what Freja eID has been used for.
- 4.3 In order to use the Service, it must be installed on a mobile telephone, tablet or similar device which is connected to the internet.
- 4.4 See <u>Verisec Freja eID's website</u> for current technical requirements that must be met in order for the User to have access to the Service and the Service's proper functioning. In order for the Service to function, the User must have all the necessary and correct settings on their mobile telephone, tablet or similar device.
- 4.5 The User is responsible for downloading the app and for registering an account with Verisec Freja eID. Verisec Freja eID is not responsible for errors in the Service caused by problems with the internet or other communication networks over which the Service is delivered. Verisec Freja eID is not responsible for errors in the Service that are due to errors on the part of the Trusting Parties.
- 4.6 Use of the Service is free of charge. Traffic fees from your mobile phone operator or internet provider may apply.
- 4.7 Verisec Freja eID may also offer new functions in the Service. These new functions may be subject to special conditions. If the User wants to activate a new function, the User must approve any specific terms and conditions that apply to each function.
- 4.8 The User is responsible for all obligations arising from the Freja eID being used by a Trusting Party. The User is not responsible for obligations that arise after the User has requested blocking of its Freja eID, in a manner that is instructed by Verisec Freja eID.

5 Obligations of Verisec Freja eID

- 5.1 Verisec Freja eID is responsible for verifying the information that is transmitted to Freja eID. The inspection is performed by SPAR (the national register) or an equivalent system.
- 5.2 Verisec Freja eID will provide procedures for blocking a Freja eID. Verisec Freja eID will immediately block a Freja eID if the User requests this.

5.3 A request to block a Freja eID can be submitted to Verisec Freja eID over the telephone 08-270029.

6 Obligations of the User

- 6.1 A Freja eID is personal and should not be used by anyone other than the User. A Freja eID should be considered as a document of value and should therefore be stored and treated securely.
- 6.2 The User is responsible for choosing a secure PIN code (to register the app), and for taking all necessary steps to keep the PIN code confidential. The User may not i) register false information for the Service, ii) use information from a third party without their permission or iii) allow a third party to use their account or provide access to the Service.
- 6.3 The User is responsible for all usage of the Service and for ensuring that login information is protected against unauthorised access. The User is also responsible for protecting its mobile telephone, tablet or similar device against unauthorised use and is responsible for the risk of unauthorised use of the Service.
- 6.4 If the User detects that a third party has obtained access to the PIN code or in the event of a loss of a mobile device on which a Freja eID is installed, the User must immediately request that Verisec Freja eID blocks the Freja eID.
- 6.5 The User is responsible for learning about Freja eID's general functions and how usage of the Freja eID ties the User to actions taken within the app.

7 Permitted usage

- 7.1 The Service, including all functions, data and information, is protected by copyright. The User is granted a non-exclusive, non-licensable and royalty-free right to use the Service for the sole purposes indicated in the Term and in accordance with applicable law. The Service can only be used on one device.
- 7.2 It is prohibited to copy, modify, distribute or publish the content that is provided by Verisec Freja eID. However, customers are permitted to download, copy and save information from Freja eID for their own personal use. Improperly taking advantage of offers or otherwise misusing the Service is also prohibited.
- 7.3 The User may not use or allow another person to use the Service for illegal or prohibited purposes.

7.4 Verisec Freja eID owns the right to recall or block a Freja eID if the User violates these Terms or if Verisec Freja eID has reasonable grounds to assume that a Freja eID will be used contrary to these Terms.

7.5 Verisec Freja eID is entitled to block a Freja eID without notifying the User in advance, if Verisec Freja eID assesses that there is a sufficient security risk to require it.

8 Updating software

The Service can only provide full functionality if the updates that Verisec Freja eID provides are installed promptly. Verisec Freja eID is not responsible for errors in the Service and damages that arises due to failure to download and/or fully install the updates provided.

9 Errors or defects

In the event of errors or defects in Services, the User must contact Verisec Freja eID for a remedy, (see Verisec Freja eID's webpage www.frejaeid.com/support for contact information for service advice).

10 Force majeure

Verisec Freja eID is not responsible for any delay or losses due to circumstances over which Verisec Freja eID or Verisec Freja eID's subcontractors have no control and that severely impair fulfilment of the obligation in question or which result in fulfilment of the obligation being economically indefensible.

11 Breaches of agreement and responsibility

- 11.1 Verisec Freja eID is entitled to block a User at any time and close an account if the User breaches these Terms or otherwise uses the Service in a way that can cause damage to Verisec Freja eID or a third party. The User shall then cease all use of the Service and remove the app from devices where it is installed. The User will then not be able to use the Freja eID for identification.
- 11.2 Verisec Freja eID carries no responsibility for damage, including consequential damages, in cases where the Service is not functioning properly due to i) incorrect installation or use according to section 4 and/or 7, ii) improper use of the Service or iii) action or omission by a third party for which Verisec Freja eID is not responsible (e.g. errors or defects in the internet connection or errors on the part of the Trusting Party).

- 11.3 Verisec Freja eID is not responsible for damages caused by Verisec Freja eID having blocked a Freja eID for wrong reasons, on the assumption that Verisec Freja eID had reasonable grounds to assume that there was a basis for blocking the Freja eID at the time.
- 11.4 Verisec Freja eID is not responsible for providing compensation for commercial losses.

12 Changes to the terms or service

- 12.1 Verisec Freja eID retains the right to modify the Service, modify the Terms or cease providing the Service. Verisec Freja eID shall notify the User in the event that the Terms are modified at the latest one month before the changes shall take effect. If the User does not approve the modified terms, the User has the right to cancel the agreement with Verisec Freja eID effective immediately before the modified Terms take effect.
- 12.2 If a change in the terms is necessary due to a law, ordinance, government regulation or similar reason, Verisec Freja eID may let a change in the Terms take immediate effect.

13 Closing an account

The User can close their account and cancel the use of the Service at any time. The User can close their account according to the instructions provided by Verisec Freja eID on their website www.frejaeid.com/support. Verisec Freja eID will delete or de-identify all of personal data and all other information that can be attributed to the User.

14 Applicable law and resolution of disputes

- 14.1 These Terms do not limit the User's rights as a consumer according to mandatory consumer legislation.
- 14.2 In the event of a dispute between Verisec Freja eID and a User, the parties must first try to resolve the dispute through mutual agreement.
- 14.3 If the parties cannot reach an agreement, disputes involving consumers can be resolved by the Swedish National Board for Consumer Disputes, address Box 174, 101 23 Stockholm, www.arn.se, to the extent that the board is authorised to address the issue. 14.4 Disputes on account of the Terms or use of the Service must be resolved according to Swedish law and by Swedish courts.

15 Miscellaneous

15.1 Furthermore, Verisec Freja eID is entitled to use subcontractors to fulfil their obligations.
For latest terms and conditions see https://frejaeid.com/en/general-terms-and-conditions/