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IKEA for Business account and payment card terms and conditions and privacy policy

1. Creating an IKEA for Business account

An IKEA for Business account is granted based on an online application. By leaving an application, the company and its representatives accept the terms and conditions of the IKEA for Business account and payment card and give their consent for IKEA Oy to check the company's credit rating. An application approved by IKEA Oy constitutes an agreement between IKEA Oy and the company in question. IKEA Oy informs the company of the approval of its application by providing the company with a customer number and the requested number of IKEA for Business payment cards. IKEA Oy has the right to reject an application without providing a reason for the rejection. IKEA Oy aims to process all applications within one business day of receiving the application. IKEA for Business payment cards are the property of IKEA Oy, and they can be used under the following conditions:

2. Purchases with the IKEA for Business payment card

The IKEA for Business payment card can be used to make purchases at IKEA Oy stores and the IKEA online store in Finland. The IKEA for Business payment card gives the company the right to use the company's customer number for the payment of products, delivery costs, and other purchase costs registered under its customer account. The IKEA for Business payment card cannot be used to withdraw cash or buy gift certificates. Any returns fulfilling the requirements of the return policy are refunded to the company's customer account using a credit invoice. IKEA for Business payment cards are so-called occupant cards, which means that they are not assigned to specific individuals within the company but each person in possession of the card is entitled to use the company's customer number for purchases.

Purchases can also be made on business accounts based on a customer's order form, power of attorney, or email address. In such a case, the document provided should indicate the company's customer number. Before having received the IKEA for Business payment card, the company can make purchases using a copy of the account confirmation notice, which must be left at the cash register at an IKEA store when making the purchase. Online purchases can be made using the company's customer number. The company is responsible for the appropriate storing of the customer number and any payment cards issued.

3. Credit limit and liability

The credit limit is agreed upon separately for each company. The company can temporarily or permanently increase its credit limit by written agreement with IKEA Oy. IKEA Oy has the right to set a lower credit limit to that requested by the company and to set the credit limit to a level it deems suitable. IKEA Oy has the right to make changes to the credit limit and terms of payment unilaterally. The IKEA for Business payment card does not give the company the right to exceed its credit limit. Regardless of the credit limit, the company is responsible for all purchases made using its customer number as well as for the general use of the payment card. At the time of purchase, the company must present its payment card or customer number as well as sign the receipt at the cash register. IKEA Oy has the right to verify the identity of the customer during the purchase. The company must pay the total invoiced amount by the due date of the invoice.

4. Terms of payment

IKEA Oy sends a separate invoice for each transaction. The terms of payment are indicated on the invoice and are agreed with the company when the account is created. Any changes to the terms of payment are agreed separately in writing. Payment term is calculated from the invoice date. If payment is delayed, the customer is sent a payment reminder. In such a case, the company may be charged collection fee and penalty expenses. A penalty interest is charged for delayed payments accordance with section 4 a, subsection 1. If the company's billing address is located outside of Finland, an invoice fee is added to the invoice.

5. The company's liability for the payment card

IKEA Oy must be informed of any changes to the information provided in the application (e.g. address, changes in ownership or other legal information) without delay by email to luotonvalvonta@ikea.com or by mail to the address below. A payment card with incorrect information must be returned to IKEA Oy without delay. If a payment card is lost, IKEA Oy must be notified of this without delay by email. After such a notification is made, the payment card is closed, and no further purchases can be made with it. IKEA Oy then provides the company with a new card and a new customer number. If the card is later found, it should be cut in half and delivered to IKEA Oy to the address below. The company is responsible for all purchases made using the payment card before the notification of a lost card has been made.

6. IKEA Oy's liability

IKEA Oy does not have any liability when the IKEA for Business payment card is used incorrectly. IKEA Oy retains ownership of all sold products until the total purchase price has been paid. Therefore, the company does not have the right to further sell products purchased from IKEA Oy before the total purchase price of given products has been paid. IKEA Oy has the right to demand products to be returned if the company fails to comply with the terms of the agreement. IKEA Oy has the right to make changes to the liabilities stated in section 6 without separate notice. The company is notified of any changes if they pertain to the company. By using the IKEA for Business payment card, the company accepts the given changes. If the company does not accept the changes, the IKEA for Business account must be terminated with a written notice in accordance with section 7 of these terms and conditions.

7. Terminating the IKEA for Business account

If the company wishes to discontinue the use of its IKEA for Business account and payment cards, it must inform IKEA Oy of this by email to luotonvalvonta@ikea.com. The company must take into account the current terms and conditions of the business account and payment card. IKEA Oy can terminate a business account with immediate effect if the company is in breach of these terms and conditions or if the company, in its application for the business account and payment card, has provided misleading information that may have influenced the granting of the business account and payment card or the terms thereof, or if the company has significantly breached the agreement in other ways. In such a case, the company's right to make purchases using the business account will cease immediately. IKEA Oy has the right to terminate a business account that has not been used for five years.

8. Other terms

The terms and conditions of the business account agreement are in accordance with the Finnish law. Finnish law is applied to these terms and conditions.

9. PRIVACY POLICY

DATA CONTROLLER: IKEA Oy (thereinafter "IKEA"), business ID 2149172-6. Address: Espoontie 21, 02740 ESPOO. Email: luotonvalvonta@ikea.com.

NAME OF REGISTER: IKEA business account register

BASIS FOR MAINTAINING REGISTER: Invoicing, communications, and marketing related to customers with IKEA for Business accounts.

PURPOSE OF USE OF THE REGISTER: The register is used for the purposes of maintaining the customer relationship between IKEA and a business customer as well as enabling customer communications, marketing, and advertising.

In addition, the register may be used for direct marketing through partners if the services offered by these partners are related to the services offered to the business customer by IKEA. The data in the register are also used for creating customer profiles. These profiles are used for the development of services for IKEA for Business customers. The data primarily collected from business account customers include the customer's name, email address, and postal address, which is used to send invitations to business events and information on campaigns and new products. (All collected data types are listed below.)

DATA CONTAINED IN THE REGISTER: Collected data: the company's credit rating from the credit report, starting date of agreement, company name, form of company/institution, business ID, number of payment cards, contact person first name, last name, postal address, billing address, postal code, city/ municipality, phone number and email address, and possible prohibitions of marketing.

REGULAR DATA SOURCES: The data are received from the IKEA for Business customer when they fill in an application for an IKEA for Business account or update their information. In addition, information may be received from the company's contact person and from credit rating services.

DISCLOSURE OF DATA: Personal data in the IKEA business account register may be disclosed in writing and in electronic format to partners for the purposes of direct marketing. When data are disclosed, this is always done in compliance with the current legislation and guidelines set by authorities. The partners to whom data are disclosed do not use the personal data for their own purposes or disclose the data to third parties.

DATA STORAGE TIME: Data are stored for the duration of the agreement and for 6 years after either party has terminated the agreement in accordance with the requirements of the Accounting Act. The 6-year period is calculated from the end of IKEA's accounting year from the beginning of the next calendar year.

EXERCISING RIGHTS: The data subject has the right to know whether their data have been stored in the IKEA business account register and which data are included in it. If you wish to access your data, please email your request to luotonvalvonta@ikea.com. The data subject also has the right to have the data controller rectify errors found in their personal data. Requests for rectification should also be sent by email. In addition, the data subject has the right to request IKEA to remove personal data pertaining to them from the register.

The data subject has the right to prohibit electronic direct marketing. IKEA always aims to resolve disputes related to the processing of personal data directly with the data subject. However, the data subject always has the right to file a claim with a data protection authority.

If the business customer prohibits the sending of direct marketing materials aimed at business customers from IKEA and/or its partners to the customer, IKEA may decide to stop sending any marketing materials to the business customer. A customer with an IKEA for Business payment card can prohibit the disclosure of their personal data to IKEA's partners for the purposes of direct marketing. If the business customer wishes to make such a prohibition, they must notify IKEA of this in writing.

REGISTER'S PRINCIPLES OF PROTECTION: IKEA uses best practices and due diligence in its data management and complies with the data protection requirements stated in data protection legislation. In addition, data processors carry out all necessary technical and organizational measures to appropriately protect data within the register.

Manual materials: Business account applications and other manually processed documents containing personal data are stored after processing using appropriate protective measures.

Electronic materials: Only specifically designated IKEA employees as well as employees of companies acting on behalf of IKEA have the right to process data within the IKEA business account register. The database has several levels of access rights, which means that a user has access only to those types of data that are relevant for their work. Each user has a personal username and password, which are required for accessing the data.

CONTACT PERSON IN MATTERS RELATED TO THE REGISTER:

IKEA Oy, Jani Nordman, Espoontie 21, 02740 ESPOO, puh. (09) 3482 9400.