

Academica Oy General Terms and Conditions for Consumer and Corporate Customers

8 October 2010



1. Scope of Application

1.1 These terms and conditions on the subject of the Company services and equipment shall apply insofar to the offers, assignments, orders, transactions and other agreements including deliveries performed thereunder between Academica Oy (hereafter referred to as "Academica") and its customer (hereafter referred to as the "Customer"), unless otherwise specified in the Academica offer or unless otherwise agreed in writing.

1.2 In addition, herein, the Academica special service-specific conditions shall apply.

2. Definitions

2.1 Academica services refer to the services available at the time in the Academica range of services including telephone, telecommunication or Internet connections, IT outsourcing services such as remote and local support services, and other communication services as well as pertaining ancillary services.

2.2 Equipment refers to Academica equipment sold separately and Academica equipment related to the services.

2.3 Customer refers to both consumers and corporate customers.

2.4 A Customer who is in a contractual relation with Academica shall be responsible for all ordered services and equipment and applicable service or other payments to the Academica. Ancillary services related to the service can be ordered only by the Customer or a party authorized by the Customer, however, Customer's responsibilities and obligations to Academica are not transferred to the party authorized by the Customer.

The Customer shall be responsible to Academica therefore in a manner that potential end users of the services and equipment are also in compliance with the Academica general and service-specific conditions.

2.5 Consumer refers to a natural person who purchases services or equipment from Academica primarily for other than business-related purposes.

2.6 Corporate Customer refers to natural or legal person who purchases services or equipment from Academica primarily to exercise business-related activities.

2.7 End User refers to the entity that actually uses the service or equipment that has been delivered. All terms and conditions applicable to the Customer shall also apply to the End User.

2.8 These terms and conditions do not limit the consumer's rights pertaining to the Consumer Protection Act or other mandatory legislation. In the event of a conflict between these terms and conditions and the Consumer rights enforced by the mandatory legislation, the conditions of this Agreement shall be construed in accordance with the consumer's best interests and mandatory Consumer Protection Act.

2.9. In addition, these terms and conditions are not intended to limit the Customer rights prescribed by the Communications Market Act, Act on the Protection of Privacy in Electronic Communications or in any other existing mandatory legal provisions.

3. Offer

3.1 Academica's offer is valid for the period specified in the offer or if the term is not specified, for 14 days from the date of the offer. The offer is valid only as a whole.

3.2 Plans, images, drawings, calculations and all other documents related to the offer are the property of Academica and Academica reserves the copyright and other industrial and intellectual rights. The recipient of the offer shall not have a right to use the documents for its own purposes or to the detriment of Academica, or distribute their information to a third party.

4. Origination of the Contract

4.1 The contract between the Customer and Academica is deemed to be entered into after the Customer notifies Academica that the offer has been accepted or by signing the contract, or when Academica confirms the offer in writing, or in case of the equipment transaction, after Academica has delivered the ordered equipment, or when the Customer pays the bill for the ordered service, accordingly to whichever from the aforesaid takes place first.

4.2 Telephone network subscription agreement, and other communications service agreement shall be concluded with a consumer either in writing or electronically.

4.3 If the Customer's order deviates from Academica's offer, the contract shall be deemed to be entered into in accordance with Academica's offer, unless Academica has specified otherwise in writing.

4.4 Academica reserves the right to refuse to enter into the contract or delay or suspend the delivery if the Customer has outstanding bills to Academica, or any other telecommunications company or if the Customer has exceeded or is about to exceed the credit limit possibly agreed upon, or if Academica has justifiable reason to believe otherwise that the Customer will breach the contract, or if the Customer has caused a disturbance to the public telecommunications network or the other network users, or for some other good reason.

4.5 Whereas, Academica is entitled to refuse to enter into the contract or to delay or suspend delivery, it can also require a deposit or security from the Customer as an alternative.

4.6 An advance payment or security deposit can be requested from the consumer in conjunction with the contract drafting as per provisions defined in paragraph 10.6.

5. Delivery

5.1 General

Academica shall deliver the service in a manner it deems fit such as the parties have agreed upon in the service contract or otherwise. Academica may use assistants, subcontractors or other contracting party for the deliveries.

5.2 Changes in Service and Termination

5.2.1 Academica shall have the right to make technical and applied and any other minor changes in the service, provided herein that it will not materially affect the entire content of the contract.

In addition, Academica shall have the right to change a service due to an amendment to the legislation or as a result of an authority's decision, or for any other specific reasons caused by material changes in the conditions. If such changes require modifications to the Customer's equipment and software, the Customer shall be responsible for the changes at its own expense.

Academica shall make every attempt to notify the Customer of any changes affecting the service in advance within a reasonable period of time, whenever possible. Academica shall make every attempt to minimize the damages caused to the Customer by the changes; however, Academica shall not be liable for the damages incurred to the Customer due to such changes.

Academica is entitled to collect a specific fee for the changes required by the Customer.

5.2.2 Academica shall have the right to discontinue the service or cease its features for a legitimate reason. Such reasons include, i.a. the detriment caused by the Customer or the threat to Academica's business operations. In the event of such occurrence, Academica shall have the right to terminate the applicable parts of the contract pertaining to the service or its features by notifying the Customer in advance within a reasonable period of time.

5.3 Term of Delivery

5.3.1 Academica shall deliver agreed service or equipment no later than on the due delivery day or by the end of the due delivery time.

5.3.2 Academica's effective time of delivery shall begin from the moment referred to below which occurs last:

- a) origination of the contract
- b) agreed security provision or deposit of the agreed advance payment or
- c) whereas, the Customer has provided all information necessary for the delivery and
- (d) when the Customer has otherwise fulfilled the required obligation for reasonable cooperation necessary to enable Academica's delivery.

5.3.3 Whereas, a specific delivery date is not agreed upon, the effective delivery time will begin within a reasonable period of time after the delivery was rendered possible for Academica.

5.4 Delivery Content

5.4.1 The delivery of hardware or software is not included in the telecommunications service delivery. Copyright transfer, software modifications and updates are not included in the software delivery.

5.4.2 The equipment shall be delivered to the Customer at the Academica customer service points. If the equipment is sent to the Customer, the costs of freight and possible insurance costs shall be charged separately. If the delivery of equipment includes installation, the place of delivery shall be the delivery address specified by the Customer.

5.4.3 It is a prerequisite that Academica's delivery shall not be subject to an impediment resulting from an event of force majeure or a reason due to a third party, and the Customer shall be responsible for ensuring that:

-Technical and operational environment at the delivery address is adequate for the agreed use and hardware is also in full compliance with the regulations set by authorities

- Customer has the necessary use rights to the products and relevant requested software. However, the supplier is responsible for the use rights to software included in the agreed service
- Possibly agreed on or required advance payment or security is submitted to Academica
- Customer provides required information necessary to perform the service and makes sure that it is always correct and sufficient
- Access to the premises intended for delivery is unencumbered.

5.4.4 Customer shall be liable for the additional costs incurring from the delivery of service or equipment, which may be caused by, for example remote location, hard terrain, entrance blocked by buildings and other corresponding reasons.

If it will appear during the completion that delivery of the service or equipment might entail the aforesaid specific costs, Academica shall have a right to make a new service or equipment offer. If the Customer will not accept a new offer, the contract shall be canceled and Academica shall refund to the Customer all payments possibly made for the said service less the expenses incurred to Academica.

Academica shall always have the right to charge the Customer for the actual costs.

6. Customer and Service Information and its Usage

6.1 Telephone numbers, IP-addresses, user IDs and passwords used in the Academica services, as well as the other identifiers for use of the service and Customer individualization, shall be provided to the Customer only for the agreed use. They remain in the possession of Academica for the entire duration. Customer shall save the received identifiers with due care. Customer shall not retain the right to them after the termination of the contract, unless separately agreed otherwise. Customer shall return or dispose of the material in possession and possibly made copies delivered for the use of service at its own expense after termination of the use right.

6.2 Academica shall have the right to change the identifiers and other Customer information when necessary. Academica shall notify about the changes to identifiers in advance within a reasonable period of time, unless the change is due to a reason, which Academica was not able to take into reasonable consideration thus early.

6.3 The identifiers and other information used by the Customer can be changed at the Customer's request and are subject to a fee.

6.4 Academica shall have the right to transfer the Customer's identifier information for use by a third party within a reasonable period after closing of the service used by the Customer.

6.5 Customer shall provide Academica with sufficient information necessary for the service and verify the accuracy of the data before opening the service. Customer shall immediately notify Academica about changes in the customer information. Customer shall be responsible for ensuring that the End Users are properly informed and consent to providing the pertinent information. If the Customer neglects to provide the information or notify Academica of the validity or changes, Academica shall not be liable for possible damages as a result hereof.

6.6 Academica shall have the right to manage the Customer's personal data as defined in the Personal Data Act and the Electronic Communications Privacy Act. Academica shall have the right to disclose the Customer and identification information within binding limitations permitted by the effective legislation.

7. Delivery Quality and Features, Delivery Verification and Liability Risk Transfer

7.1 Academica shall be responsible for the quality of the delivery and other features only in accordance with the provisions specified either in the offer or the contract in relation to the particular respective transaction. Customer shall be obliged to carefully study the information provided on the equipment quality and features.

7.2 At the time of the delivery the Customer shall verify that the delivery is according to the contract and the equipment is not damaged, and the delivered equipment, service and communication are functioning.

In the event that the Customer detects a defect in the delivery or equipment, the consumer shall file a compensation claim in writing to Academica within a reasonable period of time after detecting the defect or after he/she should have had to detected it, or in the event of the delay in delivery, within a reasonable period of time after completion of the delivery.

Corporate Customer shall file a compensation claim in writing no later than eight (8) days after the detecting the defect or after he/she should have had to detected it, or in the event of the delay in delivery, after completion of the delivery.

Academica shall have the right to either repair a defect in the delivery or equipment or redeliver.

7.3 Return of the equipment is not accepted, unless it is agreed in writing with the Company in advance.

7.4 The equipment liability risk shall be transferred to the Customer when the equipment is delivered to the Customer, according to the contract or to the independent carrier for transportation.

7.5 In the event that the equipment cannot be delivered to the Customer according to the contract for reasons not depending on Academica, the liability risk shall be transferred to the Customer, provided that Academica has performed what is reasonably required hereof to enable to delivery according to the contract or otherwise.

8. Warranty

8.1 Academica shall provide a warranty for the sold equipment only in such cases and on such conditions that are particularly agreed upon in the course of the transaction.

8.2 However, the warranty period for manufacturing defects shall not exceed two (2) years after the liability risk transfer.

9. Ownership in the Equipment Transaction

The ownership of the sold equipment is retained by Academica until the entire purchase price and all other balance due to Academica from the Customer including interest are paid in full.

10. Payments

10.1 Academica shall charge for the services and equipment either the agreed amount or ruling price, according to Academica's valid price lists.

10.2. Academica's service price lists for the most common consumer services are available at www.academica.fi.

10.3. The length of the billing period for recurring payments is accordant to the delivery contract, typically one, two or three months. Fixed monthly fees are billed in advance per billing period and other charges are payable in arrears. The invoice shall be sent to the billing address specified by the Customer. However, the customer shall be responsible for balances due to Academica's without reference to where the bill is sent.

10.4 Academica shall specify the due dates in advance for the payments recurring on the regular basis. In the event of an overdue payment, a payment reminder will be sent to the Customer after the due date. Customer shall be liable to pay interest on overdue payments under the Interest Act and all incurred collection costs. All complaints concerning the bill shall be made before the due date. In the event of a dispute concerning the bill, the undisputed portion of the bill shall be paid by the due date.

10.5 Academica shall have the right to change rates and their calculation principles in the same way these terms and conditions may be changed.

10.6 Academica shall have the right to require a reasonable advance payment or security at the time of entering into the contract if the Customer has an insolvency or if the Customer's credit information is not available, or if the Customer has already or previously had an outstanding balance to Academica or any other telecommunications operator, or if Academica has a justifiable reason to believe that the payment for the service or equipment would not be made or if the Customer otherwise would breach the contract. Academica may require an advance payment or security for any other reasonable cause. Academica is entitled to require an advance payment or security from the Corporate Customer subsequently on the same grounds. Interest on the advance payments or security is not paid.

10.7 Academica shall have the right to liquidate received security with accumulated profit and instead cover the overdue payments with acquired funds in a manner it deems fit. Customer shall be responsible for the costs of the administration of the security and liquidation.

11. Use, Service and Maintenance of the Subscription, Other Service and Product

11.1 Customer responsibility

11.1.1 Customer shall be responsible for the subscription, use of the other service and equipment and usage monitoring, as well as for the compliance with the terms and conditions. Customer shall be responsible for the activities while using the service with its own and the Customer identifier, or for the activity of other personnel under the Customer responsibility.

11.1.2 Customer shall not install, repair, maintain or change the connection or other services or equipment without the consent of Academica. Customer shall be responsible that only approved equipment in good condition is used for the connection and other services. Customer shall be responsible to the telecommunication network and third parties, and Academica for the damages caused by the operating method used and equipment.

11.1.3 Customer connects its information system or part of it to Academica connection and service at its own risk and uses the equipment at its own risk. Customer shall be responsible for the protection and security level of its own computers, information system, local area network or other similar IT equipment or system as well as for all connection protection mechanisms and data protection. Customer shall be responsible for the consequences of insufficient protection and damages caused by infecting service network with computer viruses together with the other corresponding elements to the supplier, users or third parties. Academica shall not be responsible for the possible Customer's infringement of any third party intellectual property.

11.1.4 Customer shall carefully maintain the equipment in use and IDs related to the use of service that are owned by Academica. They must be returned to Academica after the expiration of the contract in the condition they were at the time of the delivery, taking into account normal wear and tear. Customer is obligated to return the equipment rented from Academica after one (1) week from the expiration of the subscription contract validity. If the Customer does not return the equipment in a manner stated above or if

the Customer requests the supplier to pick up the equipment, Academica shall have the right to charge the value of the equipment or fees for the equipment pick up in accordance with the current valid price list.

11.2 Academica's responsibility

11.2.1 Academica is responsible for the delivery of telecommunication network, telecommunication service, connections and equipment to the best of its abilities. Failure reports are taken at the technical support or customer service number during normal business hours. In view of the performance, the failures shall be repaired in a manner Academica deems fit the best.

11.2.2 Academica shall be responsible only for such failures that are a result of a negligent breach of the contract by Academica. Academica has a priority right to repair the failure or redeliver.

11.2.3 Academica's liability shall be limited to only direct damages in the amount equal to the fixed monthly payments of not more than (1) month of service. In the event that only a part of the service or connection is faulty as a result of Academica's negligence, the compensation liability shall be limited to the amount equal to one (1) month payments for the said connection or service.

Academica shall not be liable for consequential damages, such as lost profit, damages caused by a third party, such as other telecommunication operators, service providers or damages due to external cable damage faults, damages that are a subject to the Customer's responsibility or for damages resulting from force majeure.

However, under the Communications Market Act and the Consumer Protection Act, Academica shall be responsible to the Consumer for consequential damages in the cases of delayed deliveries, provided that the damage was a result of inadvertence of Academica.

Academica shall not be responsible for the availability of the free service or its failures. Compensation shall not be paid based on such a factor that does not affect the ability to use the service or equipment.

11.2.4 If the equipment rented from Academica is damaged without reference to the Customer's responsibility, Academica shall replace it with equivalent equipment or restore it whenever possible, taking into account normal wear and tear. Academica shall have a right to perform inspection, maintenance and exchange equipment at any time. Discarded equipment and parts are the property of Academica.

11.2.5 If Academica's delivery of the connection or service is delayed for more than fourteen (14) days from the agreed time or does not repair the connection or defect preventing the entire use of the service within five (5) business days from the failure report, Academica shall pay to the Customer a compensation separately agreed upon. Duplicate compensations are not paid. Compensation shall be paid by redacting the amount of compensation from the start-up services connection, monthly or other payments charged to the Customer. Compensation shall not be paid if the delivery or repair is delayed due to a force majeure or due to a reason subject to the Customer's responsibility.

11.2.6 Sold equipment is repaired according to the terms of the manufacturer warranty. After the warranty period, defects are repaired if the defect is a result of Academica's negligence, and the Customer was not able to detect the defect at earlier stage.

Services and equipment shall be inspected immediately and the consumer shall file a compensation claim in writing to Academica for the delay or defect within a reasonable period of time after the delivery of the service or when the defect was detected, or after he/she should have had to detect the defect.

Corporate Customer shall file a compensation claim in writing no later than eight (8) days after detecting the defect or after he/she should have had to detect it or in the event of a delay in delivery, after completion of the delivery.

Whereas the failure is a result of deficient maintenance, misuse or other reasons subject to the Customer's responsibility, Academica shall not be liable for the compensation.

11.2.7 Academica shall not be responsible for the disturbance, unauthorized use or attempts to unauthorized use or the other analogous factors occurring in the Customer telecommunication system through Internet or other telecommunications network. Academica shall not be responsible for the equipment and/or programs function that is owned by the Customer or purchased from a third party. The use right of the programs licensed by Academica that are delivered to the Customer for use in the network services is limited under the contract by the application and period of validity.

11.2.8 The delivery of communication service to a consumer is deemed delayed if the service is not delivered in the agreed period of time and is not the subject to the Customer or on behalf of the Customer. In the event that the delivery time is not prearranged, the delivery is correspondingly deemed delayed if it is not delivered within a reasonable period of time after the conclusion of the contract.

11.2.9 Consumer shall be liable to pay the fees based on the communication service contract only when the connection becomes available. Following the start-up connection of the service, the consumer shall have the right to withhold a necessary part of the payment as a security for the compensation due to the delay.

11.02.10 If the consumer's delivery of the communication service is delayed according to paragraph 11.2.8, consumer shall be entitled to the standard compensation. The amount is at least EUR 15 for each commencing week of delay, however no more than EUR 120. Nonetheless, the right to standard compensation is forfeited if Academica proves that the delay was due to an impediment beyond its control that could not have reasonably been anticipated for consideration while entering into the contract, and which consequences could not have been reasonably prevented or overcome.

11.2.11 Consumer shall not refer to the delay unless delay was reported to Academica within a reasonable period of time after the delivery of the communication service.

11.2.12 It shall be a defect in the delivery of the communication service to the Consumer if the quality of communication or delivery method do not correspond to what is deemed to be agreed upon.

11.2.13 Consumer shall have a right to demand from Academica the repair of the defect or redelivery of the defective function at no cost to the user. However, Academica shall not be liable to correct the defect if it would cause unreasonable expenditures or excessive risk to Academica.

11.2.14 Whereas the consumer would not require a repair of the defect or renewal, Academica may perform such correction at its own expense if it would offer to do so without delay after the consumer failure report. Consumer may refuse the correction of the defect if it might cause an unreasonable detriment or risk on not being reimbursed for the costs incurred to the consumer or if there is another specific reason for refusal.

11.2.15 If repair of the defect is not in consideration or if such correction is not performed within a reasonable period of time from when the consumer has reported a defect in the delivery of communication, the consumer shall have the right to a discount equal to the defect.

Consumer shall be entitled to the standard compensation when the defect described in paragraph 11.2.12 is based on delivery interruption. This standard compensation is 15.00 EUR, however no more than 120.00 EUR. In the event that the consumer is paid the standard compensation, he/she shall forfeit the right to the aforesaid discount that is due to the same interruption.

11.2.16 Consumer shall not refer to the defect unless the defect was reported to Academica within a reasonable period of time after the defect was detected or he/she should have had to detect it.

12. Service Interruption

12.1 Academica shall have the right to interrupt the service in full or partially for the following reasons:

- Telecommunications network building, modification and repair or information security; Academica shall notify about the interruption in advance whenever possible in the circumstances
- When use of services causes risk or disturbance to Academica equipment, public or other telecommunications network in use, or risk or disturbance to the users of the telecommunications connection or other users
- Customer fails to pay the overdue bill and the delay has lasted for two weeks, even after the payment reminder
- The agreed security or advance payment is not provided
- The agreed credit limit is exceeded, and security collateral is not provided
- Customer is declared bankrupt, ordered to enter into liquidation or is declared indigent in foreclosure;
- The interruption is necessary for the public order and safety required for provisioning of the telecommunication
- Academica has a justifiable reason to believe that the service is used to violate the third right against the law or contrary to good practice

Customer is otherwise neglected to comply with the terms and conditions and notwithstanding the demand does not immediately redress the conduct.

12.2 Upon consumer-customer request, Academica can re-open disconnected telephone connection or remove the usage limitation as soon as the grounds for limited use or disconnection are no longer valid. Academica shall charge a fee for the connection opening in accordance with the price list.

13. Force Majeure

13.1 In the event of the force beyond Academica control that prevents fulfillment of the contract, or if fulfillment of the contract requires from Academica forfeitures that deemed unreasonable compared to the Customer's accrued benefit, Academica shall have the right to extend the delivery time until such force ceases to exist. If the force or disparity continues for more than 90 days beyond the original delivery date, Academica shall have the right to cancel the contract, whereas the Customer shall not have the right to compensation.

13.2 Academica shall not be liable to fulfill the contract if its fulfillment is prevented or unreasonably overburdened by any other force majeure event. Force majeure also refers to a catastrophic and unforeseeable event that is beyond Academica's control or ability to avoid it. Such events include, i.a., war and terrorism or uniform state of emergency, requisition or seizure, embargo on imports or exports, damage of cable or equivalent, power outage, interruption in delivery of energy or other essential raw material, fire, natural disasters, thunderstorm, strike or other industrial action and disruption as well as other extraordinary events.

14. Intellectual Property Rights and Customer Use Right

14.1 All copyrights, design rights, rights to a utility model, patent rights, inventions and other industrial and other intellectual rights associated with Academica services and equipment or otherwise generated to fulfill the delivery are the sole property of Academica. Academica does not transfer to the Customer any of the industrial or other intellectual property rights through the contract.

14.2 Customer may use the services and equipment only in a manner agreed upon and for agreed purpose, and cannot copy them or connect to the other product without Academica's consent.

14.3 After termination of the Customer use right, the Customer shall return or destroy, upon Academica's separate request, all copies, equipment and documents in possession at own expense.

15. Transfer of the Contract

15.1 Customer shall not transfer contractual rights and obligations to a third party even partially without Academica's prior written consent.

15.2 Academica shall have the right to transfer contractual rights and obligations to a third party. Academica shall have a right to use assistants and sub-contractors and other contracting parties in order to fulfill the contract.

16. Term of the Contract

16.1 The contract shall remain in force for an indefinite period, unless the parties have agreed to the fixed-term in writing. Fixed-term contracts shall be valid for the entire duration of the term and must not be terminated during the contract term, and shall continue as valid for an indefinite period if not agreed otherwise at the expiration of the term.

16.2 The contract shall be canceled in writing and it will be terminated after one (1) month from the expiration of the month of notice. Customer shall be liable to pay all payments until the end of expiration month of the valid contract. Consumer shall also have the right to terminate the telephone subscription contract verbally after two (2) weeks from the termination.

16.3 Parties shall have the right to cancel a term of termination immediately if the other party materially breaches the terms and conditions.

16.4 Academica shall also have the right to terminate the contract immediately if:

- 1) The Customer fails to pay the bill overdue and the delay has lasted for two weeks, even after the payment reminder
- (2) The consumer's telephone network connection has been disconnected for at least a month and disconnection conditions are still in force;
- (3) The agreed security or advance payment is not provided
- (4) The agreed credit limit is exceeded, and security collateral is not provided
- (5) The Customer is declared bankrupt, ordered to enter into liquidation or is declared indigent in foreclosure;
- 6) The Customer disrupts the other telecommunications or other users;
- 7) The Customer uses or allows the use of the connection for illegal or unethical activities;

- 8) The Customer redirects the traffic of a third party through the Academica service; or
- (9) The Customer's connection is disconnected on the basis of terms and conditions

17. Validity and Amendment of the Terms and Conditions

17.1. These terms and conditions are valid until further notice from 8 October 2010. Terms and conditions are available at the www.academica.fi Terms and conditions replace Academica's previous terms and conditions.

17.2 Academica shall have the right to change rates, their calculation principles and these terms and conditions as well as service-specific contractual terms. However, the terms and conditions can be changed with prejudice to the Consumers Customer only if the content of the contract is not entirely changed materially due to the service update or ancillary services, or new features, obsolescence of the used technology, changes resulting from sub-contractors or assistants used by Academica, increasing service costs, number of the service users or decrease of the cost-effectiveness, or as a result of the changes in price list or pricing or collective agreements, or on the grounds of the legislation or authorities decision, or for other specific reason subsequent to the essential change in conditions.

The changes to one-off charges and changes that are considered minor in the Customer regular total billing are denoted in the price list. In other cases, Academica shall separately inform the Customer of the changes to charges or terms no later than one month prior to the effective date in the bill by letter or e-mail or otherwise.

After receiving the information concerning the increase in payment or changes to the terms and conditions, the Customer can terminate the contract in the part of the product or service pertaining to the terms and conditions or payment. Such termination shall take place within one month before the changes enter into force.

18. Applicable Law and Dispute Resolution

18.1 Finnish law shall apply to the relations between the Customer and Academica, however, not the provisions pertaining to conflict of laws in the international civil procedures

18.2 Possible disputes between the Customer and Academica shall be referred for resolution to the Helsinki District Court.

18.3 However, the consumer is entitled to bring a case before the district magistrate's court with a jurisdiction in his/hers place of residence.

19. Priority of Documents

The following order of priority shall apply in case of discrepancies in the interpretation:

- (a) Contract
- (b) Offer
- c) Academica special service specific conditions
- (d) Academica General Terms and Conditions (http://www.academica.fi/yritys/yleiset_sopimusedot)
- (e) Customer's order