RENTAL TERMS AND CONDITIONS

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1. Entering into the agreement, parties and nature of the vehicle

The rental agreement is entered into between Kaltio Rent Oy (the Rental Company) and the Renter when the Renter expressly accepts the Rental Company's individualised offer in writing (for example by WhatsApp or email) or, where no binding agreement has already been concluded, when the parties sign the individual rental agreement form at vehicle handover. A mere enquiry or preliminary booking request does not, by itself, constitute acceptance. The Renter must have an opportunity to review the applicable Rental Terms before giving binding acceptance. The signed form and the version of the Rental Terms identified on it and supplied before binding acceptance constitute the agreement documents. If a binding agreement was formed earlier, the later handover signature does not, by itself, change the time of formation or rights already arising from the agreement. The Renter may be a natural person or a legal entity. Anyone accepting or signing on behalf of a legal entity must be authorised to represent it. A Renter acting as a legal entity is responsible for the rent, charges, damage and other obligations under the agreement.

The Rental Company checks the Renter's identity and driving entitlement when the agreement is made. The vehicle is handed over only after daily or weekly rent has been paid in full, or the first monthly advance payment has been paid, and the other handover conditions have been met.

The Renter understands and accepts that the vehicle is an older and/or high-mileage utility vehicle. The affordable rental price is based on the vehicle's age, mileage and intended use. The vehicle's appearance, comfort, equipment, sounds, wear and finish may not correspond to the level of a new or nearly new rental car. However, the Rental Company will hand over the vehicle with a valid roadworthiness inspection, legally roadworthy and suitable for ordinary road use.

Normal wear associated with the vehicle's age and use, as well as minor defects that do not affect safety, roadworthiness or materially interfere with its agreed purpose, do not automatically entitle the Renter to a rent refund. This limitation does not apply to the absence or malfunction of an essential feature expressly agreed upon, or to a defect affecting the vehicle's safe or agreed use. Known material defects are disclosed before the agreement is made. Any price reduction or right to terminate is assessed individually under the terms and applicable law; mandatory rights are not limited.

2. Rental period, termination, extension and cancellation

The rental agreement is fixed-term and remains in force for the rental period agreed on the front page. It ends on the agreed end date without notice. For monthly rentals, the Renter may terminate early on one (1) calendar month's written notice, without separate acceptance by the Rental Company. Notice starts when the Rental Company receives it and ends on the corresponding date in the following calendar month, or its last day if there is no corresponding date, but never later than the original agreed end date. Rent is payable only until the agreement ends; rent already paid is not charged again. Prepaid rent for time after that date is refunded without undue delay. If the agreement ends during a monthly payment period, pro rata rent is based on the actual calendar days in that payment period, not the divisor of 30 for technical faults under section 8. Merely returning the vehicle before the notice period ends does not normally entitle the Renter to a refund for the earlier time. Daily and weekly rentals end on the agreed end date; voluntary early return does not normally entitle the Renter to a refund of unused prepaid rental time and does not create an extra month's rent. These refund restrictions do not limit mandatory statutory rights or refunds for a technical fault attributable to the Rental Company under sections 8 and 11.

Any extension of the rental period must be agreed in writing before the agreed end date of the agreement. If no extension has been agreed in writing and the vehicle is not returned at the agreed time of return, the return is considered late.

Daily and weekly rentals must be cancelled in writing before the rental begins. If cancellation is made at least seven (7) days before the agreed handover time, the Rental Company will refund the rent already paid for that rental in full. If cancellation is made less than seven (7) days before the agreed handover time, the Rental Company may retain a reasonable cancellation charge from the rent already paid. The cancellation charge must not exceed the lesser of rent already paid and EUR 300; EUR 300 is not an automatic cancellation fee. Reasonableness is assessed taking account of the cancellation time, justified costs, costs saved and re-rental of the vehicle. No new separate penalty is added on top of rent already paid. Voluntary early return after the rental begins is governed by the separate rule above.

The following cancellation rule remains applicable to monthly rentals: if the Renter cancels in writing no later than seven (7) days before the agreed handover time, paid rent is refunded. For a written cancellation less than seven (7) days before handover, the Rental Company may retain from paid rent an amount corresponding to no more than one (1) month's rent to cover justified and reasonable costs of reserving and preparing the vehicle and lost rental opportunity. Retention cannot exceed the rent actually paid. This clause does not create a right to collect additional unagreed rent or limit mandatory statutory rights.

Where car rental is agreed for a specified date or period, the statutory 14-day right of withdrawal under Chapter 6 of the Finnish Consumer Protection Act does not generally apply to distance or off-premises agreements. This does not limit the separate right to free cancellation at least seven days before the agreed handover under this section or the Renter's mandatory statutory rights.

If the Rental Company is unable to hand over the vehicle at the agreed time due to, for example, a technical fault, inspection issue or another reason attributable to the Rental Company, the Renter has the right to agree on a new handover time or cancel the rental. In the event of cancellation, rent paid to the Rental Company will be refunded. The Rental Company does not guarantee a replacement vehicle and is not automatically liable for taxi, travel, accommodation, replacement vehicle rental or other additional costs. However, it remains liable for necessary, reasonable and verifiable additional costs to the extent recoverable under applicable law or other binding legal principles. The Renter's mandatory statutory rights remain unaffected.

3. Payment of rent, due dates and additional charges

Daily rent is €50/day, weekly rent €150/week and monthly rent €300/month. The agreed rental type, rental period and total rent are entered on the front page. Daily and weekly rent is paid in full before the rental begins. Monthly rent is paid monthly in advance, with the first payment before vehicle handover and subsequent payments on the due date agreed on the front page. A monthly due date applies only to monthly rentals.

Rent and other payments under the agreement are primarily paid by bank transfer to the bank account notified by the Rental Company. Other payment methods may be agreed separately in writing.

If rent or another contractual payment is not paid when due, the Rental Company may charge statutory late payment interest and reasonable reminder and collection costs permitted by law. If the Renter fails to pay rent falling due during the rental period, the Rental Company will issue a written payment reminder and allow seven (7) calendar days from receipt of the reminder for the payment to be made. If the non-payment continues after this period and constitutes a material breach of contract, the Rental Company may terminate the agreement by written notice in accordance with applicable law and require the return of the vehicle under section 11.

A minor or reasonably disputed additional charge does not, by itself, justify immediate termination. The Renter remains liable for justified overdue rent, additional charges, late payment interest and reasonable collection costs permitted by law after the agreement ends. Payment of the first advance payment before handover remains a condition of handover.

Additional charges under the agreement, such as refuelling, cleaning, key, accessory, damage, vehicle recovery, transfer, investigation, parking, fine, official authority and other similar charges, fall due for payment within fourteen (14) days of the invoice being sent, unless a later due date is stated on the invoice.

Additional services are valid only if agreed in writing in the agreement or later in writing, and are paid in advance. For daily and weekly rentals, one additional driver costs EUR 50 per rental period, while 2–5 additional drivers cost EUR 100 in total per rental period. For monthly rentals, one additional driver costs EUR 50 per month, while 2–5 additional drivers cost EUR 100 in total per month. The total monthly rental price is therefore EUR 300 for one driver, EUR 350 for two drivers and EUR 400 for 3–6 drivers, unless another price has been agreed in writing. This applies to both private and business customers. The additional-driver options are mutually exclusive; the EUR 50 and EUR 100 charges are not added together. A cross-border permit costs EUR 50 per individually agreed authorised month. It may cover the full rental term or one or more named months; the number of trips in the same authorised month does not affect the fee. For a four-month rental, a permit for one month costs EUR 50 and for all four months EUR 200. Animal transport remains EUR 50 per rental period. Other additional services use their separately agreed charging units.

The prices stated in the agreement are total prices charged to the customer. At the time of entering into the agreement, Kaltio Rent Oy is not registered for value added tax, and no value added tax is added to the prices. If the Rental Company later registers for value added tax, the total prices agreed in this agreement will remain unchanged for the agreed fixed rental period unless mandatory legislation requires otherwise. Any extension of the rental period, new agreement or new additional service agreed later may be priced in accordance with the price list and VAT rules in force at the time it is agreed.

4. Vehicle handover, condition, inspection, tyres and insurance cover

The vehicle is handed over in working order, cleaned and with a full fuel tank, unless otherwise agreed in writing. The Renter is obligated to inspect the condition of the vehicle at handover. The condition, accessories, defects and damage of the vehicle are recorded in the Vehicle Condition Form, which forms part of this agreement.

The Rental Company hands over the vehicle with a valid roadworthiness inspection, legally roadworthy and suitable for ordinary road use. If the vehicle's periodic roadworthiness inspection falls during the rental period, the Rental Company is responsible for arranging the roadworthiness inspection and paying the inspection fee. The Renter must reasonably enable the vehicle to be taken for roadworthiness inspection in accordance with the Rental Company's instructions.

The Rental Company is responsible for ensuring that, at the time of handover, the vehicle has tyres appropriate for the season and legal requirements. If a seasonal tyre change falls during the rental period, the Rental Company is responsible for arranging the tyre change and for the ordinary tyre change costs. The Renter must reasonably enable the tyres to be changed in accordance with the Rental Company's instructions.

The Renter must reasonably enable the vehicle to be inspected, serviced, taken for inspection, have its tyres changed, have a fault investigated or undergo any other measure necessary for the vehicle's safety, roadworthiness, maintenance or the performance of the agreement at a time agreed with the Rental Company. The Rental Company will give reasonable advance notice of the need, unless the matter concerns an urgent fault, a safety-related issue or another situation requiring immediate measures.

The rental agreement concerns the vehicle identified on the front page of the agreement. The Rental Company will not replace the vehicle with another vehicle during the rental period without the Renter's separate consent.

The vehicle's insurance cover is stated on the front page. The Renter's liability requires damage, a basis for the Renter's responsibility and a causal connection. Compensation paid by an insurer, the party causing the damage or another party is taken into account for each cost, and the same damage or cost is not recovered twice. Where the Renter is responsible, only actual, reasonable and verifiable damage and costs are charged within the applicable limits, except for the fixed insured-damage handling charge subject to the requirements of the following paragraph. Ordinary total liability for damage to the vehicle and its parts is limited to the vehicle-specific maximum liability amount stated on the front page per incident, unless an express exception in section 7 applies.

Where insurance covers the damage, the damage-type-specific customer responsibility and the vehicle-specific total liability cap stated on the front page apply. Only where damage, the Renter’s responsibility and causation are established, an insurer actually covers the damage, the Rental Company incurs an actual EUR 500 excess, an applicable EUR 600 total cap is agreed on the front page, and the Rental Company has performed necessary actual damage-handling work, is the Renter charged the EUR 500 excess plus a fixed EUR 100 handling charge, totalling no more than EUR 600. Handling work may include filing the claim, dealing with the insurer, documentation or arranging repairs. The actual excess and work performed are documented. The fixed charge is included in the cap; the same handling is not charged separately. If insurance does not compensate the damage or no excess is incurred, the 500+100 model does not apply. Insurance payments and other recoveries for the same damage are taken into account; mandatory law remains applicable. These EUR 500/600 amounts do not apply to a vehicle or damage type unless those insurance and liability terms have been verified and agreed.

For minor damage handled without insurance compensation, for example where repair costs are below the insurance excess, the Renter may, where responsible, be charged actual necessary reasonable evidenced repair costs and justified necessary reasonable evidenced handling and labour costs, subject to the applicable cap. Such minor damage does not automatically incur a EUR 600 charge or a separate fixed EUR 100 charge. Necessary direct repair, investigation, assessment, towing and transfer costs for the same ordinary vehicle damage incident are included in the same total cap.

5. Use of the vehicle, drivers and prohibited use

The Renter is obligated to take care of the vehicle as carefully as a careful person would take care of their own vehicle. The Renter must normally monitor the condition of the vehicle and notify the Rental Company without delay of any faults, warning lights, unusual noises or other problems detected.

The Renter must check the oil, coolant and windscreen washer fluid, tyre condition and tyre pressures at least once a month and before longer journeys. The Renter is not required to have special technical expertise, but must act carefully and ask the Rental Company for instructions if needed. The vehicle must always be locked when parked or left unattended.

The vehicle may be driven by the Renter and by additional drivers approved in writing by the Rental Company in advance under the additional driver service. The name of an additional driver must be provided to the Rental

Company, and the Rental Company must approve the additional driver in writing before that person drives the vehicle. The Rental Company has the right to verify an additional driver's identity and driving entitlement before approval. All drivers must be at least 18 years old and must hold a category B driving entitlement, or equivalent entitlement, valid in Finland, and have sufficient driving skill for the circumstances. The Renter is responsible for ensuring that additional drivers comply with this agreement, and the Renter is also responsible for the actions of additional drivers during the use of the vehicle. The names and driving entitlements of all drivers are checked, and approved drivers are identified in writing. Pricing is governed by section 3; the EUR 50 and EUR 100 additional-driver options are mutually exclusive.

The rent includes unlimited mileage. The vehicle may be used for ordinary personal transport in Finland and in countries separately approved in writing. Unlimited mileage does not entitle the Renter to use the vehicle for any purposes prohibited in this agreement.

The Renter is not entitled to smoke in the vehicle, transport animals without the Rental Company's permission, hand over the vehicle to another person without permission, sub-rent the vehicle, transfer the agreement or rental right to another person, drive while intoxicated, use the vehicle for competitions or off-road driving, use the vehicle for towing without the Rental Company's permission, use the vehicle for driving instruction, use the vehicle for the commercial transport of persons or goods requiring a transport licence, drive outside officially marked roads, drive on ice except on an official ice road, or use the vehicle for any other purpose that differs from ordinary use of the vehicle.

The Renter may not transfer this agreement, the rental right or the right to use the vehicle to another person or company without the Rental Company's prior written permission. Sub-rental and any other onward handover of the vehicle are prohibited. Prohibited use or another material breach of the agreement gives the Rental Company the right to terminate the agreement with immediate effect and demand the immediate return of the vehicle.

6. Area of use, cross-border use and winter conditions

The vehicle may be used only in Finland without the Rental Company's prior written permission. The permitted countries, individually agreed authorised months and exact start and end dates are recorded on the front page or in a later written agreement. The permit is valid only in those approved countries and at the agreed times, for the full term or selected months. It costs EUR 50 per individually agreed authorised month, regardless of the number of trips. The permit does not itself alter or extend the vehicle's insurance or roadside-assistance cover. The Rental Company will grant a permit only for countries for which the applicability of the vehicle's insurance and, where relevant, roadside-assistance cover has been confirmed. Taking the vehicle abroad without permission is a material breach of the agreement.

The vehicle must be used with special care in winter conditions. Engine pre-heating is mandatory whenever the outside temperature is -10 °C or colder. The Renter must also ensure that windows, lights and mirrors are cleared of snow and ice and that the tyre condition and tyre pressures are normally monitored.

If the vehicle is damaged because of failure to pre-heat the engine, use contrary to cold-weather instructions or other negligent use in winter conditions, the Renter's liability is determined under section 7. The ordinary vehicle-specific cap also includes necessary direct costs of that damage, unless the requirements of an express exception in section 7 are met. A minor operational or driving error does not automatically remove the cap.

7. Renter's liability for the vehicle and maximum liability amount

The vehicle-specific maximum liability amount stated on the front page limits liability otherwise incurred and does not, by itself, create an obligation to pay. The Renter's ordinary liability for damage to, destruction, loss or loss of possession of the vehicle and its parts is limited to that amount per incident. Liability requires evidence of damage, a basis for the Renter's responsibility and a causal connection. The Renter is not liable for normal wear associated with the vehicle's age and use, damage that existed before the rental period, or technical faults for which the Rental Company is responsible.

The maximum liability cap includes necessary and reasonable investigation, assessment, repair, towing, transfer and handling costs directly related to the same ordinary vehicle damage incident. These costs are not added on top of the cap. The fixed EUR 100 insured-damage handling charge and actual costs of minor damage are subject to section 4. An insurer’s denial of coverage does not, by itself, remove the ordinary cap. The damage, basis for responsibility, costs and recoveries are documented; insurance compensation and other recoveries are taken into account, and the same cost is not charged twice.

The Renter's liability for damage to, destruction, loss or loss of possession of the vehicle, its tyres, rims, hubcaps, windscreen, windows, mirrors, lights and other parts belonging to the vehicle is included in the vehicle-specific maximum liability amount stated on the front page of the agreement.

If the vehicle is stolen, lost, not returned or used without authorisation during the rental period, any liability of the Renter for the vehicle itself is subject to the responsibility requirements and ordinary vehicle-specific cap in this section, unless an express exception defined below applies. The mere fact that an event occurs during the rental period does not establish the Renter's responsibility. Genuinely independent rent arrears, late return charges, lost keys or separate equipment and recovery of an unreturned vehicle are assessed under their own contractual terms and applicable law. Costs directly related to an ordinary damage incident cannot be labelled separate costs to circumvent the cap.

The vehicle-specific maximum liability amount stated on the front page of the agreement applies only to the vehicle owned by the Rental Company and to parts belonging to that vehicle. The maximum liability amount does not limit the Renter's personal liability under applicable law for damage caused to third parties to the extent that the damage is not covered by statutory motor liability insurance or other insurance. It also does not limit any lawful recourse claim that an insurance company or another party may have against the Renter, or the Renter's liability for fines, official authority charges or other charges separately stated in this agreement.

Exceptions to the ordinary cap apply only to the extent permitted by law and reasonableness: damage caused by intentional misconduct or gross negligence of the Renter or a permitted driver for whose conduct the Renter is responsible; verified vehicle damage caused by refuelling with or using incorrect fuel; and stealing, selling, pledging or unlawfully transferring the vehicle outside the owner’s control where attributable to the Renter. Fraudulent conduct is assessed on the basis of its intentional nature and causal connection to the damage.

In such circumstances, the Renter is liable for actual, reasonable and verifiable damage and necessary costs arising from that conduct, including amounts exceeding the ordinary maximum liability cap, to the extent permitted by applicable law. An exception does not create automatic liability: damage, the Renter’s responsibility and direct causation must be established. The amount takes account of the vehicle’s pre-loss age, condition and value and any betterment resulting from repairs. Liability requires these grounds; insurance compensation and other recoveries are deducted, and the same costs are not charged twice. A minor driving error, ordinary operational error, denial of insurance coverage, a breach other than one expressly specified here, or termination alone does not remove the cap.

Where responsible, the Renter is liable for justified, actual, reasonable and verifiable separate costs of an independent loss, breakage or failure to return a key, including necessary replacement, lock or immobiliser investigation, transfer and towing. If damage affects a vehicle part or system, or a cost is directly related to the same ordinary vehicle damage incident, the cap in section 7 cannot be circumvented by labelling it a key cost. The effect of a missing key on return is assessed under section 10.

Where responsible, the Renter is liable for justified, actual, reasonable and verifiable costs of loss, breakage or failure to return separate equipment handed over with the vehicle. Such items may include an engine heater cable, snow brush, ice scraper, warning triangle, high-visibility vest, the technical part of the registration certificate and other separate items recorded on the condition form. Damage to a vehicle part or system cannot be excluded from the cap by calling it equipment damage.

The Renter must fill the vehicle only with the suitable fuel stated on the front page. Verified vehicle damage resulting from refuelling with or using incorrect fuel is subject to the express exception to the liability cap in this section, to the extent permitted by law. Even without established vehicle damage, necessary tank draining, cleaning, towing, transfer, fuel and handling costs may be charged as actual, reasonable and verifiable costs where the Renter is responsible. The fixed EUR 100 handling charge is not automatically added in an incorrect-fuel situation. Insurance compensation and other recoveries are deducted, and the same costs are not charged twice.

If the vehicle becomes unavailable due to damage or a material breach of contract for which the Renter is responsible, rent already paid is not automatically refunded. The Rental Company may retain contractual rent to the extent that the payment obligation and any compensation claim are justified under the agreement and applicable law. If the vehicle is stolen or damaged in circumstances for which the Renter is not responsible, any refund for the unused rental period will be assessed separately. Mere use of the vehicle at the time of the event does not establish responsibility.

Rent retention and damage or insurance compensation are assessed separately, and the same loss of rental income is not recovered twice. A refund for a technical fault attributable to the Rental Company is determined under section 8. The separate rule on voluntary early return in section 2 and the Renter's mandatory statutory rights remain applicable.

8. Damage, technical faults, towing and insurance compensation

All damage to the vehicle, faults, losses, thefts and other exceptional events concerning the vehicle must be reported to the Rental Company without delay. In damage, accident and theft situations, personal safety, necessary

emergency assistance and prevention of further damage take priority. The police must be called to the scene or the matter reported where required by law, the circumstances, applicable insurance terms or a justified instruction from the Rental Company; attendance at every incident is not automatically required.

The Renter must provide the Rental Company, the insurance company and, where necessary, the authorities with the information and documents reasonably required to investigate the incident and must otherwise reasonably cooperate in the investigation of the claim.

Without the Rental Company's prior written or otherwise verifiable permission, the Renter may not have the vehicle repaired, buy parts for it, order towing at the Rental Company's expense or make changes to the vehicle. In an emergency, the Renter may take necessary measures to prevent further damage or to ensure road safety. The Renter must then notify the Rental Company as soon as possible and keep receipts and other evidence of the measures taken.

The Rental Company is responsible for investigating and arranging necessary repairs for technical faults arising during normal use in accordance with the agreement, except to the extent attributable to misuse, negligence or other proven conduct for which the Renter is responsible. The vehicle’s age, high mileage or low rent do not, by themselves, remove the Rental Company’s responsibility for safety, roadworthiness and agreed use. If a fault does not completely prevent use but materially impairs the agreed use, any price reduction or other remedy is assessed individually under the agreement and applicable law. The full refund-day formula below does not automatically apply in that situation. The Renter’s mandatory rights remain intact. The Rental Company is not, as a rule, responsible for additional costs caused by misuse for which the Renter is responsible. The Renter must notify the fault without undue delay and agree significant arrangements in advance where possible. Necessary safety measures under section 8 remain permitted.

A qualifying continuous outage must actually prevent use of the vehicle because of a technical fault attributable to the Rental Company. It runs from when the vehicle becomes unusable until it is available for use again, counting only time within the relevant rental or payment period.

The refund is calculated in full refund days, with each started 24-hour period of unavailability rounded up to a full refund day in favour of the Renter. An interruption lasting less than 24 hours also entitles the Renter to a full day's refund: for example, 1 hour or exactly 24 hours yields one refund day, and 24 hours + 1 minute yields two. If multiple separate interruptions occur, each interruption is calculated separately. However, overlapping periods of unavailability are not refunded twice.

Outages are separate only if the vehicle was actually usable again between them. Overlapping or adjacent records of one continuous outage are merged before rounding; a continuous outage must not be artificially split. Zero-duration intervals generate no refund. Duration is measured in elapsed 24-hour periods. The independently rounded day counts are added together before the monetary refund is calculated; proportional hourly refunds are not used.

For monthly rentals, the refund is based on the agreed monthly rent, including monthly additional-driver fees. At normal prices, the refund per refund day is EUR 10.00 for monthly rent of EUR 300, EUR 350/30 for monthly rent of EUR 350, and EUR 400/30 for monthly rent of EUR 400. Monthly refunds have no intermediate rounding; the refund is rounded to cents only after all refund days within the same payment period have been added together. For a non-standard monthly rent separately agreed in writing, the basis for one refund day is that agreed monthly rent, including monthly additional-driver fees, divided by 30; this is not a new list price. Exact values for all refund days in the same payment period are likewise added before final rounding to cents. Cross-border permit fees and other separate optional service fees are not automatically added to the rent refund basis. Daily rentals use the daily price agreed in the agreement, and weekly rentals use the agreed weekly price divided by seven. At normal prices these are EUR 50.00 and EUR 150/7 per refund day. Weekly refunds have no intermediate rounding; only the final refund is rounded to cents. A separately agreed daily or weekly price replaces the corresponding normal price in the calculation.

If the vehicle is unusable due to such a fault for the entire prepaid rental or payment period, that period's prepaid rent is refunded in full, including monthly additional-driver fees for monthly rentals, also for 28-, 29-, 30- and 31-day monthly periods. Shorter monthly interruptions use the refund based on monthly rent defined above and upward whole-day rounding. Total contractual rent refunds cannot exceed the rent prepaid for the relevant rental or payment period.

The Rental Company does not guarantee a replacement vehicle and is not automatically liable for taxi, travel, accommodation, replacement vehicle rental or other additional expenses incurred by the Renter. However, the Rental Company remains liable for necessary, reasonable and verifiable additional costs arising from the technical fault to the extent that such costs are recoverable under applicable law or other binding legal principles. The cause, circumstances, necessity and opportunities to mitigate loss are taken into account. The Renter's mandatory statutory rights remain unaffected.

If the journey is interrupted due to a technical fault attributable to the Rental Company, the Rental Company is responsible for transporting the vehicle to a repair shop or to another location designated by the Rental Company. If the vehicle's insurance includes towing cover, the towing cover under the insurance will be used first.

If a journey is interrupted due to the Renter, an additional driver, operational error, lost keys, incorrect fuel, running off the road or another reason for which the Renter is responsible, liability for necessary, actual, reasonable and verifiable towing, transfer, recovery and other costs is determined under section 7. Necessary direct costs of the same ordinary vehicle damage incident are included in the cap. Incorrect fuel and other exceptions expressly defined in section 7 require a separate assessment; a minor operational or driving error does not automatically remove the cap. Recoveries are deducted and costs are not charged twice.

9. Fines, charges, personal data and notification obligations

The Renter is liable for all fines, parking violation charges, charges imposed by private parking control, official authority charges, road tolls and other similar sanction charges caused by the use of the vehicle during the rental period. The Renter is also liable for the actual and reasonable administrative, investigation and collection costs incurred by the Rental Company in investigating, handling and collecting these charges.

The Rental Company may disclose necessary personal data of the Renter and, where necessary, an additional driver to authorities, an insurer, a parking control company, a collection agency or another relevant party to investigate fines, parking charges, other sanction charges, damage, insurance matters, vehicle return, receivables or breaches only to the extent necessary and on a lawful basis applicable to that purpose. Processing of personal data is not based on a general consent implied by signing the rental agreement. The lawful basis is determined separately for each processing purpose as described in the Privacy Notice.

The Rental Company checks the identity and driving entitlement of the Renter and additional drivers when the agreement is made or an additional driver is approved. The starting point is verification without photographing or copying the document. Personal identity codes, document numbers and other identifiers are collected and retained only where necessary and lawful; unnecessary identifiers, numbers or images are not retained. A personal identity code may be processed for unambiguous identification in rental activities only subject to section 29 of the Finnish Data Protection Act. Identity is never verified solely by a personal identity code or by that code combined with a name. A driving-licence or identity-document photograph is not taken or retained if the purpose can reasonably be achieved by processing less personal data.

Where photographing an identity document is necessary on the basis of a documented necessity assessment and an applicable lawful basis for processing, the photograph is stored in Kaltio Rent Oy's Google Workspace business Google Drive with restricted access rights. The original photograph remaining on the phone and any other unnecessary copies are deleted after secure transfer.

Any photograph of an identity document is retained only for as long as its processing remains necessary and a valid lawful basis for processing exists. The photograph is deleted when its documented necessity ends and, in any event, no later than six (6) months after the rental agreement ends. Retention beyond this period is permitted only where a specifically identified unresolved damage claim, dispute or comparable matter requires retention of that particular photograph and a lawful basis for continued processing remains applicable. The reason for extended retention, its necessity and the date for reassessment are documented. The continued need for retention is reviewed during the handling of the matter, and the photograph is deleted without undue delay once the grounds for extended retention cease.

This photograph-retention rule does not apply to all agreement, invoice or accounting records. Other personal data relating to the agreement is retained for as long as necessary for the agreement, accounting, payments, damage matters, potential claims or statutory obligations.

Before entering into the agreement, or at the latest when personal data is collected, the Renter will be informed where the Kaltio Rent Oy Privacy Notice is available. The Privacy Notice is available electronically via the URL and QR code shown in the Key Points of the Agreement summary. Additional drivers receive the Privacy Notice before authorisation to drive. Where an additional driver’s or business contact person’s data is obtained from another source, the Rental Company provides the information required by Article 14 of the General Data Protection Regulation. The Privacy Notice provides further information about the purposes and legal bases of processing, recipients, retention periods, any international transfers and the data subject’s rights.

The Renter must notify the Rental Company without delay if their telephone number, email address, place of residence in Finland during the rental period, or the main storage location of the vehicle changes during the rental period. The Renter must be reachable in matters relating to the performance of the agreement, the vehicle, payments, damage, return and other matters relating to the rental.

In this agreement, a written notice, approval or agreement means, in addition to a signed document, an email, text message, WhatsApp message or other written message whose content, sender and time can be verified.

10. Vehicle return and return inspection

The vehicle must be returned on the return date stated on the front page of the agreement at the time separately agreed with the Rental Company and in accordance with the Rental Company's return instructions. If the return time, return place or return method is agreed in more detail during the rental period, this may be agreed in writing, for example by email, text message or WhatsApp message. If the vehicle is not returned on the agreed return date and in accordance with the agreed return instructions, the return is considered late.

The vehicle must be returned with a full fuel tank, unless otherwise agreed in writing. If the vehicle is returned with a partially filled fuel tank, the Rental Company has the right to charge the missing fuel at EUR 3 per litre plus a EUR 50 refuelling service charge. If the situation causes exceptional necessary costs beyond ordinary refuelling, the Renter is additionally liable only for those actual and reasonable additional costs.

The vehicle must be returned cleaned in an ordinary manner and in the same condition as at handover, taking account of normal use and wear. Smoking in the vehicle is always prohibited. Smoking in breach of the agreement, unauthorised animal transport and exceptional soiling are subject to the special handling charge conditions below.

Animals may be transported only as an additional service agreed in writing in advance. Animal transport permitted in writing does not incur an unauthorised-animal charge. Vehicle damage caused by animals is assessed under the responsibility requirements and cap in sections 4 and 7. Exceptional soiling caused by animals that requires special cleaning is subject to the same incident-based special handling rule, without duplicate cleaning charges.

The Rental Company may charge the pre-agreed EUR 250 incident-based special handling charge only if smoking in breach of the agreement, unauthorised animal transport or exceptional soiling creates a substantial need for handling or cleaning beyond ordinary cleaning. Both the incident and the special handling need are established and documented. Ordinary dirt or minor extra cleaning incurs only actual necessary reasonable evidenced additional costs, not the fixed EUR 250. The fixed charge covers handling and cleaning of the same incident up to EUR 250. Only actual necessary reasonable evidenced costs exceeding EUR 250 may be charged in addition. The charge applies only to the extent reasonable and permitted by mandatory law. Overlapping special handling charges and duplicate recovery of the same costs are not permitted. Smoking-related work, odour removal, washing and other cleaning measures arising from the same incident are all covered by this single rule. The Rental Company is not responsible for property left in the vehicle at return.

If the vehicle is returned late without an extension agreed in writing, no late return charge applies to a delay of 30 minutes or less. After this grace period, the Rental Company may charge EUR 10 for each started chargeable hour of delay. Chargeable hours are calculated from the end of the 30-minute grace period. However, the total late return charge for the first 24 hours of delay is limited to EUR 80. If the delay exceeds 24 hours from the agreed return time, the Rental Company may charge an additional EUR 80 for each subsequent started 24-hour period, in addition to the charge for the first 24 hours. All 24-hour boundaries run from the original agreed return time, not the end of the grace period. For example, a 90-minute delay costs EUR 10 and 24 hours + 1 minute costs EUR 160.

Only separate actual, reasonable and verifiable recovery, transfer, investigation or collection costs caused by the delay may additionally be charged on their own justified basis, without duplicate recovery and subject to law and reasonableness. If the vehicle is not returned and the Renter does not make contact, the Rental Company may take lawful steps to recover it and notify the authorities where necessary.

The Renter's responsibility for use and safekeeping of the vehicle begins at handover. Once the vehicle has been properly returned to the agreed place and into the Rental Company's actual possession, responsibility for its subsequent use and safekeeping ends. For an approved unattended return, the vehicle is delivered to the agreed place and the keys handed over as agreed. The Renter sends written confirmation without delay, stating the date, time, place and key handover method. The Rental Company provides clear return instructions; photographs of condition, location, odometer and fuel are recommended. The actual verifiable compliant return time is decisive, rather than a later inspection. A late confirmation or missing photographs do not automatically extend rent or create post-return responsibility.

The absence of an individual key or separate item of equipment does not, by itself, extend the rental period or responsibility for the vehicle if the vehicle has otherwise been returned in accordance with the agreed procedure and the Rental Company is actually able to take possession of it. Liability for compensable damage arising before return and justified separate costs of a lost key or separate equipment remains subject to section 7. If the only key is missing, or the vehicle is in the wrong location and possession cannot be taken, return and the end of responsibility are assessed separately in light of the actual circumstances and applicable law.

The Rental Company inspects the vehicle at return or within a reasonable time afterwards. The Rental Company documents damage found after return within a reasonable time and compares it with the handover inspection and photographs. Damage, defects, soiling, lost equipment or other costs may be charged only where occurrence during the rental period, the Renter’s responsibility, causation and the amount claimed are evidenced under the terms and applicable law. The Renter’s absence or a later inspection alone does not establish responsibility. The condition form, photographs, inspection, service or repair statements and other available evidence are used; normal wear and pre-existing damage are distinguished from new damage. Signing the form or the Renter's absence does not automatically approve a later damage invoice. A later inspection does not, by itself, change the time of a proper return.

The Rental Company will notify the Renter of any damage, defects, soiling, lost accessories or other possible additional charges detected after return within a reasonable time, in principle within fourteen (14) days of the return of the vehicle. If investigation of the matter, a hidden fault, insurance matter, repair shop assessment or another justified reason requires a longer time, the notice may be given later. Together with the notice, the Rental Company will, where reasonably available, provide the basis for the charge and supporting evidence such as photographs, the Vehicle Condition Form, a repair estimate or an invoice.

11. Termination for material breach

The Rental Company may terminate the agreement by written notice in accordance with applicable law if the Renter materially breaches the agreement. Termination for failure to pay rent falling due during the rental period requires the written reminder under section 3, expiry of seven (7) calendar days from receipt of that reminder and continued material non-payment after that period. A minor or reasonably disputed additional charge does not, by itself, justify immediate termination.

Other serious breaches may justify immediate termination to the extent permitted by law. These may include using the vehicle for a prohibited purpose, handing it over without permission, taking it abroad without permission, providing materially incorrect information, failing to return it at the agreed time, or other conduct endangering the vehicle, road safety or the Rental Company's rights; materiality is assessed in the circumstances. A ground for termination does not, by itself, remove the liability cap in section 7.

Following termination for material breach, the Renter must immediately return the vehicle, keys and equipment to the location designated by the Rental Company in accordance with the lawful termination notice. Recovery of the vehicle and recourse to authorities must use only lawful means; the agreement does not, by itself, authorise self-help repossession. Ending or terminating the agreement does not remove justified overdue rent, additional charges, damage compensation or collection obligations. Sections 2, 7 and 8 also govern rent retention and refunds.

If the vehicle cannot be used due to a technical fault attributable to the Rental Company that prevents use of the vehicle, and the fault cannot be repaired within a reasonable time, the Renter has the right to terminate the agreement without rent for the notice period to the extent that the vehicle cannot be used.

12. Disputes and applicable law

This agreement is governed by Finnish law. Any disputes concerning the agreement will primarily be resolved through negotiations between the parties. A consumer customer may refer the matter to the Consumer Advisory Services and the Consumer Disputes Board if they have jurisdiction in the matter. If the matter is heard by a court, the dispute will be heard by the Oulu District Court, unless mandatory legislation provides otherwise. In relationships other than consumer relationships, disputes will be heard by the Oulu District Court.

If there is any discrepancy in interpretation between the Finnish and English versions of this agreement, the Finnish version shall prevail.