

# Application for card with personal liability and Travel Pass "pay as you fly"

## Company details

Company name	Group no.
Annual fee, NOK (ord. NOK 695,-)	

## Personal details

ID no. (11 digits, Norwegian only)	All first names	Surname
Address (in the National Registry)	Postcode	City
Invoice address (if different)	Postcode	City
Home <input type="checkbox"/> owned <input type="checkbox"/> shared/cooperative <input type="checkbox"/> rented <input type="checkbox"/> other	Resident mth/yr	
Telephone, private	Telephone, mobile	E-mail
Marital status <input type="checkbox"/> unmarried <input type="checkbox"/> cohabiting <input type="checkbox"/> married/with partner <input type="checkbox"/> separated <input type="checkbox"/> divorced <input type="checkbox"/> widow/er		
I accept that Diners Club can market and inform me via <input type="checkbox"/> E-mail <input type="checkbox"/> SMS (check boxes)		

## Private card

## Diners Club – credit reserve

<input type="checkbox"/> No thank you, I do not require an additional card with separate invoicing	<input type="checkbox"/> No thank you, I do not require a credit reserve of up to NOK 100.000,-. The credit limit is set individually after prior credit assessment (please see subsequent pages)
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## Work

Employer	Telephone	
Position	Gross monthly income	Total debt for household
Status <input type="checkbox"/> permanent <input type="checkbox"/> unemployed <input type="checkbox"/> independent <input type="checkbox"/> pensioner <input type="checkbox"/> student <input type="checkbox"/> other	Employed mth/yr	Position <input type="checkbox"/> full-time <input type="checkbox"/> part-time

## Bank

Main bank	Telephone bank
My bank since mth/yr	Other payment cards <input type="checkbox"/> American Express <input type="checkbox"/> Eurocard Gold <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> Other

## SAS EuroBonus

<input type="checkbox"/> Yes please, I would like my Diners Club card to be combined with SAS EuroBonus	My SAS EuroBonus no.
Expiry date SAS EuroBonus mth/yr	

## Information to SAS

Travel Pass number	CMP-code
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## Conditions

<p>I have read the enclosed condition and accept that these shall be complied with in the contractual relation between myself and Diners Club. As part of the credit assessment, Diners Club is hereby authorised, if required, to contact my employer, bank, credit reference agencies and other card companies on the basis of the information provided in this application. I confirm that the information provided in this application is correct. I give my consent that Diners Club can exchange personal information with SAS Norge and other partners (normally travel agencies), in connection with carrying out travel with Travel Pass "pay as you fly" and as part of the administration of the service.</p> <p>NB! In connection with setting up a new account/customer relationship, the cardholder must enclose a copy of an approved proof of identity containing the person's social security number.</p> <p>Examples of these include: Passport, Norwegian bank card, Norwegian driving licence, Norwegian military ID card, Norwegian postal ID card (issued after 1 October 1994) and national ID Card issued within EØS (EEA).</p> <p>The copy of ID must be verified and attested by a superior manager.</p>	City	Day/mth/yr
	Signature	



## Terms for Diners Club – Personal liability – 1 october 2010

### 1. DEFINITIONS

In the present Terms and Conditions, the following words and expressions shall mean:

- a) "The Company" means Diners Club Norge a branch of Diners Club Nordic AB, company reg. no. 995432765, PO Box 1589 Vika, NO-01 18 Oslo, Norway, tel. +47 21 01 53 00. Diners Club is licensed to operate a financing business and is monitored by the Financial Supervisory Authority in Norway (Finanstilsynet). The principal company is Diners Club Nordic AB, company reg. no. 556412-7545, S-118 66 Stockholm, Sweden. The company is monitored by the Swedish Financial Supervisory Authority, Finansinspektionen.
- b) "The Agreement" means the agreement concerning the issuing of one or more payment cards that has been entered into between the Company and the Account holder. The Agreement comprises the present Terms and Conditions, applicable price lists and other binding terms and conditions and/or statements made between the Company and the Account holder.
- c) "User Location" means the place where the Card can be used as a means of payment or to withdraw cash.
- d) "Credit reserve" means an agreed credit attached to the Card with a pre-agreed credit limit.
- e) "Consumer" is understood in the same way as in § 2, first section of the Norwegian Financial Contracts Act.
- f) "Card" means a payment card of the "Diners Club" brand, which may be a Main card, an Additional card or a Family card.
- g) "Account holder" means the legal or natural person who have been granted an account and are responsible for payment of same.
- h) "Cardholder" means the Account holder or other natural person to whom a Card has been issued.
- i) "Annual fee" means a periodical charge for issuing and use of the Card and payment services.

### 2. DESCRIPTION OF THE SERVICE

The Card is a payment card and can be used on the Internet, in terminals to pay for goods and services, and to withdraw cash from ATMs where these are labeled for such use. The Card can also be used in other areas, in accordance with more detailed descriptions. Specification of utilization appears on [www.dinersclub.no](http://www.dinersclub.no). If a Main card is issued in accordance with an agreement with a company, the purpose of issuing such a Card is that it shall be used in connection with business-related expenses. As part of the Agreement, the Cardholder will be offered various additional services, discounts and special offers from the Company's partners. The Card is not to be used for gambling or casino transactions, even though such a User Location accepts the Card as a means of payment. Nor may the Card be used contrary to legislation.

### 3. APPLICATION AND ACCEPTANCE

To apply for a Card, the application form must be filled in and sent to the Company. The applicant may nevertheless accept that the Agreement shall be binding even though no signed agreement exists. The person or persons who sign the card, physically or electronically, are responsible for the accuracy of the information provided. The Company may check the information in the application and the person/persons signing the application grant(s) their permission for the Company to retrieve further information for processing of the application (including credit information). The application will be assessed by means of a credit-scoring model. Information about the model is available on the Company's or product's internet site. The company may reject the application. When customer relationships are established, the necessary checks on the Account holder and Cardholder are performed in accordance with the Norwegian Money Laundering Act.

By applying for a Card, the applicant understands and accepts the terms and conditions stated in the Agreement, as formulated by the Company. Final entry into the Agreement takes place by the Company granting the application and issuing the Card, which the applicant subsequently signs and begins to use. On subsequent receipt of replacement or renewal cards, the terms and conditions applicable at that time shall apply. If the terms and conditions are accepted, the Card must be signed immediately and the old Card must be destroyed. The terms and conditions shall also be considered accepted if the Card is retained and/or used without it being signed. If the Terms and Conditions are not accepted, the Card must be destroyed immediately.

### 4. CARDS – GENERAL INFORMATION

On the establishment of the Agreement, a Card ("Main Card") is issued with a limited period of validity. The expiry date is the end of the month and year stated on the Card. The holder of the Main card may apply to be issued one or more Cards in his/her name ("Additional cards"). The Company reserves the right to reject the application. Additional cards are issued with personal liability only. The holder of the Main card may apply to be issued with one or more Cards for members of his/her close family, in the name of the family member ("Family cards"). The Company reserves the right to reject the application. Family cards are issued with personal liability for the Cardholder only, and with such liability for the holder of

the Main card and holder of the Family card as described in section 11. Both the holder of the Main card and the person who will be holding the Family card must sign the application.

Each Card is issued in accordance with the Company's prices for issuing and use applicable at any time, and with the present terms and conditions, which may be changed pursuant to section 17. The current price list is available on the Company's or product's website. The Cardholder must sign the Card immediately on receipt. Failure to sign the Card increases the risk of misuse of the Card and does not exempt the Account holder or Cardholder from liability for the use or misuse of the Card pursuant to the present Terms and Conditions. The Cardholder is obliged to hand over the Card on request from the Company or a User Location if there is good cause for such a request. In extraordinary circumstances, the Company may, on its own initiative, block Cards and renewal Cards if such action is necessary for reasons of security.

### 5. USE OF THE CARD – APPROVAL OF TRANSACTIONS

The Card may only be used and held by the Cardholder. The Card must not be entrusted to others, with the exception of staff at User Locations, where the purpose is to carry out a single payment. The Cardholder must make sure that this is done in a responsible manner. The Card may be used in accordance with the provisions of section 2, and transactions are to be approved through signature or use of the PIN code. When signing to confirm payment, the Cardholder must produce proof of identity on request. The Cardholder should make sure to receive a duplicate of the sales note once the transaction has been completed. When using the PIN code, the Cardholder must take responsible measures to prevent non-authorized persons learning the PIN code. In some payment machines and environments, and for the purchase of goods and services via the internet, the Card may also be used without the PIN code or signature. When such use of the Card is registered, it will be assumed that the Cardholder has initiated the card transaction or given his/her consent to same unless the registration is attributable to a technical failure or to other circumstances for which the Company bears the risk pursuant to the present agreement. A transaction that the Cardholder has initiated or given consent to cannot be revoked. The receipts that the Cardholder receives when using the Card must always be kept for subsequently checking the list of transactions on the account statement supplied.

The Cardholder may give his/her travel agency contact written and general authorization in a separate form ("Signature on File") for use of his/her Card so that the Card may be charged with the cost of the trips ordered by the Cardholder without the Card having to be handed over for charging. Such authorization is given in separate documents which are provided by the Company. Authorization cannot be restricted in the case of individual orders, but may be revoked by the Cardholder at any time. Authorization also applies to replacement cards with later expiry dates. Unless otherwise agreed, the Cardholder must in connection with the renewal of a card ensure that user profiles are updated.

Should the Company consider such necessary, it may (i) set a limit for individual payments or for total payments within a specific period for the Card, and (ii) block the Card from some forms of use if it has good reason to do so. As far as possible, the Company must warn the Cardholder before such limitations or blocks are imposed. It is not permitted to attempt to circumvent limitations on use and/or payment by, for example, having multiple partial invoices/notes issued for the same purchase.

### 6. ADVANCE RESERVATION AND SUBSEQUENT CHARGES

Some User Locations may demand advance reservation payments (deposits) on orders for goods or services. User Locations are not entitled to perform advance reservation payments against the card unless such are agreed with the Cardholder. Some User Locations (e.g. hotels) will ask for the Card number and expiry date as security for orders for goods or services. If the Cardholder accepts such, he/she simultaneously accepts the User Location's terms of payment, and permits the User Location to apply legal subsequent charges to the Card. As far as possible, the Cardholder should ask for written confirmation stating the maximum sum he/she has agreed may be charged to the Card on application of the security option. The Cardholder may be subsequently charged for payments incurred in connection with hotel stays, car rental or the like if, on ordering the service or through an agreement with the User Location, the Cardholder has accepted such, either explicitly or through accepting common practice, or has been made aware of the card issuer's right to make such subsequent charges.

### 7. FEES AND EXCHANGE RATES

Fees for the issuing and use of the Card are stated in the price lists applicable at any time. Price lists can be viewed on the Company's internet site. All use and all withdrawals from banks and post offices are considered

cash withdrawals, with separate fee rates. See the price list. Deviation may occur for Cards issued according to a Customer Corporate agreement. For international use of the Card, the amount in question will usually be charged in the currency of the user country, converted to NOK. This also applies to purchases and cash withdrawals in Norway in currencies other than NOK. As a general rule, a period of time will elapse between the settlement days. The exchange rate is calculated on the basis of the SEB AVISTA sales exchange rate on the day when the Company receives the transaction, plus a currency conversion fee. The size of the currency conversion fee is stated in the price list. Fluctuations in exchange rates may result in gains or losses compared to direct exchange from local currency to NOK. Gains or losses in this connection are born by the Account holder.

Foreign User Locations may also offer the Cardholder an alternative exchange rate to NOK. Entitlement to undertake such an exchange requires prior consent on the part of the Cardholder. When the Card is used, some User Locations may be entitled to charge the Cardholder an additional fee for using the Card at the User Location in question (surcharging). Entitlement to surcharge requires the User Location to have fulfilled its information obligations in advance.

### 8. SAFE-KEEPING AND LOSS OF CARDS, ETC.

The Card is a means of payment and must be treated as cash and kept in a safe manner. The Cardholder undertakes to ensure regularly that the Card has not been lost or misused. This applies in particular in environments where there is an increased risk of theft or misuse. The Cardholder must inform the Company without undue delay of the loss or misuse of the Card, or if the Cardholder suspects that others have become aware of the associated code. To do this, the Cardholder must use a 24-hour blocking service set up specifically to receive such notifications (phone +47 21 01 53 00). In some cases, calls to this number may be recorded and saved. The Company covers all normal expenses relating to telephone and fax calls in connection with such notification. The Company undertakes to block the Card as soon as such notification has been received. Misuse of the Card that takes place after the Company has been notified in the manner stated above shall be at the expense of the Company, unless the Cardholder has acted negligent or in bad faith. If the Card has been stolen or misused, the Company may require the Account holder to file a police report about the situation and provide a written report of the circumstances of the loss or theft. If a Card has been blocked but is found again, the Card must be destroyed.

The Cardholder is to make every effort to learn the PIN code by heart, and must always destroy the letter stating the code. In cases where the Cardholder has the opportunity to change the PIN code supplied, the new code must be chosen carefully, in a manner that makes it difficult for non-authorized persons to discover it. If the Cardholder has to write down the PIN code, this must be done in a responsible manner, so that the Cardholder exclusively can understand the meaning of what has been written. The Cardholder must never communicate the PIN code to anyone else – including public authorities, the police or the Company – even if asked to do so.

### 9. CREDIT RESERVE

If the Cardholder is a physical person, the Company may decide to link a Credit reserve to the Card, if the Cardholder consents to this and it is safe to do so with regard to credit in the individual case in question. The Credit reserve will be set up with an agreed credit limit, of which the Cardholder will be notified when the Credit reserve is granted. If the Credit reserve is used, interest will be charged at an agreed rate. The interest rate is published on the price list. The agreed credit limit is not the same as the usage limit.

The Cardholder's monthly payments must be equal to no less than 5% of the outstanding balance, with the addition of agreed interest and charges, but never less than NOK 500, as specified in more detail in the monthly statement. The Cardholder undertakes each month to pay the specified minimum amount, and failure to do this will be considered to be in breach of this Agreement. If the Card is used for an amount in excess of the credit limit, the excess amount will fall due for payment in its entirety on the next due date, in addition to the minimum payment which the Company may demand. Financial conditions for the use of the Credit reserve, including nominal and effective rate of interest, will be stated in the Company's price list applicable at any given time.

The regulations laid down in section 11 apply in their entirety to liability for payment linked to the use of the Credit reserve. Any part-payment made in accordance with this section will be considered to cover the oldest unpaid interest or other charge on the Card, followed by the oldest accrued transaction amount.

The Cardholder may request that the Credit reserve be cancelled at any time. The Cardholder consents to the Company increasing the credit limit to a maximum of

NOK 100,000 with two months' written notice, if this is deemed reasonable following a credit assessment. An increase of this type cannot be implemented for a Family card without the consent of the holder of the Main card, and not if the Cardholder has specifically requested that no such increase be implemented. The Cardholder also consents to allow the Company, if there is good reason for doing so, to decide to restrict the use of the Credit reserve or to reduce or cancel the agreed credit limit. As far as possible, the Company must notify the Cardholder in advance before implementing any such changes. If the amount owed exceeds the new credit limit, this must be paid off in accordance with the rules on payment within the agreed credit limit. This regulation does not limit the Company's right to demand payment of the entire outstanding amount when the Agreement ceases to apply in situations as described in section 16 below.

#### 10. RESPONSIBILITY FOR MISUSE

In the absence of any statement to the contrary in the following section, the Company is responsible for losses attributable to unlawful transactions. A transaction shall be considered unlawful if the Cardholder has not approved the transaction, see section 5.

The Account holder is responsible for losses up to NOK 1,200 incurred through unlawful transactions attributable to the use of a lost or stolen instrument of payment, or unauthorized acquisition of an instrument of payment when a code or similar personal security measure has been used, or to unauthorized acquisition of the Card if the Cardholder has not succeeded in safeguarding the personal code and the personal code has been used. The Account holder is responsible for losses of up to NOK 1 2,000 incurred through unlawful transactions if the loss is attributable to the customer having failed, through gross negligence, to fulfill one or more of his/her obligations pursuant to sections 5 and 8, cf. section 34, first paragraph of the Norwegian Financial Contracts Act. If the loss is attributable to the customer having intentionally failed to fulfill his/her obligations, the customer shall be responsible for the entire loss. The same applies if the loss is attributable to the Cardholder having acted negligently or in bad faith.

If the Account holder denies having approved a payment transaction, cf. section 5, the use of an instrument of payment shall not, in itself, be considered sufficient evidence of the transaction having been approved by the Cardholder, or of the Cardholder having acted in bad faith, or through intent or gross negligence having failed to fulfill one or more of his/her obligations pursuant to sections 5 and 8. The Company shall be obliged to prove that the transaction has been authenticated, correctly registered and booked, and that it has not been affected by a technical failure or other fault.

The sum limitation of NOK 12,000 shall not be applied when the person responsible is not the Consumer. Where a person with joint liability pursuant to the same provisions is the Consumer, the sum limitations shall apply to their liability.

#### 11. PAYMENT AND PAYMENT LIABILITY

The holder of the Main card is responsible for meeting any payment demands arising as a consequence of the issue and use of the Main card, as well as of any Additional cards. This applies even if the Card has been issued on the basis of an agreement between the Company and the Cardholder's employer. The person in question will be jointly liable for any payment demands arising as a consequence of the issue and use of a Family card issued in accordance with this Agreement within the framework following on from the guarantor declaration and applicable legislation. Liability for payment will remain in force until all claims have been settled. The holder of a Family card is liable for payment demands arising as a consequence of the issue and use of the Family card (including all interest and charges).

Those persons with responsibility for payment are obliged to ensure timely and correct payment of invoices issued by the Company (including any costs and/or interest).

All payments are to be made in NOK and must be made to the bank account using such identification criteria as the Company may state. All payments must also be made within the deadlines stated on the invoice. Invoices are sent to the Account holder once a month if new transactions have been made against the account. If the transaction amounts invoiced total less than NOK 50, payment may be deferred to the following month, for up to a maximum of 3 months. This provision does not apply if the Cardholder is responsible for meeting payment demands in accordance with section 9.

If correct payment is not made on time, the Company may charge interest and late payment fee as from the due date in accordance with the applicable legislation and price lists (including costs set pursuant to the provisions of the Norwegian Debt Collection Act). In addition, the Company shall be entitled to block Cards issued pursuant to the present Agreement. In the event of breach of

payment terms, penalty interest shall be charged pursuant to section 3, second paragraph of the Norwegian Act relating to Interest on Overdue Payments, etc.

#### 12. CHECKING TRANSACTIONS – COMPLAINTS

The Cardholder must check the monthly transaction statement carefully. If the list contains transactions that the Cardholder has not initiated or consented to, or if any transactions deviate in this regard, the Company must be informed without undue delay from the time when the Cardholder became – or should have become – aware of the circumstances, and no later than 13 months after the charge was made. In cases where the Cardholder wishes to complain about a reservation made using the Card, the Cardholder must always obtain a cancellation number from the User Location, or document cancellation in writing for the Company.

Any complaints concerning goods or services paid for with the Card must be addressed to the User Location. If a complaint against a User location cannot be carried out, a complaint in the consumer credit purchase may be directed to the Company. The Company must then be notified of the complaint as soon as is reasonably possible (see section 54b of the Norwegian Financial Contracts Act), and no later than 60 days after the event.

#### 13. USE OF INFORMATION, ETC.

By accepting the present terms and conditions, the Account Holder and Cardholder consent:

- That all information related to the customer relationship can be used, processed and supplied to third parties to the extent that such may be necessary to enable the Company to fulfill its obligations pursuant to the Agreement. Information can be supplied to and processed by other companies in Diners Club Nordic AB and other companies in the SEB Kort Group in Norway, under strict confidentiality and within the framework laid down by Norwegian legislation and according to the permits accorded to the Group in Norway for use for credit management purposes.
- The Company or another company within the SEB Kort Group may send marketing material by means of electronic communication if the Cardholder has supplied his/her e-mail address. If an e-mail address has been provided, the Company may also send marketing material for goods or services supplied by companies other than the Company, where this is done as part of a partner agreement whose objective is to serve the Cardholder in accordance with the Agreement.
- The Company can supply a copy of an invoice or other relevant documentation to another party who has responsibility or co-responsibility for the Card, if and insofar as the person in question has just cause for requesting such.
- Where the Card is issued through an agreement with the Cardholder's employer for the purposes of covering expenses, the Company may communicate information concerning use of the Card to the employer, or to a partner approved by the employer, for use for statistical and/or accounts-related purposes such as the operation of travel administration solutions. Only information relevant to the operation of such solutions may be supplied, and such supply may entail information being supplied to Diners Club International (the processor) in the United States. The Company is to make sure that the employer, or the partner, has established responsible processing routines for the information supplied.
- That the Company may, at any time and without separate notification, perform a new credit assessment of the Account holder. The Customer may submit a written request to the Company at any time to prevent his/her customer information being used for marketing purposes. The use of customer information and the rights of the customer in this respect are otherwise regulated by the rules laid down in the Norwegian Personal Data Act and the Norwegian Financial Institutions Act. The party responsible for processing such personal data is mentioned in section 1 a).

#### 14. OBLIGATION TO PROVIDE NOTIFICATION OF CHANGES OF NAME, ADDRESS, FINANCIAL SITUATION, ETC.

The Company must be notified immediately of any and all changes to the Account holder's or Cardholder's name, address, telephone number or employer. Should the Account holder's or Cardholder's name be changed, the Company will issue a new Card in the new name in return for payment of a fee in accordance with the price list in effect at that time.

#### 15. PUBLIC LAW REGULATIONS

The Card is issued and must be used in accordance with the provisions laid down by Norges Bank (the Norwegian Central Bank). When using the Card abroad, the Cardholder must abide by the applicable public law regulations pertaining to such use. The Company will report to the public authorities where such is required pursuant to the Norwegian Money Laundering Act. The Company will report use of the Card abroad in accordance with the Norwegian Foreign Exchange Register Act. This means that individual transactions

greater than NOK 25,000 and purchases of currency in excess of NOK 5,000 will be reported to the authorities. In addition, the Company will report monthly sums per country for other transfers/transactions.

#### 16. DURATION AND TERMINATION

The Account holder may terminate the Agreement at any time free of charge. In the event of termination, the Account holder shall notify the Company and immediately destroy the Card. Renewal of the Card is performed at no extra charge and in accordance with the terms and conditions in effect at the time of renewal. If the Company has good grounds for doing so, it may decline to renew the Card on the expiry of a period of validity, with the result that the Agreement shall expire. Alternatively, the Company may choose to renew the Card on amended terms.

If it has good grounds for doing so, the Company may terminate the Agreement at two months' notice in writing. The Company may also terminate the Agreement with immediate effect should the Account holder commit material breach of contract. Material breach of contract shall be deemed to exist when the due date in a payment reminder has been exceeded. If the actions of the Account Holder or a serious failure of the Account holder's ability or willingness to pay, or other circumstances make it likely that a material breach of contract will be committed, the Company may terminate the Agreement with immediate effect.

On termination of the Agreement pursuant to the present provision, any and all amounts owing shall fall due for payment, with the addition of interest and fees. Use of rights pursuant to this section makes no restriction in the Company's rights pursuant to sections 9 and 11. If the Agreement is terminated, the Cardholder is entitled to a proportionate refund of part of any prepaid annual fee for payment services.

#### 17. CHANGES TO TERMS AND CONDITIONS

The Company may change the present account terms and conditions at any time. Any such changes shall come into effect two months after written notification of same has been sent to the Account holder. The Account holder shall be deemed to have accepted said changes if the Account holder has not made any statement to the contrary to the Company prior to the date of initiation of the new terms. If the changes are not acceptable, the Account holder can terminate the Agreement in accordance with section 16.

#### 18. LEGISLATION AND DISPUTES

The present Agreement is subject to Norwegian law. In situations where the Account holder is not a consumer, the provisions of the Norwegian Financial Contracts Act and the Sale of Goods on Credit Act shall be waived between the parties. In situations where the Cardholder is a Consumer, the aforementioned legislation shall apply insofar as it is suitable, and any disputes that may arise under the present Agreement can be brought before the Banking Complaints Board (see section 4 of the Financial Agreements Act). In other situations, disputes are heard before the ordinary courts.

#### 19. TECHNICAL FAILURE

The Company shall accept no liability should it prove impossible to use the Card as a result of an operation shut-down of the card system, if an ATM contains no money, and so on, unless the Company has acted negligently. Such liability is, however, limited to the Account holder's direct losses.

#### 20. USE OF TRAVEL PASS CORPORATE

If the Card contains a TPC functionality, the Cardholder accepts both by using the Card and by signing the Card that all TPC travel with SAS Norge, or other airlines for whom SAS Norge acts as a marketing company (so-called code share), is covered by SAS Norge's General Terms & Conditions of Carriage (see www.sas.no). If another airline than SAS Norge operates the flight and SAS Norge is not the marketing company, the terms and conditions of carriage for the respective company will apply. The Cardholder accepts at the same time that SAS Norge can charge the journey carried out in accordance with the agreement with the Company. Cancellation in accordance with section 16, also covers TPC functionality.

#### 21. CANCELLATION RIGHT

A consumer may cancel the Agreement within a cooling-off period by notifying the Company no later than 14 days after receipt of the Card and/or credit is available. If notice is given in writing, the deadline is deemed to have been met if notice was sent by expiry of the deadline. If the right of cancellation is used, the parties obligations in respect of this Agreement cease to apply. If services pursuant to the Agreement have already been used, a reversal shall take place, insofar as this is possible. See otherwise section 16 first paragraph.