

**Paperi ja Puu Oy**  
Metsänneidonkuja 4  
02130 Espoo, Finland  
[info@puunjalostusinsinoorit.fi](mailto:info@puunjalostusinsinoorit.fi)  
Tel. + 358 40 132 6688  
VAT: FI01143927

**Paperi ja Puu Oy**

## Terms and Conditions

**Effective from 1.2.2018**

### **Web Store**

Company Paperi ja Puu Oy (Business ID 0114392-7) sells products to private persons and company customers all over the world. VAT is not included to the prices shown. We reserve the right to price and delivery cost changes.

### **Placing an order**

You can order products in the web store by placing products in the shopping basket and paying for them in the web store's checkout. All customer information is handled confidentially. The contact information given when placing the order is used for delivery of the order and for resolving possible issues with the order and Paperi and Puu Oy's marketing purposes. Any information will be given to third parties. Read more (Person file description). When ordering from our web store you are expected to have acquainted yourself and committed yourself to the terms and conditions valid at the time of purchase.

### **Paying for your order**

The payment service between vendors and consumers is offered by Maksuturva Group Ltd (Company registration number 2121703-0) in co-operation with banks and credit institutions. You as a consumer are not required to register or pay extra costs for using the payment service. Maksuturva Group Ltd is an authorized payment institution supervised by the Financial Supervisory Authority (FIN-FSA). All data transfer and money transactions are SSL secured meaning that no external party can see your personal information. **Maksuturva Group Oy will show as the recipient of the payment.**

[Read more about using Maksuturva »](#)

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## Payment options

### **Card Payments by Visa, Visa Electron, MasterCard or Business Eurocard**

Paying with a credit or debit card is always easy and safe in our web store. Card payments in our webstore are provided by Maksuturva Group Ltd in cooperation with Payment Highway Oy and Bambora AB. During the transaction, all card information will be handled through a secure connection. Card numbers are not recorded in Maksuturva Group Ltd's or the webstore's systems; the card data is processed by the technical service provider Payment Highway Oy.

### **Online Bank Payments**

You can pay for your order using any of the online payment buttons of Finnish banks. When you are using the online bank codes provided by your own bank and you want to pay for your purchase, you will be redirected for a while to your own online bank where you can pay for your order directly from your bank account. **The recipient for the payment is Maksuturva Group Oy**, that is the payment service provider in our web store.

### **Card Payments and MobilePay by Visa, Visa Electron, MasterCard or Business Eurocard**

Paying with a credit or debit card is always easy and safe in our web store. Card payments and Danske Bank's MobilePay payments in our webstore are provided by Maksuturva Group Ltd in cooperation with Payment Highway Oy and Bambora AB. During the transaction, all card information will be handled through a secure connection. Card numbers are not recorded in Maksuturva Group Ltd's or the webstore's systems; the card data is processed by the technical service provider Payment Highway Oy.

### **Contact information:**

Maksuturva Group Ltd  
Business ID: 2121703-0  
Keilaranta 5  
02150 Espoo  
Tel. (+358 9) 42 41 7040, workdays between 9 a.m. and 5 p.m.  
E-mail: [customerservice@maksuturva.fi](mailto:customerservice@maksuturva.fi)  
[www.maksuturva.fi](http://www.maksuturva.fi)

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## Order and payment confirmation

After a successful order an order confirmation will be sent to your email. To be able to receive order and payment confirmation emails you are required to fill in your email address when placing an order.

## Delivery and costs

The delivery costs will be stated after you have chosen a payment and delivery method.

## Delivery time

The products are usually shipped within one week after order. We are not responsible for delayed deliveries caused by force majeure or any damage due to delayed delivery. We will notify our customers of any exceptions in delivery times on the front page of our web store.

## Terms for product exchanges and returns

You have a legal right according to the consumer protection law of Finland to exchange products or return your order or part of it within 14 days of receiving the order. The right of return is only applicable to unused, re-sellable products in their original packing.

When returning an order, please contact [info@puunjalostusinsinoorit.fi](mailto:info@puunjalostusinsinoorit.fi). Attach your customer number / name and contact information as well as your bank account number for money refunds.

### Return your order to:

Paperi ja Puu Oy  
Metsänneidonkuja 4  
02130 Espoo  
Finland

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## **Problem situations**

In case your order has gone missing, has been damaged during delivery or you are not satisfied with your order in any other way, notify the relevant party or parties stated in the terms and conditions within 14 days. If the order has been damaged during delivery, a complaint must be filed with the carrier company immediately.