

HUB FINLAND MEMBERSHIP TERMS AND CONDITIONS

Valid from 1 January 2024

The following Membership Terms and Conditions apply to the contract ("Contract") between Creators HUB Oy, business ID 3271160-8 ("HUB Finland" and "We") and a named person ("Member") on the services provided by HUB Finland to its Members. In addition to these Membership Terms and Conditions, HUB Finland applies the applicable Special Terms, Rules of Conduct, and other terms and conditions of services and offers, which are available on our website (www.hubfinland.fi/).

1 HUB Finland Membership

Membership of HUB Finland is personal and the minimum age for entering into a contract is 18 years. Membership entitles you to use HUB Finland spaces in Finland. Please note that there may be local variations in the Rules of Conduct and customer service opening hours in different locations.

HUB Finland is obliged to provide the agreed services (including, but not limited to, access to the space) to the Member on the agreed date and time. When membership is granted, the Member is issued with HUB Finland membership card. New Member pay a deposit of €15 on their membership card when purchasing a membership. The €15 will be refunded to the Member once the card has been returned. The card is the personal property of the Member. The card may only be used by the Member and may not be transferred or lent to another person. When the membership ends, the Member must return the membership card without delay.

1.1 Space usage types

HUB Finland offers three (3) different space usage options

- Unlimited - access to all spaces 24 hours a weekday (mon-fri)
- 10-day Pass - access to spaces 24/7 on the weekdays, valid for three months

- Tailored solution - customizable plan tailored for teams & network, access to spaces 24/7 (mon-fri)

1.2 Membership card and contact details

When visiting HUB Finland premises, members must show their membership card to the card reader at the front door. Members are required to always keep their membership card with them during their stay. If the membership card is lost or damaged, it must be reported immediately to the HUB Finland customer service hello@hubfinland.fi, which will issue a new membership card for a charge in accordance with the HUB Finland price list in force at the time (currently €15).

In addition, the Member must inform HUB Finland of any changes in contact and payment details (including name, e-mail address, telephone number and other information provided). All correspondence will be sent to the email address provided by the Member.

2 Payment

The validity of the Contract requires payment of the membership. The Member is personally liable for their payments to HUB Finland. This applies even if another person is named as the payer in the Contract. The membership fee will be billed monthly. The payment and due date for the ongoing membership is the 29th of each month.

2.1 10-days pass

If the Contract is concluded for a 10-day pass, the fee is paid in advance in full.

2.2 On-going Membership with card payment

The payment for an On-going Membership paid recurrently by credit or debit card will be made monthly in advance, starting from the date of the Contract. The Member is responsible for ensuring that the credit or debit card is activated for recurring transactions both at the time of concluding of the Contract and during the term of the Contract and that the credit or debit card may be charged with an amount equal to the recurring Membership fee. The payment is charged on the due date without separate notice. The payment and due date for on-going membership fees is 29th of each month. The payment and due date for accident

insurance is the 1st of each month. The member is obligated to update payment card information in case the information changes.

2.3 Gift card

It is possible to purchase a gift card from HUB Finland customer service at hello@hubfinland.fi. The minimum amount for the gift card is EUR 10. Gift card can be used as a payment method to all services and products sold by HUB Finland. The value can't be converted into cash. The gift card is valid for 12 months from the date of purchase.

2.4 Unpaid membership fees

If the membership fee is not paid by due date due to insufficient funds, non-payment of an e-invoice or unauthorized card, or for any other reason, HUB Finland reserves the right to remove the Member's access to HUB Finland's premises and other services and to transfer the unpaid membership fee to a collection agency. Payment reminder and other collection activities will be carried out by a debt collection agency. The payment reminder will be sent via email to the email address the Member has registered to HUB Finland. The Member's access to the HUB Finland premises may be reopened once the Member has made full payment, including any interest on arrears and the legal costs of reminder and collection. However, the removal of access due to an unpaid invoice does not affect the Member's obligation to pay for the period during which access to the HUB Finland premises was excluded.

3 Transfer and termination

3.1 Transfer

Membership can only be transferred to another person one (1) time, i.e., the transferee cannot transfer forward. When transferring a membership, the transferring member must pay a transfer fee to HUB Finland in accordance with the current price list. The Member receiving the membership, must pay the start-up fee in accordance with the current price list and accept these conditions in writing and HUB Finland must accept the person as a Member.

3.2 Termination of Membership by a Member

Membership for an On-going period may be terminated with one (1) month notice.

The 10-day pass is valid for three (3) months.

The Member can terminate the membership by sending a notice of termination in writing to email address hello@hubfinland.fi. The notice of termination is binding and cannot be withdrawn.

4 Health condition

Members are responsible for ensuring that their health condition is such that they can safely participate in HUB Finland spaces.

5 Rules of Conduct at the space

HUB Finland is committed to equality for all people. HUB Finland expects all its Members to treat each other with fairness and respect regardless of gender, gender identity, disability, ethnic origin, belief, sexual orientation or age. HUB Finland has zero-tolerance for actions that members may find offensive or degrading. This includes words, body language, clothing, and other forms of expression. The premises are intended for working-related activities and may be used by the Member solely for that purpose. For example, Members may not sleep or otherwise improperly stay on the premises. Members are expected to behave at all times in a manner that does not disturb other Members. If the Member behaves in a disruptive manner or fails to comply with the Rules of Conduct and guidelines, HUB Finland has the right to restrict the Member's stay on the premises or the Member's use of the premises in general, or to terminate the Membership entirely in accordance with paragraph 5.

6 Guest

A member may bring up to four (4) guests per year.

7 Limitations of liability

HUB Finland is not liable for personal injury, damage to property or loss of property of a member, unless such injury or loss is caused by the gross negligence of HUB Finland.

Occasionally, HUB Finland carries out maintenance work on the premises, as well as repairs, and maintenance, which may lead to temporary deviations in opening hours. HUB Finland shall notify the Member by reasonable notice in advance on the premises or by e-mail if the measures are likely to cause inconvenience to the Member.

HUB Finland shall not be liable for any reduction or limitation of the service provided by HUB Finland to a Member due to an event beyond the control of HUB Finland which HUB Finland could not reasonably have prevented or foreseen (including but not limited to: pandemic, strike, industrial action, fire, flood, riot, government order or regulation, or terrorism).

8 Changes to membership terms and service offering

HUB Finland reserves the right to make changes to the On-going contracts' membership fees, other fees and these terms and conditions.

If changes are made to the membership fees or terms and conditions that are detrimental to the member, the member will be notified by e-mail or SMS at least one (1) month before the change takes effect.

Since membership entitles the Member to use all HUB Finland spaces, the Member is not entitled to terminate their contract or claim a reduction of the membership fee due to changes in the HUB Finland offerings, unless the changes cause significant inconvenience to the Member.

Members who terminate their contract due to such a change are protected from any price change during the termination period. If the Member terminates its contract under this paragraph, the Member shall be able to prove in writing that termination has occurred.

9 Personal data

HUB Finland processes the Member's personal data in accordance with the effective HUB Finland privacy policy and applicable legislation. The Member shall be informed of any significant changes to such practices. The Member declares that they have read and understood the effective HUB Finland privacy policy at the time of signing the contract, www.hubfinland.fi/privacypolicy/. The Member has been informed that the entrance and the spaces are monitored by camera surveillance for security reasons.

10 Right of withdrawal

A Member entering into a Contract remotely, for example via the HUB Finland website, has the right to withdraw from the Contract within 14 days by notifying HUB Finland in writing to the following address: hello@hubfinland.fi. To exercise the right of withdrawal, the Member may also use the model document provided by the Ministry of Justice Decree 110/2014 on the website of the Finnish Competition and Consumer Authority. HUB Finland shall acknowledge receipt of the notification and refund the amount paid without delay. By entering into the Contract, the Member agrees that the provision of the Service may commence during the withdrawal period and the right of withdrawal does not apply if the Membership Card has been activated and the Service has therefore been provided. The withdrawal period expires 14 days after the date on which the purchase was made.

Additional terms for online purchases

Paragraphs 11 and 12 only apply when the Member signs the contract via the HUB Finland website.

Purchases made online are personal

When purchasing The Member has accepted, through the website, that the terms and conditions of this Contract apply to the Membership.

11 Payment

The Member must pay the agreed fees in accordance with the instructions on the HUB Finland website. By committing to an On-going membership billed monthly, the Member undertakes to give his/her card information for the first payment through the website. Also, the Member must give his/her name, phone number, address, and email address for the billing.

12 Terms of delivery

The effective date of the contract is the date on when the Member is received the membership card. The order confirmation will be sent to the email address provided at the

time of purchase. Card will be sent by post after order confirmation. It will take 2-5 working days to arrive.