

PLEDGE		
PLEDGOR	Name of pledgor	Personal identity number or business ID
	Address of pledgor	Telephone number
PLEDGEE	Finnish Consumer Agency Haapaniemenkatu 4 (PO Box 5) 00531 Helsinki	Telephone number +358 10 19 4700
PLEDGE AMOUNT	The pledgor pledges the funds, € , deposited in account no. to the Finnish Consumer Agency.	
TERMS AND CONDITIONS OF UNDERTAKING	<p>The funds deposited in the account have been pledged to the Finnish Consumer Agency to cover any liability for compensation on the part of the pledgor that may arise under Section 9 of the Travel Agency Act (939/2008).</p> <p>The bank is entitled and obligated to, without hearing the account owner or demanding some other explanation, pay to the pledgee funds from the account during the period of validity of the pledge, if the pledgee so demands.</p> <p>The pledgor agrees to the release of the pledged funds from the account for disposal by the Finnish Consumer Agency at the Agency's first written request.</p> <p>The Finnish Consumer Agency is not required to first demand payment of the pledged funds from the pledgor.</p> <p>The provisions of the Code of Sales concerning the realisation of a pledge do not bind the pledgee. No capital-reducing terms and conditions are associated with the pledged account.</p> <p>This undertaking is valid until further notice and may be terminated only with the consent of the pledgee.</p>	
SIGNATURE OF PLEDGOR	<p>The pledgor accepts the terms and conditions of this undertaking and is aware that the bank is not obligated to investigate the pledgee's entitlement to draw funds from the account.</p> <p>_____</p> <p>Place and date</p> <p>_____</p> <p>Signature and clarification of signature</p>	
APPENDICES	<ul style="list-style-type: none"> - Extract from trade register which indicates that the pledgor is authorised to sign for the company as well as, in the case of a general partnership, a partnership agreement that defines the partners' right to represent the company and sign for it. The extract must be at most 30 days old. - Copy of the minutes of a joint stock company's board meeting which indicates that a decision has been made to pledge the funds. - Copy of possible authorisation issued to a silent partner to represent a limited partnership. 	

NON-SETOFF UNDERTAKING		
BANK	Name and branch of bank	
	Address of bank	Telephone number
TERMS AND CONDITIONS OF UNDERTAKING	<p>The bank undertakes to pay a sum of money demanded by the Finnish Consumer Agency, up to the full amount of the pledge, at the Finnish Consumer Agency's first written request. Payment will be made free of charge to accounts specified by the Finnish Consumer Agency and the word "Kuluttajavirasto" mentioned in the message field of the payments.</p> <p>The bank undertakes to refrain from exercising its right of set-off on the funds deposited in this account during the period of validity of this pledge.</p> <p>A certificate of the deposit as meant by Section 32 of the Promissory Notes Act has not been issued.</p>	
SIGNATURE OF BANK	<p>The bank has on this date been informed of this pledge and accepts the terms and conditions of this undertaking.</p> <p>_____</p> <p>Place and date</p> <p>_____</p> <p>Signature and clarification of signature</p>	