Supplemental Product Privacy Notice

SAS EuroBonus Business Cards

1 August 2026

This Supplemental Product Privacy Notice supplements Nordiska's Privacy Policy (www.nordiska.se/integritetspolicy) and applies to Nordiska's processing of personal data in connection with SAS EuroBonus Business Cards. The co-operation partner for the card program is SAS. Nordiska's Privacy Policy also applies to this product and contains further information on, among other things, legal basis, retention, recipients, international transfers and your rights.

1. Who is Nordiska's customer?

Nordiska's customer is the company or sole trader that applies for and enters into a credit agreement with Nordiska. In this notice, references to the "corporate customer" include both companies and sole traders to the extent applicable.

Even though the company is the customer, Nordiska may process personal data about individuals who are connected to the company or the card program, for example representatives, authorised signatories, contact persons, board members, owners, beneficial owners, administrators, employees, consultants, cardholders, authorised users, guarantors and individuals who appear in matters relating to customer service, complaints, customer due diligence, anti-money laundering and counter-terrorist financing, and fraud prevention.

2. What personal data is processed specifically for this product?

In addition to the data described in Nordiska's Privacy Policy, Nordiska may, depending on role and usage, process data relating to the business card and the card program. This may include, for example, data about:

- companies, representatives, beneficial owners, administrators and cardholders;
- cards, card status, card limits, authorisations and user roles;
- transactions, authorisations, balances, invoices, payments, fees and interest;
- customer due diligence, anti-money laundering and counter-terrorist financing, and transaction monitoring;
- app, web portal, technical logs, support cases, incidents and use of digital features;
- receipts, attachments, comments, cost centres, VAT data, expense documentation and reports;
- loyalty programs, bonus points, card benefits, benefit eligibility, activation, usage, support and reporting.

3. Receipts and uploaded documentation

If a cardholder, administrator or other user uploads receipts, attachments, comments or other documentation in the app, web portal or other digital service, Nordiska may process such information in order to provide card and credit features, handle customer service (including customer service related to expense management features), complaints, transaction checks and monitoring, anti-money laundering and counter-terrorist financing, sanctions screening, fraud prevention and other regulatory compliance.

Such documentation may contain information about, for example, the point of purchase, date, amount, goods or services, VAT, location, cost centres and comments. Users should not upload information that is not relevant to the service or the matter.

4. Data from the co-operation partner and app/web portal provider

Nordiska may receive or be given access to personal data from the co-operation partner and from providers of apps, web portals or other technical solutions where necessary to provide, administer, support and follow up SAS EuroBonus Business Cards.

This may include, for example, case and support information, information submitted by users in the app or web portal, receipts and attachments, data on card status, transactions, authorisations, technical events and data required for customer service, anti-money laundering and counter-terrorist financing, sanctions screening, transaction monitoring, fraud prevention or other regulatory compliance.

5. Sharing with the co-operation partner, app/web portal provider and other recipients

Nordiska may share or make personal data available to recipients that are necessary to provide and administer the card program. This may include, for example, the corporate customer and its administrators, the co-operation partner, providers of apps, web portals, card administration and expense management, card processors, card networks, payment service providers, providers of identification, anti-money laundering and counter-terrorist financing and sanctions screening, loyalty programs, benefit providers, insurers, insurance intermediaries and claims handlers.

Certain recipients process personal data as data processors in accordance with Nordiska's instructions. Other recipients may be independent data controllers, for example when they provide their own services, loyalty programs, card benefits, insurance or payment/card network services.

If the card is linked to EuroBonus, Nordiska may share personal data with the co-operation partner (including SAS EuroBonus AB and other companies within the SAS group) to enable the calculation, reporting and crediting of EuroBonus points to the correct EuroBonus account. The data that may be shared includes, for example, name, contact details, EuroBonus number or other customer or card identifier, data on earned points and documentation required to verify and administer points accrual. SAS is responsible for the EuroBonus program and is an independent data controller for the processing carried out within the framework of the EuroBonus program.

If the card includes specific card benefits, for example travel, lounge, security or other value-added benefits, Nordiska may share limited personal data with Mastercard, the co-operation partner and relevant providers of such benefits. This is done to verify eligibility, enable activation and use of the benefits, handle reporting and invoicing and administer support, incident and complaints matters. The data that may be shared includes, for example, card or customer-related identifiers, data on whether the card is active and eligible for the benefit, usage or activation indicators and information required for support or complaints handling. Providers of such benefits may be independent data controllers for the processing that takes place when the cardholder registers for or uses their services. In such cases, the provider's own terms and conditions and privacy information also apply.

6. Data visible to the corporate customer

As the card is a business card, the corporate customer and its administrators may have access to data on card usage and transactions, depending on authorisations and features in the web portal, app or reports. This may include, for example, the cardholder's name, card status, transactions, amounts, time, currency, point of purchase, receipts, expense documentation, cost centres, reports, attestation information and case or support information relating to the corporate customer's card program.

Cardholders and other users should therefore be aware that data on card usage may be visible to the corporate customer and its administrators.

7. Legal basis

Information on the legal basis is set out in Nordiska's Privacy Policy. In addition to what is stated in the Privacy Policy, the following legal bases apply to processing specific to this product:

Processing of receipts, attachments, comments and other documentation uploaded in the app, web portal or other digital service is carried out for the performance of the contract with the corporate customer and, in respect of individuals who are not themselves parties to the contract, on the basis of legitimate interest in providing and administering the card program. Processing is also carried out to fulfil legal obligations regarding, among other things, anti-money laundering, counter-terrorist financing and sanctions screening, and on the basis of legitimate interest in preventing fraud and handling customer service and complaints matters.

Sharing of personal data with the co-operation partner for the calculation, reporting and crediting of EuroBonus points is carried out for the performance of the contract with the corporate customer and, in respect of individuals who are not themselves parties to the contract, on the basis of legitimate interest in providing and administering the card program.

Sharing of personal data with Mastercard, the co-operation partner and providers of card benefits to verify eligibility, enable activation and use of benefits and handle support, incident and complaints matters is carried out for the performance of the contract with the corporate customer and, in respect of individuals who are not themselves parties to the contract, on the basis of legitimate interest in administering and following up the card program.

Making data on card usage and transactions available to the corporate customer and its administrators is carried out for the performance of the contract with the corporate customer and, in respect of individuals who are not themselves parties to the contract, on the basis of legitimate interest in providing and administering the card program.

8. Retention

Information on retention periods is set out in Nordiska's Privacy Policy. The general retention periods stated in the Privacy Policy also apply to personal data processed in connection with this product.

9. Your rights

Information on your rights, automated decision-making and contact details is set out in Nordiska's Privacy Policy.