



Trumo Finance Oy

Terms of use/ v.1.5 (23.06.2025)

1. This payment service is provided by Trumo Finance Oy ([corp.ID 3107623-5](#)), hereinafter referred to as "Trumo", a Finnish limited liability company with registered address at Yrjönkatu 11 D 20, FI-00100 Helsinki, Finland.

You can contact us by email at: support@trumo.com

2. The supervisory authority for Trumo is the Finnish Financial Supervisory Authority (Finanssivalvonta) [Financial Supervisory Authority Supervised entities](#).
3. When choosing the Trumo payment services on a merchant checkout/deposit page you accept the following terms of use:
4. When using Trumo as the payment method you authorize Trumo to charge your bank account with the value of the chosen purchase/deposit price. Trumo transmits the payment to the merchant of the goods and/or services.
5. When you use Trumo payment service (Trumopay), the following data may be recorded by Trumo: your name, date of birth, personal identity code, address, bank account number (IBAN), payment transaction reference, and the identification code of Telia service used in identity authentication.
6. Trumo will share some of the data with the merchant. Depending on the nature of the purchase the merchant may need in addition to your name the date of birth, personal identity code and verified home address. In case of verified address Trumo will search the address in a service connected to Digital and population data services agency (Digi- ja väestötietovirasto).



7. When you pay with Trumopay the identification for your bank's online banking services happens in your bank's system and Trumo has no access to your password for the online banking. Trumo never demands this information, and we ask you to contact us if anybody using Trumo's name requests for this information. To improve the user experience, we record your bank user-ID and may show you the last used/available bank account(s) with balance. We don't record the balance information.
8. You confirm that the bank account used in payment belongs to you and you have rightful title to the funds on the account. You log-in to the bank using your own credentials, and the identification information Trumo receives from you with the log-in and payment is correct. You will not give your bank credentials for use to another person. You will not act in the name of, or on behalf of a legal entity (company/institution).
9. If you suspect that another person has used your bank credentials for payment with Trumopay, contact immediately your bank and Trumo customer support:

support@trumo.com
10. You have read and accepted our privacy notice. The notice includes information on how we process and store your data and with whom we share the data. It also includes information on your rights as data subject to receive information and manage the personal data we maintain of you.
11. Possible interruptions in the use of Trumopay may be caused by problems in Trumo's services, the services of the providers of Trumo, your bank or merchant web services, or the internet. Trumo can't guarantee the use of the services at all times, but we aim to inform of the problems and their fixes.
12. Trumo is not liable for the prevented use caused by the interruption of the service.
13. Trumo is obliged to adhere to the regulation concerning anti-money laundering and countering the financing of terrorism, and for this monitors the payments. To fulfill this obligation, it is important that we have correctly identified you, the purpose of the payment is for the purchase of goods and services from the merchant, and you are able to clarify the source of funds, if needed. You may request that Trumo blocks your future payment transactions. You can also request that Trumo only blocks gaming payments. While we will use



reasonable efforts to implement such restrictions promptly and reliably, we do not guarantee that all attempted transactions will be blocked in all cases.

14. The goods and services you purchase will be delivered/provided by the merchant, and they are responsible for the quality and correctness of your purchase. Any returns are to be made according to the instructions given by the merchant.
15. If you are unsatisfied with the response of our customer support to your reclamation or claim, you can ask for a third party to solve the dispute. Please contact Consumer Disputes Board at Hämeentie 3, PL 306, 00531 HELSINKI (<https://www.kuluttajariita.fi>)

Email: kril@oikeus.fi

Telephone: 029 566 5200 (switchboard)