



# FINANCING SERVICES



**TALENOM**

*joy of entrepreneurship*

## FINANCING SERVICES



INVOICE FINANCING SERVICE



INSTALMENT FINANCING SERVICE



CORPORATE LOAN SERVICE

### Talenom's Financing Services – right on time

Financing partners should also offer speed, simplicity and value.

As a Talenom customer, you can address your financing needs as part of your ordinary financial management routines on Talenom Online. It has never been so timely, quick and easy to apply for financing.

FINANCING SERVICES FOR  
ENTREPRENEURS

## INVOICE FINANCING SERVICE



Invoice financing is an integral part of sales invoicing. Talenom's customers have access to the cheapest and easiest service on the market, enabling you to keep your cash flow in balance by financing some or all of your sales invoices. The risk of credit losses is also transferred to the financier.



### SELL INVOICES EASILY

Financing services can also make entrepreneurs happy. In the event of a temporary cash flow deficit, a solution must be found when the need arises. We think that entrepreneurs should not need to tie themselves in knots with applications, requests and affirmations. Financing partners should offer speed, simplicity and value.

As a Talenom customer, you can address your financing needs as part of your ordinary financial management routines on Talenom Online. It has never been so easy and quick to apply for financing.

### SUITABILITY

- Your company uses Talenom's Sales Invoicing service.
- Your company sends invoices to limited liability companies, cities, municipalities, the state or public institutions for which credit ratings are available.

### PRICING

- Free service deployment.
- Only interest – no other costs.
- Price from 1,02% of the total stated on the financed invoice.
- The price is affected by the end customer's credit rating and the payment terms on the invoice:

	7&14 days	21 days	30 days	45 days	60 days	90 days	Security deposit
AAA	1,02%	1,19%	1,40%	1,74%	2,09%	2,79%	1,40%
AA	1,12%	1,33%	1,59%	2,04%	2,49%	3,38%	1,80%
A	1,16%	1,40%	1,69%	2,19%	2,69%	3,68%	2,00%
B/AN	2,32%	3,13%	4,18%	5,91%	7,65%	11,13%	7,00%

This is a sample price list. Prices for individual customers may vary.

### DEPLOYMENT

1. Via Talenom Online or your contact person.
2. Electronic customer information form.
3. Electronic signature.
4. Deployment phone call and training.  
If you need financing in the morning, you can finance your invoices the same evening.

The service is provided by Arex European Market Limited

## INSTALMENT FINANCING SERVICE



An easy way to balance out the cash flow in the event of seasonal fluctuations, unforeseen acquisitions or business changes. For each invoice, you can select the means of paying the invoice from the company's account immediately or in suitable instalments at a later date.



### CASH FLOW FLEXIBILITY

If your cash flow requires a little more flexibility when an invoice needs to be paid, you can use Talenom's Instalment Financing service. Talenom's Instalment Financing service is seamlessly integrated into Talenom's Invoice Payment service. You can pay the invoice in suitable instalments via Talenom's Invoice Payment service.

You can choose which invoice to finance and how many instalments you would like. The financier pays the invoice sum to the supplier by the due date. This ensures that your purchase invoice is paid on time.

The Instalment Financing service is easy to deploy – just add an electronic signature and the service is ready to use.

The Instalment Financing service enables you to handle payments to suppliers of goods and services and to key stakeholders on time. Bookkeeping is handled automatically, and the financing invoices are sent to Talenom's Invoice Payment service. You do not need to worry about due dates. You can always contact Talenom's expert customer service team whenever necessary.

### SUITABILITY

- Your company uses Talenom's Invoice Payment service.

### PRICING

- Free service deployment.
- Clear pricing: only interest – no other costs.
- Equal instalments according to the customer's selected repayment period.
- Price from 4.5% of the total stated on the financed invoice (loan period of two months – invoice paid in eight instalments).
- The price is affected by the customer's credit rating and financial details, as well as the selected number of instalments.

### DEPLOYMENT

1. Via Talenom Online or your contact person.
2. Electronic customer information form.
3. Electronic signature.
4. Deployment phone call and training.  
*If you need financing in the morning, you can finance your invoices the same evening.*

*The service is provided by Arex European Market Limited*

## CORPORATE LOAN SERVICE



Apply for a corporate loan on Talenom Online and accelerate your business without all the old-fashioned bureaucracy. The application is easy to complete, and you will receive a rapid decision concerning a suitable solution.

### QUICK AND EFFORTLESS CORPORATE LOANS

Talenom offers an entirely digital platform for corporate loan applications, with none of the traditional bureaucracy. The corporate loan service makes it quick and easy to apply for corporate loans directly on Talenom Online. If necessary, you can contact an expert for assistance with the application. You will receive a rapid non-binding loan decision, and the money can be in your company's account the same day.

Corporate loans are compared using Talenom's partner service, which aggregates offers from thousands of investors. Loan applications can be made for up to EUR 1,000,000 without real security.

If desired, corporate loans can be repaid in a lump sum payment. It is also possible to apply for an instalment-free period or additional financing. The loan has a fixed annual interest rate, which is calculated on the outstanding principal with no hidden terms and conditions.

### SUITABILITY

- Your company uses the Talenom Online service.
- The company has been in business for at least one financial period.
- Your company's credit rating and payment history are good.
- Your company's cash flow is sufficient to enable the corporate loan to be repaid.
- The purpose of the corporate loan is to promote your company's future success.
- The owner and/or people in positions of responsibility guarantee the loan or real security is obtained for the loan.



### PRICING

- Applying for a loan costs nothing.
- The interest rate is fixed throughout the loan period. The interest is determined on the basis of an agreement between the applicant and the loan issuer. Annual interest from 6%.
- The brokerage commission is 4.5% of the borrowed principal, and a minimum of EUR 500.
- The loan account management fee is 0.084% of the original borrowed principal per month, and a minimum of EUR 12 per month.
- Other terms and conditions according to the applicable price list ([www.fellowfinance.fi](http://www.fellowfinance.fi)).

### DEPLOYMENT

1. *Deployment via Talenom Online.*
2. **Loan amount**  
*Choose the most suitable loan and monthly instalment at the start of the loan application.*
3. **Loan offer**  
*You will receive a loan offer. Take your time and decide whether to accept it.*
4. **Taking out the loan**  
*If you accept the offer, you will have the money in your account the same day*

*The service is provided by Fellow Finance Plc*

## TALENOM ONLINE



### QUICK AND EFFORTLESS

As part of your ordinary financial management routines, you can address your financing needs on Talemom Online – quickly, easily and conveniently. Our expert customer service team is always available to help.

As a Talemom customer, your financial needs can be addressed electronically, efficiently and easily, and you can enjoy entrepreneurship without any worries.

### TALENOM FINANCING SERVICES, PROVIDERS

#### AREX EUROPEAN MARKET LIMITED

*AREX, founded in 2014, is a financial technology company that enables companies to flexibly apply for short-term financing directly from financial markets without any middlemen. The money tied up in sales invoices with long payment durations can now be brought into the company, so it does not need to wait weeks or even months for customers to make payments.*

[www.arex.io](http://www.arex.io)

#### FELLOW FINANCE PLC

*Fellow Finance Plc is a Finnish company that was established in 2013. It is the largest crowdfunding service in the Nordic countries and the only one in the euro area where loan issuers and applicants can find each other safely and securely. Crowdfunding involves a company seeking financing from a large group of investors. The company is the only Finnish crowdfunding service to be granted a permit by the Finnish Financial Supervisory Authority to operate as a payment institution. Fellow Finance is listed on the Nasdaq First North Finland marketplace. The largest owners are the founding members and Taaleri Plc.*

[www.fellowfinance.fi](http://www.fellowfinance.fi)



## TALENOM PLC

Talenom is an accounting company established in 1972. It offers a wide range of accounting services and other expert services which support its customers' businesses. The company develops software and offers its accounting customers electronic financial management tools.

Talenom Plc is listed on the Nasdaq Helsinki Ltd exchange.

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62900 Alajärvi

### Järvenpää

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04440 Järvenpää

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### Oulu

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90230 Oulu

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33210 Tampere

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02600 Espoo

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87400 Kajaani

### Kuusamo

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93600 Kuusamo

### Pori

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28100 Pori

### Tampere Lielähti

Harjuntausta 1  
33400 Tampere

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15140 Lahti

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### Helsinki

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02610 Espoo

### Lappajärvi

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62600 Lappajärvi

### Rauma

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26100 Rauma

### Turku

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20100 Turku

### Hyvinkää

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05820 Hyvinkää

### Kempele

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90440 Kempele

### Laukaa

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41340 Laukaa

### Rovaniemi

Rovakatu 30, Floor 3  
96200 Rovaniemi

### Vaasa

Kauppuuistikko 12 b  
65100 Vaasa

### Hämeenlinna

Talaskuja 3  
13200 Hämeenlinna

### Kerava

Kumitehtaankatu 5  
04260 Kerava

### Maalahti

Teollisuustie 1  
66100 Maalahti

### Rovaniemi Napapiiri

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96930 Napapiiri

### Vantaa

Äyritie 16  
01510 Vantaa

### Joensuu

Kauppakatu 35 (2.krs)  
80100 Joensuu

### Kirkkonummi

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02400 Kirkkonummi

### Muurame

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40950 Muurame

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62800 Vimpeli

### Jyväskylä

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