

Information security guidelines for users of Mandatum Life's mobile service

The mobile service is safe to use as long as you ensure the security of your mobile device and that you act responsibly:

- Always be sure to update your device's operating system and apps with the latest manufacturer versions.
- Protect your device using its auto-lock feature (i.e. passcode), which locks the device automatically when it has not been used for a certain period of time. Unlocking requires typing a passcode into the device.
- Only install apps from sources that are known to be reliable (e.g. Google Play, Apple Appstore, Windows Store).
- Change the default PIN code on your device to one that is difficult to guess. Make sure that the PIN code feature is on.
- In order to improve the security of the device, you can install an app that allows you to track your device's location or delete information from it remotely.
- Install antivirus software in your device if possible.
- Do not lend your device to others, because spyware can be installed in your device or data can be stolen from it very quickly.
- If you suspect that your device contains malware, turn the power off. Have the device inspected. This will prevent possible malware from spreading.

Logging in to the service (i.e. user ID and password):

- Logging in to the service requires a personal user ID and password. Make sure only you know your password; do not tell it to anyone. Change your password if you suspect that someone knows it. Do not save your password in your mobile device.
- You can change your password when you open up the app. Changing your password requires your banking codes.
- If you wish to deactivate your user ID, contact +358 200 31100 (Inc/mpc).

Confidential information and how to secure it in the mobile app:

- The app does not save the app's password or information classified as confidential insurance information in the device.
- Always use the latest version of Mandatum Life's mobile app.

What if my mobile device is lost or stolen?

- The password for the app or information classified as confidential insurance information is not saved in the device. The user must log in to the app again if it has not been used for 15 minutes.



Security features of the mobile service

Time-out after non-use

The user will be automatically logged out of the app if it hasn't been used for 15 minutes. The purpose of the time-out feature is to prevent misuse of the app.

Connection security

The connection between Mandatum Life and the customer's mobile device is protected with SSL encryption. With this protection, no outside party can see the information you receive in your app.

Personal password

Use of the mobile service requires logging in with a personal password. In order to create and change the password, you must log in to the service using your online banking codes.

