

Terms and conditions

Student Union Kaakko 2802921-9 (online shop) sells products and services to private persons in Finland and abroad and also rent Puukasarmi building in Mikkeli campus area. We reserve all rights to change the terms and conditions, and the prices. Prices can include the VAT.

Contact us

E-mail: toimisto@opiskelijakuntakaakko.fi
Telephone: +35850 592 7482
Address: Paraatikenttä 7, 45100 Kouvola, Finland

Orders

Orders are collected from the online shop or Slotti reservation system by adding the products to the shopping cart. The order is confirmed by using the check-out functionality of the online shop to pay for the order. By confirming an order, you accept these terms and conditions, product pricing and shipping costs. An e-mail confirmation will be delivered in case an e-mail address is provided by the time of confirming the order. The e-mail confirmation lists the products ordered and the price breakdown.

Payments

Visma Pay (Visma Payments Oy, business-id FI24865594) is the payment facilitator of the online shop. Visma Payments Oy is a payment facilitator authorized by the Financial Supervisory Authority of Finland. The payment process is conducted in the online service of Visma Pay. Visma Pay or Visma Payments Oy is shown as the receiver of your payment in the bank account listing and in your invoice. Paying with Visma Pay is safe. All information is exchanged through secured connections.

The trade happens between the online customer and the online shop. The online shop is responsible for all obligations related to the trade.

Read more about Visma Pay: <https://www.visma.fi/vismapay/>

Payment methods

With Visma Pay you can pay your order by an internet banking account, a wallet, a payment card (credit/debit), an invoice or a partial payment. The following methods of payment are supported: Osuuspankki, Nordea, Danske Bank, Oma Säästöpankki, Säästöpankki, Aktia, Paikallisosuuspankit, S-Pankki, Handelsbanken, Ålandsbanken, Jousto, Fellow Lasku, Fellow Yrityslasku, MobilePay, Masterpass, Pivo, Visa-, Visa Debit-, Visa Electron-, MasterCard- and Debit MasterCard payment cards.

MobilePay: You can pay with your MobilePay wallet if you have allowed online payments in the settings of the MobilePay application. Payment via MobilePay takes place directly from the payment card linked to MobilePay. If charging the payment from the linked card fails, MobilePay can not be used in the online shop.

Pivo: Terms and conditions of Pivo can be found here: <https://pivo.fi/kayttoehdot/pivon-kayttoehdot/>

Jousto invoice and part-payment is a Finnish service for making purchases quickly and safely. Jousto is for private persons having their economy in balance. With Jousto you will get 30 days time to pay without interest or expenses. After you have received an invoice, you can decide to pay it at once or in parts. You can pay our purchase in up to 36 parts, starting from 9,90 eur/month. Expenses for Jousto part-payment are 3,90 eur/month and 19,90% interest. With Jousto you can pay purchases from 30 to 3000 eur. Aurajoki Nordic Oy issues the credit. Read more from www.jousto.com.

OP Lasku: A flexible invoice payment method. OP Lasku serves all Finnish banks' customers. Suitable for online purchases of up to 5000 € with an interest-free payment term of 45 days. The instalment option adds flexibility to purchases. Your purchases are visible in one place so you can easily keep track of them. Invoices are sent to you by email. To use OP Lasku, you must be solvent and over 20 years old. More information available at: <https://www.op.fi/henkiloasiakkaat/paivittaiset/maksaminen/op-lasku>

Fellow Yrityslasku: Fellow Yrityslasku normal payment term is 14 days. If desired, the payment period can be extended up to 60 days. Fellow Yrityslasku has credit limit of 5000 €. If your company needs higher credit limit, you may contact Fellow customer service. Fellow Yrityslasku is made possible by Fellow Bank Oyj. More information about Fellow Yrityslasku are available at: <https://www.fellowbank.com>

Contact Visma Pay

Visma Payments Oy (business-id FI24865594)
E-mail: helpdesk@vismapay.com
Telephone: +358 9 315 42 037 (workdays 8-16)
Address: Brahenkatu 4, 53100 Lappeenranta, Finland

Shipping

Orders are being shipped during workdays. Products from the stock are usually delivered within 3-5 workdays. Delivery for products that are not in stock usually takes 1-3 weeks. Shipping costs are defined by the selected delivery method, possible extra services, shipment weight and size. The shipping costs can be seen in the check-out functionality before confirming the order.

Please inform us without a delay - at least within 14 days - in case a product has lost or damaged in shipping. The logistics company must be also informed regarding any products damaged in shipping.

Reservations are handled on weekdays in the rental of Puukasarmi. The processing time of reservations is usually 1-5 working days. Current rental prices and booking rules can be found on the student union's website.

Returns

The customer has a right to change or return ordered products during 14 days of receiving the order. The customer has a right to change or return all or part of the products in the order. The changed and returned

products must be unused and in the original packaging. If you wish to change or return products, please contact us first for the instructions. Please attach your name, contact details and your bank account number for receiving the refund.

The cancellation terms laid down by the booking rules shall apply to the rental of Puukasarmi.

Cancelling an order, defect liability and reclamations

The customer has right to cancel an order before the order is dispatched. The cancellation must be done in written by an e-mail to the customer support of the online shop.

The online shop is liable for defects in the sold products according to the applicable law. Please contact the customer support of the online shop immediately in a case of reclamation. The consumer has a right to file a dispute in the Consumer Disputes Board in a case of dispute between the online shop and the consumer.