

ACCOUNTING SERVICES AGREEMENT

This Agreement is entered into between **Jladgroup / Credence Enterprise Accounting Services** ("Service Provider") and **the Client**. By accessing the client portal or using the services, the Client agrees to the terms and conditions set out in this Agreement.

1. Scope of Services

The Service Provider shall provide bookkeeping, accounting, VAT compliance, financial reporting, and related advisory services according to the selected plan. All Osakeyhtiö plans include double-entry bookkeeping only.

2. Price Schedule – Toiminimi Fees Structure

All prices are monthly and exclusive of VAT. Support hours are Monday–Friday, 09:00–15:00 (EET/EEST).

| Plan | Monthly Fee (€) | Income Sources | Outgoing Invoices | Expense Receipts | Accounting Method |
|------------|-----------------|----------------|-------------------|------------------|-------------------|
| Lite | 40 | 1 | Up to 2 | Up to 10 | Single-entry |
| Taxi | 45 | 1 | Up to 4 | Up to 40 | Double-entry |
| Premium | 50 | 2 | Up to 4 | Up to 40 | Double-entry |
| Pro | 60 | 3 | Up to 8 | Up to 50 | Double-entry |
| Restaurant | 80 | 1 | Up to 10 | Up to 50 | Double-entry |

3. Price Schedule – Osakeyhtiö Fees Structure

All Osakeyhtiö plans are billed monthly, exclude VAT, and include double-entry bookkeeping only.

| Plan | Monthly Fee (€) | Income Sources | Receipts + Payments | Accounting Method |
|------------|-----------------|----------------|---------------------|-------------------|
| Lite Oy | 120 | 1 | Up to 30 | Double-entry |
| Premium Oy | 160 | 2 | Up to 60 | Double-entry |
| Pro Oy | 200 | 3 | Up to 90 | Double-entry |

4. Billing & Payment Terms

Monthly fees are invoiced on the 1st day of each month and must be paid in advance no later than the 15th. Minimum monthly fees apply even if there are no transactions. VAT on bookkeeping fees is deductible as per Finnish tax law.

5. Additional Services & Charges

Additional services are charged separately when required: tax card amendments (€25), salary processing (€20 per salary), financial statements (Toiminimi: one month fee, Oy: €150), annual tax return (one month fee), and other advisory services (€50 per hour).

6. Document Handling & Portal Access

A separate Google Drive folder will be provided for document upload. The Service Provider may also provide a client portal with lock dates. Data cannot be modified after the lock date and nil returns may be filed. Changes after filing may attract additional charges depending on data volume.

7. Client Responsibilities

The Client must provide accurate and timely data, check emails daily, maintain required records, and ensure compliance with tax, VAT, and pension obligations.

8. YEL Pension Insurance

If annual work income exceeds the statutory limit, YEL insurance is mandatory. Current limits can be checked at <https://www.elo.fi/en/self-employed/yel-insurance>.

9. Non-Payment & Service Suspension

Failure to pay fees by the due date may result in suspension of bookkeeping and filings. The Service Provider bears no liability for penalties arising from non-payment.

10. Termination

Either party may terminate this Agreement. The Client must provide at least 30 days' prior written notice before termination. Outstanding fees remain payable.

11. Governing Law & Disputes

This Agreement shall be governed by and interpreted in accordance with the laws of Finland. Any disputes shall be handled under Finnish jurisdiction.

12. Acceptance & Legal Binding

Use of services or portal access constitutes acceptance of this Agreement. These terms are legally binding.