

Terms and Conditions

Terms for the use of services provided by Financial Wellness AS, company number 934 802 845, through Alle Kan, a digital and advisory-based service offered by Financial Wellness AS. You are considered to have accepted the terms of use by using the services.

About Financial Wellness AS

Financial Wellness AS offers services and products related to financial health and personal finance.

Our goal is to help users out of debt problems and improve their financial health by providing them with financial overview, increased general knowledge of personal finance, and individual financial advice.

Financial Wellness AS conveys knowledge and tools that can help you make more informed and sustainable financial choices, so you gain control over your finances and are better equipped to handle financial challenges.

Financial Wellness AS provides the Alle Kan service in Norway, Sweden, and Finland.

About the Alle Kan Service

Through Alle Kan, we will provide you with an overview of your finances and tailored financial advice and guidance regarding your personal finances.

The service includes features such as:

- Your financial situation
- Budgeting and planning
- Activities you can do yourself or with guidance from an advisor in Alle Kan to improve your personal finances.

Through Alle Kan, we also offer individual advisory services via the internet or phone by your choice. Individual financial counseling includes:

- Review of your financial situation
- Information and guidance on financial management, budget planning, and debt handling
- Help in setting goals and concrete actions to improve your finances

To gather the necessary information to provide you with financial advice and guidance regarding your personal finances, and to assist in negotiating and entering agreements with your creditors, Financial Wellness AS needs authorization by power of attorney from you.

The Alle Kan service provides individual personal advice but also includes self-service solutions where users are in charge of taking action.

The service offerings of Financial Wellness AS are continuously being developed, and you will receive information about and access to new products and features as they are launched.

When using our services, Financial Wellness AS processes personal data about you. In our privacy policy, you will find general information on how personal data is processed with us and what rights you have.

User Requirements

To use the services of Financial Wellness AS or create a user profile in Alle Kan, you must:

Be employed by a company that has an agreement with Financial Wellness AS or one of its partners

- Have an email address to, among other things, book advisory services
- Have read and approved our privacy policy and these terms
- Have granted Financial Wellness AS power of attorney to obtain information about you. The power of attorney is signed electronically through the advisor
- Have consented to Financial Wellness AS processing personal data about you, as per the consent form in the digital service and our privacy policy.

You are responsible for providing us with accurate, complete, and updated information about yourself. Your registered user profile is personal and must not be used or shared with others. In case of misuse of our services or use in violation of the service's purpose and these terms, Financial Wellness AS may deactivate your user profile.

Access to the Service

Before you can use the services of Financial Wellness AS, you must register as a user and book an appointment with an advisor. This is done by logging into the digital service and providing profile data such as name, address, and contact information.

Both for first-time use and subsequent logins, identity verification is required for identification and retrieval of personal information.

For first-time use, necessary consents for general use of the service will be obtained. If needed, Financial Wellness AS will ask the user to sign a power of attorney to obtain income and asset situation, credit and debt information, and other relevant details on your behalf. Other relevant information not available via accessible data registers will be obtained from the user and manually logged, such as income, debt, savings/assets, etc.

All data is retrieved based on signed power of attorney from the user via 2-factor authentication (i.e. BankID). You can withdraw any given consent/power of attorney at any time by contacting Financial Wellness AS.

Communication with Alle Kan and Privacy Settings

When you use the service, you accept that Financial Wellness AS/Alle Kan send information via email and SMS related to your use of the service. Consents can be withdrawn at any time by contacting Financial Wellness AS.

Cookies in the Digital Service

Google Tag Manager

Google Tag Manager is used to manage digital tools. Google Tag Manager does not collect information itself but is used to control which and where other tools should be used. If you do not want us to use Google Tag Manager for this purpose, you must visit [this page](#) to understand how to avoid it. By following the steps in this description, you can turn off tracking in the web version, but it is not possible to turn it off in the mobile app.

HubSpot

HubSpot is a service for managing and analyzing email communication and various forms within the app.

Service Paid by Employer

If the service is paid for by your employer, it is considered a fringe benefit. This means the service is taxable.

Price

The price is regulated by the applicable agreement between Financial Wellness AS and the contracting party.

Financial Wellness AS's Responsibility

Financial Wellness AS offers advice and guidance to help you in your work to improve your financial health through financial overview, increased general knowledge of personal finance, and individual financial counseling. Our service and experienced advisors will provide you with relevant tools, support, and expertise in this process.

Financial Wellness AS cannot guarantee that our products will always be available and error-free. If errors, downtime, or disruptions occur in our services, we will do our best to resolve the situation as quickly as possible.

Financial Wellness AS provides financial advice to the best of its ability and based on available information. Financial Wellness AS takes no responsibility for the accuracy, completeness, or timeliness of the information you have provided to us.

Financial advice is guiding, and the ultimate responsibility for making financial decisions lies with you. Financial Wellness AS cannot be held liable for any losses or damages resulting from your use, interpretation, or omissions of the advice. The outcome of financial advice may vary depending on various factors, and no guarantees are provided for specific outcomes.

Changes in Terms and Conditions

These terms and our privacy policy may be updated as needed. An updated version of the terms can be found on our website, <https://allekan.no>.

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