

MANAGEMENT SYSTEM CERTIFICATE

Certificate no.:
10000452133-MSC-UKAS-FIN

Initial certification date:
06 November 2019
(by different Certification body)

Valid:
18 December 2025 – 06 November 2028

This is to certify that the management system of
Tietoevry Fintech Norway AS
(Tietoevry Banking)

Snarøyveien 20, 1360 Fornebu, Norway

and the sites as mentioned in the appendix accompanying this certificate

has been found to conform to the Business Continuity Management System Standard:
ISO 22301:2019

This certificate is valid for the following scope:

Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks.

Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies.

Professional services, consulting, operational advisory and project management. This includes Products and Services related to Card Personalization.

Business units included in the scope are:

BaaP/Operations

Cards & Transaction Banking

Cards ATM

Financial Crime Prevention/Defence Center

Credit & Wealth

Professional Services

Place and date:
London, 30 December 2025

For the issuing office:
DNV - Business Assurance
5th Floor, Vivo Building, 30 Stamford Street,
London, SE1 9LQ, United Kingdom



0013



Erie Koek
Management Representative



Certificate no.: 10000452133-MSC-UKAS-FIN
Place and date: London, 30 December 2025

Appendix to Certificate

Tietoevry Fintech Norway AS (Tietoevry Banking)

Locations included in the certification are as follows:

Site Name	Site Address	Site Scope
Tietoevry Fintech Norway AS EVERY Card Payments AS EVERY Card Issuing AS EVERY Card Services AS (Fornebu)	Snarøyveien 20, 1360 Fornebu, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
Tietoevry Fintech Estonia OÜ	A.H.Tammsaare tee 47, 11316 Tallinn, Estonia	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
EVERY Card Services Oy (Vantaa)	Koivuhaantie 2-4 B, 01510 Vantaa, Finland	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management. This includes Products and Services related to Card Personalization.
EVERY Card Services Baltijas filale (Rīga)	Lidostas Parks 3, Marupes paris, Rīga, 2167, Latvia	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management. This includes Products and Services related to Card Personalization.
Tietoevry Tech Services Norway AS (Fetsund, DC)	Fetsund, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.

Lack of fulfilment of conditions as set out in the Certification Agreement may render this Certificate invalid.

ACCREDITED UNIT: DNV Business Assurance UK Limited, 5th Floor, Vivo Building, 30 Stamford Street, London, SE1 9LQ, United Kingdom - TEL: +44(0) 203 816 4000.
www.dnv.co.uk

Site Name	Site Address	Site Scope
Tietoevry Fintech Norway AS EVERY Card Issuing AS EVERY Card Services AS (Fyllingsdalen, Bergen)	Folke Bernadottes vei 40, 5147 Fyllingsdalen, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
Tietoevry Tech Services Norway AS (Gjøvik DC)	Gjøvik, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
EVERY Card Services AS (Mo i Rana)	Stigerplatåveien 21, 8626 Mo i Rana, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management. This includes Products and Services related to Card Personalization.
Tietoevry Fintech Norway AS (Mo i Rana)	Stigerplatåveien 21, 8659 Mo i Rana, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
Tietoevry Tech Services AS (Ulven, Oslo, Datacenter)	Oslo, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
Tietoevry Fintech Norway AS (Trondheim)	Sluppenveien 17 A, 7037 Trondheim, Norway	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management. This also includes Products and Services, Card Personalization



Certificate no.: 10000452133-MS-UKAS-FIN
Place and date: London, 30 December 2025

Site Name	Site Address	Site Scope
Tietoenvy Fintech Sweden AB EVERY Card Services AB (Solna)	Gustav III:s Boulevard 130, 169 74, Solna, Sweden	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.
Tietoenvy Tech Services (Tullinge DC)	Tullinge, Sweden	Sales, development, implementation, operation services and maintenance of business IT solutions, IT systems and Networks. Operation of Applications Disaster recovery plans and Emergency Operation Production of Documentation - paper and electronic copies. Professional services, consulting, operational advisory and project management.



Lack of fulfilment of conditions as set out in the Certification Agreement may render this Certificate invalid.

ACCREDITED UNIT: DNV Business Assurance UK Limited, 5th Floor, Vivo Building, 30 Stamford Street, London, SE1 9LQ, United Kingdom - TEL: +44(0) 203 816 4000.
www.dnv.co.uk