

TERMS OF SERVICE AND PURCHASE CONDITIONS | PRIVACY POLICY

Lupanainen

Last updated: 22 May 2026

1. GENERAL

Lupanainen provides advisory, consulting, training and expert services related to immigration, residence permits, citizenship, dealing with authorities and settling in Finland.

The services may include, for example:

- consultations
- application and document support
- employer services
- relocation services
- webinars and trainings
- recordings and digital products
- practical support related to dealing with authorities.

Services are provided in Finnish, English or Swedish.

By making a booking, purchasing a service or ordering a digital product, the customer accepts these Terms of Service and Purchase Conditions.

2. NATURE OF THE SERVICE

Lupanainen provides practical expert advice, guidance and consulting.

The services are not legal services or legal representation unless separately agreed in writing.

Authority decisions are based on:

- legislation
- the authority's discretion
- information provided by the customer
- case-specific overall consideration.

Lupanainen cannot guarantee:

- the granting of a residence permit

- a positive decision
- a specific processing time
- any other authority decision.

3. CONSULTATIONS AND BOOKINGS

Consultations are booked through the booking system and paid in advance through the online store.

The consultation may take place:

- via video connection
- by telephone
- face-to-face by separate agreement.

The consultation includes:

- a preliminary assessment of the customer's situation
- practical guidance
- general advice
- possible recommendations for further actions.

Assessment of documents, decisions or official letters is part of paid consultation services or another separately agreed service.

4. SERVICES, PAYMENTS AND CANCELLATION TERMS

4.1 Short consultations and appointments

Short consultations are booked through the booking system and paid in advance through the online store.

The consultation may take place:

- via video connection
- by telephone
- face-to-face by separate agreement.

Because the service is tied to a specific appointment time, the 14-day right of withdrawal under Finnish consumer protection legislation does not apply to bookings.

Appointments may be cancelled free of charge no later than 24 hours before the scheduled time.

Payments for cancellations made less than 24 hours before the service are non-refundable.

A cancelled appointment may nevertheless be rescheduled at Lupanainen's discretion if free appointment times are available.

4.2 Service packages, document services and guidance work

More extensive services may include, for example:

- residence permit guidance
- application and document services
- employer services
- relocation services
- dealing with authorities
- practical guidance
- other expert work.

The service may be invoiced:

- partly in advance
- entirely after completion of the work
- in stages according to the progress of the service.

Any initial consultation may later be deducted from the price of a purchased service package.

The customer has the right to interrupt the service at any time.

If the service is interrupted before completion, Lupanainen has the right to invoice the work completed up to that point based on the working time used.

Unless otherwise agreed, unfinished work will be invoiced according to the current hourly rate.

Documents, statements or other work already delivered will not be refunded.

4.3 Webinars, live information sessions and other online events

Webinars, live information sessions and other online events are paid in advance.

Participation may be cancelled free of charge no later than 24 hours before the start of the event.

For cancellations made less than 24 hours before the event, 50% of the participation fee will be refunded.

If the participant does not attend the event and does not cancel participation in time, the payment will not be refunded.

The participant is responsible for ensuring that:

- the information provided during registration is correct
- the same name is used during participation as in the registration
- the participation link is not shared with third parties.

Late participants may not necessarily be admitted to the event.

Events may be recorded. Participants are advised not to share personal or sensitive information during the event.

4.4 Recordings and digital products

Recordings and other digital products are paid in advance.

Products are delivered electronically, usually within 24 hours after purchase.

By purchasing a digital product, the customer accepts that the delivery of digital content begins before the expiry of the 14-day withdrawal period provided under Finnish consumer protection legislation.

At the same time, the customer accepts that the right of withdrawal ends once:

- the recording
- viewing link
- download link
- other access to the digital content

has been delivered to the customer.

Recordings and digital products are intended for personal use only and may not be shared further without permission.

Viewing rights may be limited in time.

Lupanainen is not responsible for technical problems caused by the customer's own device, internet connection or software.

4.5 Training Sessions and expert services for organizations

For training sessions, expert speaking engagements and other organizational services, a 40% advance payment may be charged upon confirmation of the booking.

The remaining amount will be invoiced after the training or service has been completed.

The payment term is 14 days unless otherwise agreed.

If the customer cancels the training:

- less than 14 days before the event, the advance payment may be charged in full
- less than 48 hours before the event, the full agreed price may be charged.

Service provider:

Lupanainen

Business ID: 3251889-1

Helsinki, Finland

5. PRICES AND PAYMENTS

Prices for services are stated on the website, in the online store or in a separate quotation.

Prices do not include:

- authority fees
- translation costs
- interpretation costs
- travel expenses
- other possible third-party service fees, unless otherwise stated.

Any additional costs will be agreed separately with the customer.

6. CUSTOMER RESPONSIBILITY

The customer is responsible for ensuring that:

- the information provided is correct and up to date
- the documents provided are genuine
- the information submitted to authorities corresponds to the customer's actual situation.

The customer remains responsible for their own applications, decisions and dealings with authorities even when using expert services.

7. LIMITATION OF LIABILITY

Lupanainen is not responsible for:

- authority decisions
- changes in legislation
- changes in authority practices
- consequences resulting from incorrect information provided by the customer
- actions of third parties.

Lupanainen's liability for possible direct damages is limited to the amount paid by the customer for the service in question, unless mandatory legislation provides otherwise.

Lupanainen is not liable for indirect damages such as:

- loss of income
- lost opportunities
- consequences of authority decisions.

8. FORCE MAJEURE

Lupanainen is not responsible for delays or damages caused by obstacles beyond its control, such as:

- network disruptions
- power outages
- authority decisions
- illness
- labor disputes
- technical problems
- other comparable exceptional circumstances.

9. APPLICABLE LAW AND DISPUTE RESOLUTION

These terms are governed by Finnish law.

Any disputes will primarily be resolved through negotiations.

Consumers may also refer the matter to the Finnish Consumer Disputes Board.

If necessary, disputes will be resolved in the District Court of Helsinki

PRIVACY POLICY (GDPR)

1. Data Controller

Lupanainen
Business ID: 3251889-1
Untamontie 9 B 11, 00610 Helsinki, Finland
lupanainen@lupanainen.com
+358 50 4059579

2. Name of the Register

Lupanainen Customer and Marketing Register

3. Purpose of Processing Personal Data

Personal data is processed for:

- providing services
- managing bookings
- customer communication
- invoicing
- carrying out services related to dealings with authorities
- organizing webinars and trainings
- maintaining customer relationships
- marketing permitted by law.

Processing is based on:

- a contract
- a legal obligation
- or the legitimate interest of the data controller.

4. Contents of the Register

The register may contain, for example:

- name
- contact details

- billing and payment information
- booking and cancellation information
- documents provided by the customer
- information related to dealings with authorities
- webinar and training information
- customer communication
- consents and permissions.

5. Sensitive Personal Data

Lupanainen only processes personal data that is necessary for providing the service.

Possible sensitive personal data will only be processed to the extent required for carrying out the service.

The customer is responsible for ensuring that they do not provide Lupanainen with unnecessary sensitive personal data.

6. Webinars and Recordings

Webinars and online events may be recorded.

Recordings may include:

- participants' questions
- chat comments
- other content generated during the event.

Participants are advised not to share personal or sensitive information during the event.

Recordings may be used:

- as materials delivered to participants
- as separate digital products.

7. Disclosure of Personal Data

Personal data will not be disclosed to third parties without the customer's consent unless required by law.

External technical service providers may be used for providing services, such as:

- booking systems
- payment service providers
- video meeting platforms
- cloud storage services.

8. Data Retention Period

Personal data will only be retained for as long as:

- the customer relationship
- the provision of the service
- or legislation requires it.

9. Rights of the Data Subject

The data subject has the right to:

- access personal data concerning them
- request correction of incorrect data
- request deletion of data within the limits permitted by law
- object to processing
- restrict processing
- lodge a complaint with the Data Protection Ombudsman.

10. Data Security

Personal data is processed confidentially and protected by appropriate technical and organizational measures.