

SERVICE LEVEL AGREEMENT (LEVEL 2)

1. PERFORMANCE

- 1.1 **Minimum availability.** Tink will make the Services available with an uptime of 99.9%.
- 1.2 **Calculating uptime.** The uptime shall be calculated on a monthly basis, calculated by dividing the number of operationally successful minutes by the total number of minutes in the relevant calendar month, excluding any scheduled maintenance and any downtime caused by events or issues outside of Tink's control (including for the avoidance of doubt any issues that the Customer is responsible for). A minute is considered operationally successful when more than 95% of Tink's API responses are successful. A response is considered operationally successful when the data is replied back.
- 1.3 **Minimum latency.** Subject to clause 4.1, no less than ninety-five (95) per cent of API calls shall have a latency of less than two (2) seconds.
- 1.4 **Scheduled maintenance.** Planned maintenance may not exceed three (3) hours and must be communicated to the Customer at least a week in advance, unless deemed necessary from a security perspective, in which case the maintenance can take place with a shorter notice.
- 1.5 **Reporting.** Tink will report operational incidents and scheduled maintenance affecting the Services on <https://status.tink.com> and the Customer can elect to subscribe to e-mail notifications.

2. MAINTENANCE AND SUPPORT SERVICES

General conditions

- 2.1 **Beneficiary.** Tink will provide maintenance and support services to the Customer (which for avoidance of doubt does not include End-Users) starting from the Commencement Date, alternatively from the Go-Live Date if one is defined in an Order Form.
- 2.2 **Second-line.** Maintenance and support services are provided as second-line meaning that the Customer must exhaust all in-house resources in relation to an issue and conclude that the issue is caused by the Services before contacting Tink.
- 2.3 **Responsibility.** Tink and the Customer are responsible for solving incidents and malfunctions within their own scope of control (e.g. Tink is not responsible for incidents or malfunctions that are not attributable to the Services).
- 2.4 **Information.** The Customer shall promptly provide Tink with all information and materials required for the purpose of investigating, diagnosing and correcting a reported issue. Tink shall not be liable for failure to provide, or delay or error in providing, the maintenance and support services resulting from the failure or delay in providing information.
- 2.5 **Electronic ticketing system.** Tink will provide access to an electronic ticketing system which the Customer shall use to request maintenance and support services. The ticketing system will log tickets and provide the Customer with a reference number.

Preventive and adaptive maintenance

- 2.6 **Preventive maintenance.** Tink will deliver fixes, patches, service packs, changes, modifications, updates, upgrades and versions of the Service for the purpose of preventing errors, incidents and Defects (which shall mean anything more than a minor deviation in the Services, including but not limited to incidents and malfunctions) on an ongoing basis.
- 2.7 **Adaptive maintenance.** Tink shall provide adaptive maintenance, which includes changes necessitated by environment changes and includes modification to the Services if this is needed to maintain compatibility with any new releases, changes in hardware or similar.

Corrective maintenance

- 2.8 **Corrective maintenance.** Tink shall provide corrective maintenance, which means that Tink will correct Defects in the Services.
- 2.9 **Issue reporting.** The Customer shall report Defects by creating a ticket in the electronic ticketing system and provide Tink with a detailed description of the Defect.
- 2.10 **Priority level.** The Customer shall assign the priority level based on the Defect's business impact in accordance with the below.

Priority	Description
P1 (Urgent)	Critical business impact Defect resulting in full or partial system outage or a condition that makes the Services unusable or unavailable for all or a majority of the Customer's End-Users.
P2 (High)	High business impact Defect resulting in a condition where major functionality is impacted, or significant performance degradation is experienced; issue is persistent and affects many End-Users.
P3 (Normal)	Minor or no immediate business impact Defect resulting in a component not performing as expected or documented resulting in minor or no immediate business impact.

- 2.11 **Assigning priority.** When determining the priority level, the Customer shall act reasonably and in good faith. If Tink disagrees with the determination of the priority level, it will notify the Customer as soon as reasonably practicable and the Parties shall discuss in good faith.

Technical support

- 2.12 **Technical support.** Tink shall provide technical advice as needed to resolve the Customer's day-to-day difficulties and queries in respect of understanding and operating the Service, such as information on platform capabilities, navigation, installation, or configuration.

Timing

- 2.13 **Timing.** Tink will use commercially reasonable efforts to ensure that Defects are resolved within the times set out below:

Priority level	Resolution time*
P1	6 hours
P2	10 hours
P3	48 hours
Technical support	72 hours
* Resolving completely or de-escalating to a lower priority/severity level.	

- 2.14 **Measuring.** Resolution time is only measured during the service hours and starts from the creation of a ticket. For avoidance of doubt, if a ticket is created outside the service hours then it is measured from the next time when the service hours are in effect.

2.15 **Service Hours (CET):**

P1 & P2: 07:00-23:00 any day during the year

Other requests: 09:00-17:00 any business day

3. SERVICE CREDITS

- 3.1 **Service Credits.** The Customer is entitled to service credits as set out below if Tink fails to meet the agreed service levels:

Indicator	Service Credit	Threshold	
		Min	Max
Availability	Up to 5% of the total fees during the relevant measuring period.	99,35%	99,9%
Latency	Up to 5% of the total fees during the relevant measuring period.	4 seconds	2 seconds

- 3.2 **Measuring period.** The performance of the Service shall be evaluated by the Parties for the purposes of determining service credits every three (3) months.

- 3.3 **Statements.** Tink will electronically provide monthly statements summarizing the Service's performance.

- 3.4 **Calculation.** Where the outcome for a performance indicator is equal to or not reaching the minimum threshold the service credit shall be applied in full. Where the outcome for a performance indicator is equal to or exceeds the maximum threshold no service credit shall apply. In cases where the outcome is between the minimum and maximum threshold, the service credit shall be applied in proportion to the difference between the thresholds.

- 3.5 **Deduction.** The total discount to which the service credits amount, shall be deducted from the next invoice after the performance evaluation for relevant fees. The application of the service credits shall entitle the Customer to a maximum annual discount of an amount corresponding to 10% of the fees actually paid by the Customer to Tink during the previous twelve (12) months.

4. FEATURE SPECIFIC PROVISIONS

- 4.1 **Ingestion.** Processing times when Customer ingests transactions to be processed in the Services vary depending on size and can be queued. For individual transactions that are ingested over the course of the day, transactions shall be processed with a 95-percentile processing time of five (5) seconds. However, major batch jobs can be scheduled to run during nightly runs, taking into account the impact on the rest of the Services and End-Users.

- 4.2 **Categorization.** Certain Products rely on categorization, including but not limited to Income Check for calculating income streams, and other Products for assigning categories and enriching data. While Tink will endeavour to ensure that each Product only uses and include relevant data, including but not limited to that each income stream only includes transactions that are relevant for that particular income stream, it does not warrant the accuracy of the categorization.