

ENJOYING YOUR HOME



sato

WELCOME TO YOUR SATO RENTHOME

You will find all sorts of information relating to your new rental home in this guide: tips, advice and important instructions and rules. Please look through the guide and keep it with your lease agreement and other important papers.

Check out sato.fi and online to keep up to date on all things related to your home!

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SATO Customer Service

Phone: 020 334 443

Open Mon-Fri 9:00–16:00.

You can also reach us conveniently on our service chat at sato.fi. Open Mon–Thu 8:00–20:00 and Fri 9:00–20:00

Make OmaSATO part of your life: oma.sato.fi

At OmaSATO you can do things including:

- check your agreement details
- submit a defect report
- read information bulletins concerning your home building
- send a message to our Customer Service

I. HOME MOVER'S FREQUENTLY ASKED QUESTIONS

When can I pick up the keys?

You will receive the keys to your new home from the maintenance company **after 12:00 midday on the first day your lease agreement is valid.**

If the start date of your agreement falls on a weekend or public holiday, you will get the keys on the following working day.

Do not receive the keys directly from the previous resident or give them directly to the next resident because the maintenance company keeps a record of the keys and will therefore charge you for any missing ones.

When picking up the keys, please bring along:

- your official ID (such as driving licence or passport);
- your signed lease agreement;
- a receipt of the safety deposit payment.

If you've signed the lease agreement electronically, you can show it, for example, on your phone when you pick up the keys.

Must I take out a home insurance policy?

Yes. Under the terms and conditions of the lease agreement, you must have a valid comprehensive home insurance policy that includes both home and general liability insurance cover. A home insurance policy also provides you with financial protection in case of an accident in your home, including situations where you may be liable to compensate for damage to the apartment or an apartment next door to it. You can take out the policy from the insurance company of your choice.

Is electricity included in the rent?

No, unless this is mentioned separately in your lease agreement.

Remember to enter into an electricity contract already before your move so that you will be able to switch the lights on and get your fridge cold right away on your moving-in day.

Is water included in the rent?

No, unless otherwise agreed under your lease agreement. For the amount of the water charge, see your lease agreement.

Is the internet connection included in the rent?

Yes, in most cases. Your new home building is likely to be ready for Telia broadband access. As a SATO resident you will have access to a broadband connection free of charge, and special discount rates will be available from Telia for faster speeds. To start using the broadband connection, contact Telia's Customer Service.

There are some SATO RentHomes that are not covered by the free Telia connection. To see if your building is covered, visit sato.fi or contact Telia's Customer Service.

How do I submit my notification of move?

Submit an official notification of move (notification of change of address) to the **Digital and Population Data Services Agency** within a week of your move. You can submit your notification online or use the paper form available from Posti and the Digital and Population Data Services Agency.

Who should I notify of my change of address?

Submit a change of address notification and mail forwarding service agreement to **Posti**. Your mail will be redirected to your new address free of charge for a month. Many authorities are informed directly by the **Digital and Population Data Services Agency** about your change of address, but also remember to notify **newspaper and magazine publishers, banks, insurance companies, retail chains (regular customer schemes) and other organisations and associations about your change of address.**

How do I get my name on my door?

Please contact SATO Customer Service if you want your name to be changed to the nameplate on your door and the list of names at the entrance of the building.

Is smoking allowed in my apartment?

No. Smoking is forbidden under the terms and conditions of your lease agreement. Please note that all common areas of your building are also no-smoking zones. If smoking in a designated smoking area or on a balcony, please be considerate and make sure

no smoke goes to a neighbour's balcony or to their home via their windows.

In buildings with a no-smoking policy, smoking is also forbidden on balconies and outdoor grounds.

Where can I park my car?

You can reserve a car parking space from the maintenance or parking company. The amount of fee depends on whether the space has a heater outlet or is a "cold" space. At times demand for parking spaces exceeds the number of spaces available, in which case you will not get a space immediately and will be placed on a waiting list.

Visitor parking spaces are only intended for residents' guests for short-term parking. Please note that for many buildings parking is monitored by a private parking control company and parking violations may result in a parking ticket.

You must never – not even for a short period of time – park your car in emergency access routes. The emergency access routes are marked with signposts in the outdoor areas.

Who can I contact for help and further information?

If there is a defect in your home or the common areas of your home building, you can contact the maintenance company or in some of SATO's buildings the SATO House Expert. If your home building has its own House Expert, you'll find the information on OmaSATO and can reach them by contacting SATO Customer Service. The duties of the House Experts include e.g., handling defect reports and minor repairs inside homes. In the buildings with a House Expert, the maintenance company is re-

sponsible for key related services, on-call services outside the office hours, mechanical outdoor work and cleaning.

The SATO service manager will help you with issues related to residents' cooperation, neighbourly relations and Building Rules and Regulations. If you want to discuss your payment situation or an invoice, please contact Ropo Capital's customer service. SATO Customer Service staff will be happy to help you with other questions related to your tenancy.

If you are not sure who to contact about an issue, get in touch with SATO Customer Service first. You will find all the necessary contact details, guidelines and forms as well as your customer benefits at sato.fi. Remember to also take a look at OmaSATO at oma.sato.fi

There is a defect or other problem in my home – who can I contact for help?

If urgent repair work is needed, immediately contact the maintenance company or if your home building has a House Expert SATO Customer Service. You will find the contact details on OmaSATO, at sato.fi on your building's designated page and on the notice board of your building. Outside the office hours, urgent defects must be reported directly to the maintenance company also in those buildings that have a House Expert.

You can report other defects via the OmaSATO service, the online form at sato.fi or by phone. You will also find a QR code for defect reports on the notice board of some SATO buildings.

Congratulations on your new home!



2. A TO Z OF LIVING IN A SATO HOME

We have put together a list of services and guidelines relating to living in a SATO home that we hope you will find useful. If you have received more detailed or different instructions in conjunction with signing your lease agreement, please follow those instructions.

Customer data

We want to provide you with a smooth service. Therefore we have a customer data system where we save the customer data and contact details of those living in SATO homes (phone calls, emails, letters and enquiries) in accordance with the authorisation provided by you when you submitted your apartment application.

Please note that we can only provide information about the lease to the tenant. If you want another person to manage your affairs on your behalf, please send us a power of attorney. Templates can be found at sato.fi.

For more detailed information about our customer data system, see under 'Privacy and terms of use' at sato.fi.

Dishwasher

Always get a professional to install your dishwasher. When moving out of your SATO home, remember to reinstall the original kitchen unit door in the same place. In the meanwhile, you can store the door in your apartment-specific storage unit.

Residents' events

You will find more information about our fun customer events you can attend free of charge at OmaSATO. Also keep an eye on our newsletters and social media channels!

Residents' cooperation

Would you like to be involved in the common issues of your home building? Ask the service manager if there is a residents' committee in the building. If there is not, why not set up a committee or initiate free-form residents' meetings by yourself? The service manager will be happy to help you get things started.

In ARAVA buildings, the residents' committee selects its representative for the national cooperation body attending to duties under the Act on Joint Management of Rental Buildings. The key duty is to state an opinion on rent determination. If you do not know whether or not you live in an ARAVA building, give our Customer Service a call and we will check it for you.



Peace in the building

The quiet-time policy must be followed between 22:00 and 7:00, and this is when everyone's right to a peaceful night's sleep must be respected. Please let your neighbours know well in advance if you are planning to have a party in your home or do something noisier than normal. Also make sure you do not cause any unreasonable disturbance to your neighbours even when you notified them in advance.

Things in life do not always go as planned, and you may hear noise from next door that disturbs you. Talk to your neighbour if this happens. It may be that, for example, music or movie sounds can be heard through the wall. If the neighbour does not change their behaviour despite your discussion and if you are continuously disturbed, contact SATO.

Housing allowance

Housing benefit applications can be submitted to the Social Insurance Institution of Finland (Kela). Visit kela.fi for information including a calculator (in Finnish and Swedish) you can use to estimate your chances of receiving housing benefits from Kela.

As a SATO customer you will not need to submit housing-related enclosures to Kela when applying for a new housing benefit or for benefit reviews. Kela will receive the necessary information electronically from SATO's information system. Information transferred electronically includes information about the lease agreement, housing expenses and payment details for the payment of benefits directly to the lessor.

Keys

We keep a record of keys. Any costs arising from lost keys, orders of extra keys and rekeying are invoiced in accordance with the List of Customer Charges. You can order keys via OmaSATO.

If there's an electronic locking system in your home building, it collects log information about the unlockings and attempts to unlock the lock, which can be used to investigate damages, crimes, and misconduct. The doors of the common and technical spaces save the information about the key used to unlock or attempt to unlock the door, as well as a time stamp. No time stamp is saved on the doors of the apartments.

Outdoor areas

The residents' capability for cooperation can be seen in the outdoor areas and communal tidying-up events. The different seasons provide everyone with the opportunity to make their living environment beautiful for their own and their neighbours' enjoyment. Although the regular grounds maintenance

and upkeep work is done by the maintenance company, there are many kinds of things residents can also do in the outdoor areas.

Safety and security on the grounds also play a big role as regards how comfortable the grounds are. Please remember to follow the parking instructions and take particular care when driving a car near the grounds.

Sauna turn

You can book a private sauna turn in the building sauna section from the maintenance company. In some buildings there is an electronic booking system and in others you can book your turn via OmaSATO. The building sauna is used by many people so you should use bench covers. Always leave the sauna and shower room tidy for the next person.

In many buildings there is also a communal sauna turn for residents for which there is no separate charge.

Decorating and wall mountings

You can choose your own decorating style, but please remember a few basic rules on how to take good care of your home. When mounting anything onto a wall, make sure you take the wall material into consideration to ensure the mounting is safe and tidy. Do not mount anything heavy onto light dividing walls. Holes and mountings are not allowed on the bathroom walls (inside or outside) or on the walls that have a flue behind them. Instructions for wall mountings are available e.g., in hardware stores. Do not mount anything other than fire alarms on the ceiling. It is a good idea to place felt floor protector pads on the bottom of furniture legs to prevent scratches, discolouring and other marks caused by furniture.



Painting kit and DIY renovation

If you want to paint your home, SATO will give you a free painting kit. The painting kit contains the paint and supplies needed. You can pick the colours from SATO's own colour range. For more information about DIY renovations, nice painting tips and instructions on how to order the painting kit, visit sato.fi/omatoimiremontti.

Venetian blinds

You may install Venetian blinds at your own cost without having to ask for separate permission. Please note that when you move out you must leave the blinds in place and you will not be paid any separate compensation for this.

High-security lock and peephole

You may have a high-security lock and peephole installed on the door at your own cost without a separate permission. Please note that the high-security lock can only be ordered from a locksmith assigned to your home building. You can contact our customer service for contact details. When moving out, you must leave the lock and the peephole in place and return all the keys. We will not compensate for any costs arising from high-security lock or peephole installation. Other installations on the doors are not permitted.

Security deposit refund after one year's residence

You may be entitled to a refund of your security deposit when you have lived in your SATO home for a period of one year without any interruptions. We may refund your security deposit if you have not caused any disturbance and you have always paid your rent on time. For more information and the security deposit refund form, visit OmaSATO or sato.fi. We aim to process your refund request within a month.



The environment

We take environmental issues into account in the construction, design as well as use of SATO homes. It is important for us to increase the energy-efficiency of our apartments, reduce water consumption and improve recycling opportunities in our buildings. This helps us reduce maintenance costs and emissions from housing.

See pages 14 and 15 for ideas on how you can save energy and water in your home. You can take a look at SATO's Environmental Programme at sato.fi.

In waste management we pay attention to sorting opportunities, waste room tidiness, appropriate disposal of hazardous waste, and correct scaling of waste management. You will find waste sorting guidelines on pages 16 and 17.

Tell us how you're doing!

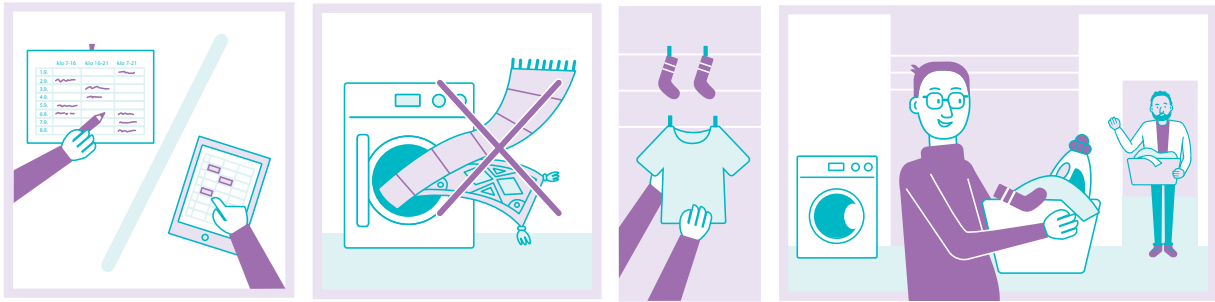
We want to be a good rental housing provider for you and develop rental housing for the next generations. It is therefore important for us to know how things are for you.

You will receive various surveys from us when you move into a SATO home. We will send them to your smartphone or email. If your phone or email details change, please let us know so that we can keep in touch.

You can get in touch and give us feedback by calling our Customer Service, on our Facebook page, through our live service chat or leaving a message through OmaSATO.



Laundry and drying room use



Common areas

The signs with pictograms on the doors to the common areas of your home building make them easy to spot. Please keep the common areas tidy and never leave any mess behind. In SATO buildings all common areas are no-smoking zones.

Apartment-specific storage unit



The apartment-specific storage unit is a good place to store items such as seasonal clothes and travel cases. It is not a good idea to store anything valuable in the storage unit as this may attract burglars. You can avoid basement burglaries by fitting the unit door with a sturdy lock and blocking the view into the unit. For fire safety reasons, it is prohibited to store any flammable liquids, gases or explosives in the storage units. You can store a maximum of four car tyres in your apartment-specific storage unit.

Laundry and drying room



Many buildings have a laundry and drying room that residents can use free of charge. You will find the reservation guidelines as well as user instructions for the machines in the laundry and drying room or on the notice board. Rugs and mats must not be washed in the laundry room because the washing machines and dryers cannot take their weight when wet.

Clubroom



Many SATO buildings have a clubroom that residents can use for spending time, doing things together or events such as children's birthday parties. In most cases, the residents' committee is in charge of clubroom usage rules and decoration. For more information, contact the residents' committee or service manager.

Waste container area



The tidiness of the waste container area affects how pleasant the entire building is. It is important that you put rubbish bags in the right containers and keep the floor tidy. Children should also be taught the rules of smart waste container use. For instructions on how to use the waste rooms, see pages 16 and 17.

Baby transport storage room



Please keep your baby transport items in the space reserved for them. If you cannot find the baby transport storage room, ask your home building's maintenance company where you could store your pram or buggy safely.

Staircase and corridors



Fire safety is vitally important. This is why you must not store any items in the staircase or any corridors of your building. This also applies to doormats and baby transport items. Door wreaths are allowed.

3. OUR COMMON GROUND RULES

Let's make a joint effort to take good care of your home

The condition and pleasantness of your home and home building depend on how well both you and SATO take care of it. Your home may be in a building that is fully owned by SATO or in one where we only own some of the apartments. Whichever the case, we look after your home together with our partners and collect feedback on the operations from residents using tools such as customer satisfaction surveys.

If SATO owns the entire building, we are responsible for issues such as the maintenance company's operations and the supervision of other contracts concerning building upkeep. If we only own some of the apartments in the building, the board of directors of the housing company and the building manager are responsible for these matters.

We monitor the condition of all SATO homes in the context of residents moving and through regular maintenance inspections. It is important that you take good care of your home by doing chores including cleaning regularly. You will find detailed information about your obligations in the terms and conditions of your lease agreement, but this is not merely about things you have to do: the better you look after your apartment and living environment, the better you will enjoy your home and the pleasant feeling will be reflected in the entire neighbourhood.

Division of responsibilities table

The tasks relating to responsibilities for the maintenance and upkeep of apartments have been divided between SATO and residents. To find out which tasks belong to SATO and which you are responsible for, see the Division of Responsibilities Table in Appendix 2 to this guide.

List of Customer Charges

If you break or damage the apartment or its fittings, fixtures or equipment or the common areas of your home building, you will be charged for the costs arising from the repairs in accordance with the List of Customer Charges. Remember that you are also liable for any damage caused by visitors

to your home together with your visitors. Please note, however, that SATO reserves the right to also invoice residents for the actual costs arising from the repairs. You will find the up-to-date List of Customer Charges at sato.fi.

Resident data

Notify SATO Customer Service if a new resident moves in or a resident moves out of the apartment during your period of residence. This helps to keep our customer register up to date and, for example, to check who we can open the door to your home to in case someone has left their key at home. The number of residents also affects the water bill.

We regularly check the apartments' resident data on the basis of the Finnish Population Information System.



Residential values at SATO homes

Living in a SATO home means you make a commitment to certain residential values. Living in accordance with these values makes your everyday life smoother and increases your own wellbeing and that of your environment.

We at SATO are committed to supporting these values. We support good neighbourly relations, look after your home building's common areas and offer advice in rent payment issues. This means we are making sure you will get excellent customer service.

Being a good neighbour

I respect my neighbours' domestic peace and privacy. I follow the building rules and regulations and other jointly agreed rules of conduct.

Keeping the environment pleasant

I keep the corridors free and clear of any items or materials and never leave anything behind in any other common areas either. I take special care of keeping the waste container room tidy.

Paying rent responsibly

I always pay the rent on time and this way also avoid extra costs.

Rent

The rents of SATO homes are determined on the basis of market rates. Exceptions to this are apartments financed on state-subsidised ARAVA loans, to which the cost correlation principle is applied. For more information about the rent determination of ARAVA rental homes, visit www.ara.fi.

When determining rents, we take into account issues such as the location of the home in the area as well as within the building, the size and condition of the apartment and the long-term renovation needs of the building. For the amount of rent and rent review principles, see your lease agreement.

We will post you the rent review details and payment summary every year. The summary shows you your new rent, its start date and the bank account and reference number. The rent payment summary serves as your invoice until you receive a new summary delivered to your home. This means we will not send you a new rent invoice every month.

The due date for rent payments is the 2nd day of each month. You can start using electronic invoicing by ordering an e-invoice in your own online bank. With e-invoicing, you will receive up-



to-date information for your rent payments every month, and you can conveniently pay your rent directly in your online bank. You can also choose to have your e-invoices automatically charged, so you don't have to worry about due dates. Please remember to mark SATO-Konsernihtiöt/SATO Oyj as the invoicing company and use the reference number on the invoice to ensure your payment is made correctly.

We use Ropo Capital as our legal debt collector. If your rent is unpaid, Ropo Capital will send you a payment reminder. If you fail to pay your rent despite of the debt collection, there may be filing for an application for a summons with a District Court. If you want to discuss your payment situation, please contact Ropo Capital's customer service.

Being a good neighbour

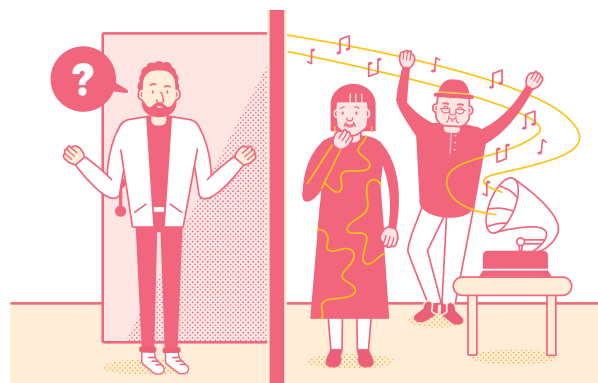
In apartment buildings and terraced properties neighbours are part of each other's lives. For some it is enough to say 'Hello!' while others want to get to know people better – the most important thing is to always respect the people around you. Life is a lot more pleasant when everyone remembers that they are also a neighbour and takes other residents into consideration.

The normal sounds of life are part of residential coexistence, but disturbing behaviour is not. If you experience trouble or disturbance in your home building, contact us at SATO.

Also remember that the General Building Rules and Regulations for SATO Buildings (page 23) also apply to your visitors in addition to yourself and your family.

Report any problems

If you notice any problems regarding building safety, vandalism, repeated disturbance or defects that need repairs, contact the maintenance company as well as SATO.



4. HOW TO LOOK AFTER YOUR HOME

Cleaning the extract valves



4.1. Good indoor air

When the ventilation ducts are clean and there are no obstacles to ventilation, the indoor air of your home should be replaced once in two hours.

Impurities and humidity are removed from the apartment via air extract valves. You will find these in the kitchen, toilet, bathroom and walk-in wardrobes.

Fresh replacement air flows into the apartment through air supply valves placed in exterior walls or window frames or through windows that have a section at the top that has been left without sealing.

4.2. Cleaning your home

One of your most important obligations relating to taking care of your home is regular cleaning. With smart cleaning habits you will keep your home's indoor air fresh and surfaces in good condition.

The method of cleaning depends on the surface material. The most important thing is to get good cleaning supplies and use a suitable cleaning agent for each type of surface. Use slightly damp cleaning methods and neutral cleaning agents.

When you clean your home regularly, most dirt will be removed by just water or ordinary washing-up liquid. Nice and easy!

Windows

To clean your windows, you will need a window washer, a microfibre cloth, a window cleaning squeegee and some washing-up liquid. Use a vacuum cleaner to remove dust from Venetian blinds and also clean the window frames.

Walls

Use a mild cleaning agent and a slightly damp cloth to clean painted walls. The more matte the finish of the painted wall is, the less scrubbing it will tolerate. It is best to remove any stains from walls while still fresh. Tiled walls in bathrooms and other washing areas can take wet cleaning using a brush or non-metal scouring pad. If the walls appear grey after cleaning, this is caused by lime deposits.

Paper wallpaper can take very light wiping with a slightly damp cloth but must never be scrubbed. You can clean vinyl wallpaper with a damp cloth or even a soft brush.

How to ensure good indoor air quality

- Do not change the extract valve settings.
- Keep the extract valves open.
- Clean the extract and intake valves at least twice a year.
- Clean the kitchen extractor fan/hood valve and grease filter at least twice a year.
- Clean your home regularly.
- Do not smoke indoors.
- Think carefully before you get any dust-generating textiles, pets or house plants.
- Take particular care to ensure that ventilation functions flawlessly in wet areas such as the bathroom.

Contact the maintenance company if you have done all of the above and your home's ventilation still does not seem to function well.

Cleaning the floors



Floors

Clean laminate and parquet flooring using a vacuum cleaner or a slightly damp mop or cloth. Laminate and parquet flooring surfaces can be damaged easily if you use a cleaning tool that is too rough, so make sure not to break the surface through scrubbing. If you want to clean dirty laminate or parquet flooring with a damp cloth, make sure you also dry it separately.

Plastic flooring is usually made from flexible vinyl and the best method of weekly cleaning is vacuuming and dry mopping and, if necessary, damp mopping using a mild washing-up liquid solution.

Bathroom/Shower room

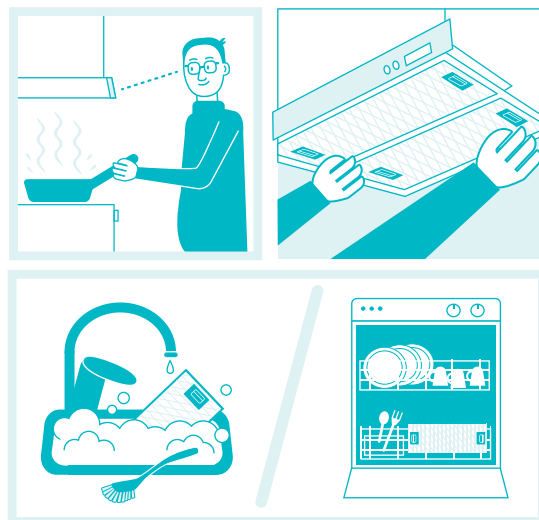
How often you need to clean your sauna and bathroom/shower room depends on how often you use them. If you handle laundry in your bathroom, you need to vacuum or wipe the dust every week. Sauna and bathroom/shower room spaces need good ventilation.

Fridge and freezer

If your fridge has an auto-defrost system, it will defrost automatically. You will only need to clean the drain hole at the back of the fridge. Fridges without an auto-defrost system must be defrosted every few months. It is a good idea to clean your fridge regularly with a cleaning cloth, water and washing-up liquid. Vacuum clean behind the fridge a few times a year.

Freezers should be defrosted at least once a year. Do not use force or abrasive tools to scrape ice from the freezer compartment or freezer. Keep an eye on the freezer while defrosting it, making sure to dry out the water while still inside it to prevent water from dripping onto the floor.

Cleaning the kitchen extractor fan



Cooktop and oven

Regular cleaning is also the best approach to your cooktop and oven as it is very difficult to remove food stains that have dried up.

Clean the extractor fan/hood and grease filter at least twice a year and even more often if necessary. You will find an air extract valve under the grease filter. Remember to remove and clean it, too, when you clean the filter.

Balcony

A tidy balcony is an inviting spot for a bit of fresh air. Minimise the amount of water you use to clean your balcony as the drain pipe is only intended for rainwater – not for a bucketful of cleaning water.

In the winter it is your responsibility to remove any snow from the balcony. Never drop snow off the balcony. Instead, take it to your bathroom, let it melt and pour it down the drain.

Rainwater or snow may enter a glassed-in balcony through gaps between the glazing elements. It is a good idea to keep the glazing elements closed in the winter.

How to clean a floor drain

(Do this once a month)

- Remove the plastic cover of the drain.
- Clean the drain using water, a cleaning agent and a brush.
- Brush hairs and dirt off the strainer.
- You can also buy a filter for the floor drain that will collect hairs and prevent them from clogging up the floor drain.
- If you have cleaned a floor drain and it still remains blocked, contact the maintenance company.

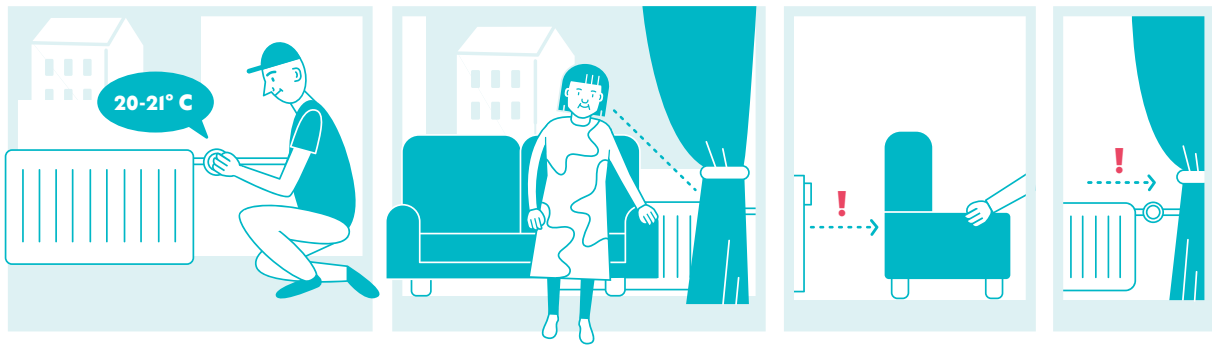


How to clean a drain trap

(When the drain is blocked)

- Clean a sink or washbasin trap via the plughole using a 'drain snake' or by unscrewing the pipe parts.
- Rinse the trap parts with water and screw them back on.
- Make sure you put all the sealing washers back in place.
- Finish by running some water down the drain to make sure the trap is not leaking.





4.3. Heating

A healthy room temperature is 20–21 °C in the living areas and 18–20 °C in bedrooms. You should use a thermometer to check the temperature. At times the radiator may be cool while the room temperature still remains right.

The temperature of your home is adjusted using radiator valves. You can use the thermostat knob to turn the temperature up or down. Make sure you never cover the thermostat with curtains or furniture as this will prevent it from functioning properly. Remember to pay attention to this when decorating your home.

Contact the maintenance company if your home continuously feels too cold or hot although the thermostats have been adjusted carefully. If a radiator needs bleeding (if it will not get warm), contact the maintenance company. Also contact maintenance if a radiator makes a gurgling or hissing noise or if water is dripping from the radiator or valve.

Bathroom/shower room radiators must always be kept switched on to make sure the room dries quickly after you have a shower or sauna. Also keep underfloor heating installed in wet rooms switched on all the time as this helps dry the floor quicker and may help prevent moisture damage.

How to save energy

- Saving energy is the responsibility of us all. Reducing the temperature of your home by 1 °C will help cut heating costs by 5%.
- If your home is too warm, turn the radiator thermostat switch down. The most efficient way to air your home is to open a few windows at the same time for a few minutes to achieve a good breeze.
- Clean and defrost your fridge and freezer regularly. Do not put any warm food in the fridge or freezer, and set the temperatures correctly: -18 °C for the freezer and +5 °C for the fridge.
- Wash full loads of dishes and clothes.
- Use LED or energy-saving lights.
- Switch off any home electronics you are not using or leave them on stand-by.
- Switch the lights off when you leave a common area.
- Make sure you close cold and refrigerated storage doors properly when you leave.
- Turn the manually controlled drying room fan off after use.
- Consider using the car engine heater when the temperature drops below +5 °C.



4.4. Water and drain pipes

You must never pour liquid fat or oil (such as fat or oil used for deep-frying), solvents or chemicals down the drain or toilet.

Do not run water into a blocked drainpipe. The purpose of the trap in a drain is to prevent unpleasant smells from entering the room. If you are not using much water (such as during your holiday away from your home), the water in the trap may evaporate, allowing the smells to escape. If this happens, run some water to fill the traps.



Tips on how to save water

- Try to have quick washes. Turn the tap off when soaping up instead of letting the water run unnecessarily.
- Wash full loads dishes and laundry or use a half-load or economy programme.
- Keep a jug of water in the fridge so that you will not need to let the tap run to make the water refreshingly cool.
- In the summer water balcony and garden plants in the evening, not when the sun is strong. If possible, use rainwater.
- Water consumption is increased by leaks, including very small ones, in places such as the toilet, and you must report any leaks immediately to the maintenance company. You should also contact the maintenance company if there are any problems with water flow, temperature, taps or the toilet.



4.5. Waste sorting

You will find waste sorting instructions near the waste containers. Do not hesitate to ask your neighbours or the service manager for help if necessary.

We encourage you to do as much recycling as you can. In your home building there is either a waste room, waste shelter or waste collection containers that are partially underground. Please sort your waste carefully using different containers for different types of waste. For example, you should sort mixed waste, biowaste, newspapers and magazines, and cardboard. Careful sorting helps you ensure your waste is processed further in the most environmen-

tally-friendly manner possible. If you do not know where a waste item belongs, put it in mixed waste. This way the sorting carried out by other residents will not be wasted.

Make sure to keep the outdoor areas tidy. Do not leave any rubbish bags or other waste outside the collection points, on the floor or in front of a door. Waste left outside the containers attracts rats. The waste transport company invoices us separately for waste left outside the waste containers.

For more information about waste management, sorting and environmental issues visit sites such as www.hsy.fi and www.motiva.fi.





Biowaste

Put biowaste such as food scraps, fruit and vegetable peel, egg shells, berry, fruit and fish waste, coffee grounds and tea leaves as well as filter bags in the biowaste container. The way biowaste is processed varies depending on the area. For more detailed sorting instructions, check with your municipality's waste management service.



Paper collection

Put all paper products you receive through the letter box, i.e. newspapers and magazines, advertisements and envelopes, in the paper container.

Never put any wet or dirty paper, tissue paper, aluminium paper, corrugated fibreboard or brown paper bags, cartons or other packaging in the paper container.



Cardboard and cartons

You can put rinsed liquid containers such as milk, yoghurt and juice cartons in the cardboards and cartons container. This is also where to put cardboard biscuit and cereal packaging, flour bags, egg cartons as well as corrugated fibreboard and kraft paper.



Glass

You can put coloured and transparent glass but not window glass or ceramics in the glass container. If your building does not have a container for glass, you will find them in places such as big shopping centres.



Metal

Small items consisting mostly of metal can be put in the metal collection container. These include food tins, drink cans, aluminium trays and foil, metal lids and caps and metal tealight cups.

You will have to take any large metal waste items to a Sortti or other waste reception station.



Plastic

Your building may have a separate plastic collection container. This is the place for empty plastic packaging such as fruit boxes, yoghurt tubs, butter containers, soap bottles and plastic bags.

Do not put any plastic items such as toys, toothbrushes or kitchen supplies or PVC packaging in the plastic collection container.



Waste electrical and electronic equipment

Household waste electrical and electronic equipment (WEEE) can be taken free of charge to WEEE reception points. You can find your nearest reception point at www.kierratys.info. WEEE includes household appliances, computer and telecommunications equipment, consumer electronic and electrical and electronics tools.



Hazardous waste

Take old medicines and thermometers to a pharmacy. There is a specific battery collection point at many shops and glass recycling points.

Take hazardous waste to a waste station. Touring collection vehicles also accept hazardous waste.



Recycling

Take furniture, clothes, kitchenware and other items that can still be used to a reuse or recycling centre or flea market. Second-hand shops may also accept furniture that is in good condition. Clothes and shoes can also be taken to charity collection points.

You and your neighbours could also set up a recycling room in your building where you could take items no longer needed by you, such as magazines, that other residents can still use. Contact the service manager for more information.

5. HOME SAFETY

You will find your home building's emergency plan at sato.fi on your building's designated page. If you are interested in civil protection issues, you could act as your building's safety representative. For more information, contact the service manager.

5.1. Home insurance

Under the terms and conditions of your lease agreement, you must have a valid home insurance policy that includes both home and general liability insurance cover. When moving into a new home, check the contents of your home insurance policy to make sure it is up to date.

Home insurance provides you with financial security as it covers damage to your personal items. When taking out a home insurance policy, you should check the types of loss or damage covered, the maximum amount of compensation, the deductibles and any restrictions as well as any general liability cover.

For more information about various types of home insurance policy, see the websites of insurance companies.

5.2. Prevention

Your personal care and caution can help prevent many accidents in the home and increase the safety of your home building.

Fire safety

A functioning smoke alarm is an important safety device in every home. Under Finnish law, you are responsible for getting one and testing and replacing the batteries. New buildings often have smoke alarms connected to the power supply.

It only takes small measures for you ensure the fire safety of your home. Always handle naked flames with care and pay attention to the use of electrical appliances.

You will find tips on how to improve the fire safety of your home and the entire building overleaf in this guide.

Water damage

Always call in a professional to install your dishwasher to make sure the connections are made correctly. Before getting a dishwasher, check with the mainte-



How to ensure safety in a SATO building

- Make sure you have a functioning smoke alarm in your home.
- Do not leave any items in staircases or other passage routes.
- Take care to close doors properly behind you.
- Never park in emergency access routes – not even for a short time.
- Slow down when driving on the grounds and in the parking area.
- If you notice any safety defects or problems in or around the building, report them to us.

nance company that there is nothing preventing you from having it installed.

Never leave your home when the washing machine or dishwasher is running. A machine left unattended may be interpreted as carelessness preventing you from claiming compensation from the insurance company if there is an accident. Also switch washing machine and dishwasher water taps off when not in use.

Thefts / Lost keys

Take good care of your home keys. Never attach your address to your keys or your storage unit number to your storage unit keys. Contact our Customer Service immediately if you lose a key.

You should make your home look lived-in even while going away for a longer period. This way outsiders will not realise your home is unoccupied.

Criminal activity

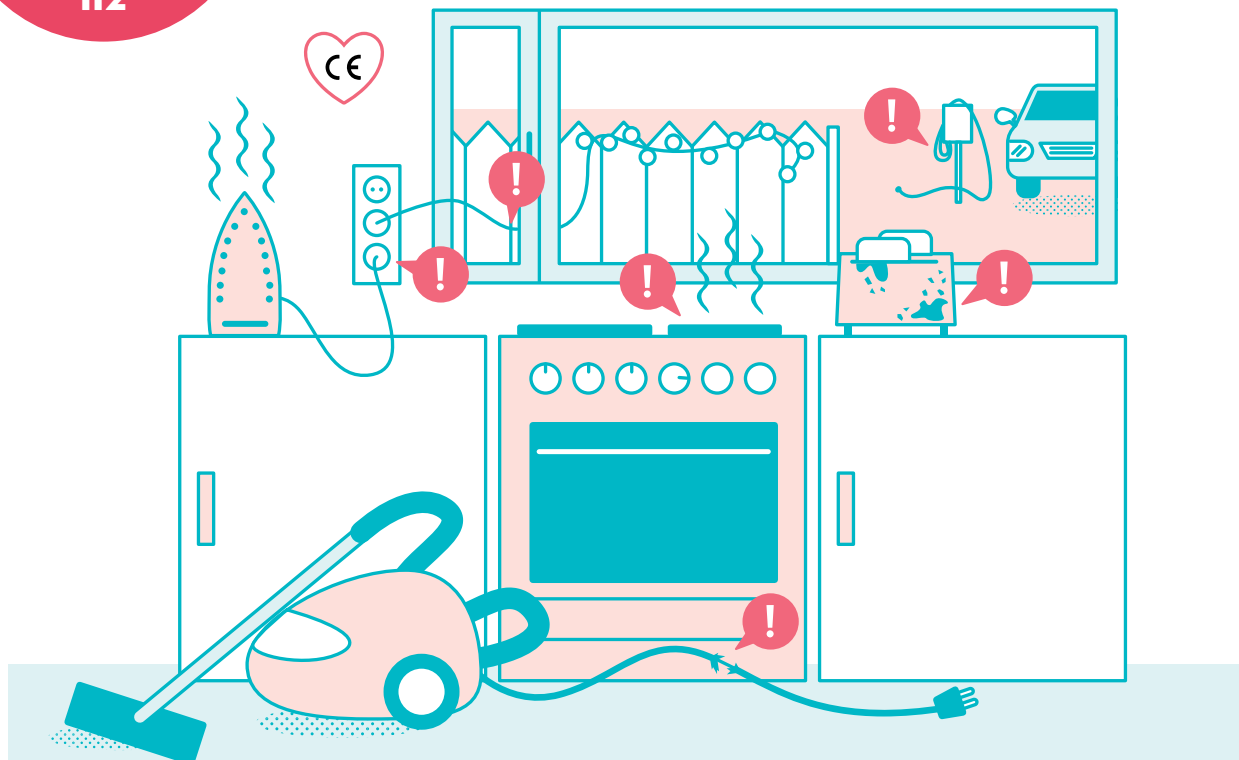
Always contact the police if you suspect criminal activity, such as drug dealing, in your home building.

Practise how to report an emergency

Regularly revise the instructions on what to do in case of an emergency and practise how to report an emergency.

The most important things to do are to call the emergency number 112, try to help those in danger and show the rescue service professionals to the scene.

IF YOU
NOTICE A FIRE,
CALL
THE EMERGENCY
NUMBER
112



Things to remember about electrical safety

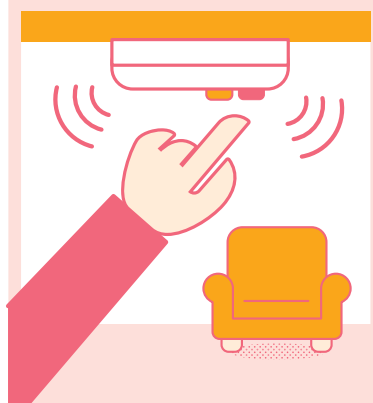
- Never leave a cooktop, oven, washing machine, dishwasher or iron on when you leave your home.
- Only use electrical appliances that are labelled with the CE marking.
- Clean dust off electrical appliances regularly.
- Turn the TV off completely (instead of just leaving it on stand-by).
- Never use any faulty electrical appliances or wall sockets.
- Never use a wall socket indoors to plug in a lead of an electrical appliance located outdoors.
- Unplug all appliances before holidays away from home.
- Never leave the cord hanging off a parking space heater outlet.
- In SATO homes, electrical installations and repairs may only be carried out by a qualified professional.

6 TIPS FOR FIRE SAFETY IN THE HOME



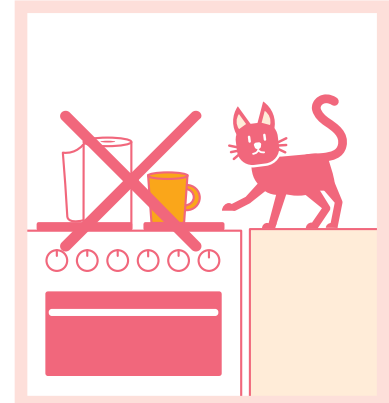
Make sure you have a functioning smoke alarm in your home. New buildings often have smoke alarms connected to the power supply, which maintenance company takes care of.

If you are asleep when there is a fire, the alarm gives you 2–3 extra minutes to escape from the apartment.



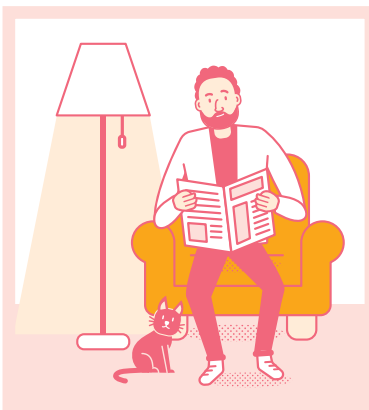
Install the smoke alarms in the middle of the ceiling in each room (excluding kitchen and bathroom). One alarm for each 60 sqm of floor space is enough. If your home has more than one storey, install a smoke alarm in each storey.

Test the smoke alarms regularly: make testing them a new routine task alongside cleaning.



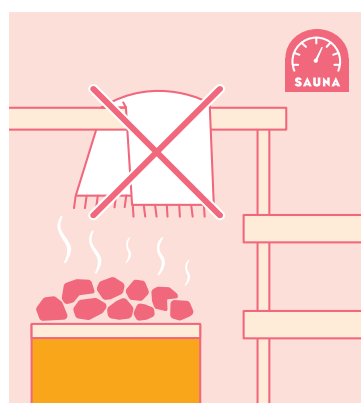
Keep the cooker and its surroundings tidy. Never store anything on top of the cooker.

If you have children or pets, you should get a knob cover preventing the cooktop or oven being turned on accidentally.



Place all light fittings safely: make sure lamps cannot fall onto items such as a sofa or bed.

Be extra careful with halogen lights that can get very hot.



Only use the sauna for bathing. Never store any non-sauna items or dry laundry in the sauna.

If the sauna stove switches on due to a technical fault or other reason, the consequences may be lethal if there are materials that may catch fire near the stove.



Make sure you put candles in safe places where they cannot fall over. Never leave a burning candle unattended.

Outdoor candles or torches must not be burnt on the balcony, and smoking is only permitted in areas designated by your building's rules.

6. MOVING OUT OF A SATO RENTAL HOME

If you are planning a move into a new home, take a look at the selection available from SATO.

There are many things you will need to remember and take care of when moving out. You will find our moving-out checklist and guidelines at sato.fi.

Termination of lease agreements

Remember to fill in a lease termination notice and submit it to SATO. Without the lease termination notice, the apartment will remain in your name and you will remain responsible for rent payments even if you move out. You can do this online on Oma-SATO, at sato.fi (you will need your online banking codes) or by printing out and sending us the lease termination form. If your lease agreement has been signed by two persons, both of you must also sign/confirm the termination.

Make sure you submit your notice of termination as early as possible once you have decided to move out. The period of notice is one full calendar month, and you must still pay your rent for the month during which the period of notice is on. For example, if a notice of termination is submitted on 20 June, the period of notice and the liability to pay rent end on 31 July.

Keys

Return the keys once you have completed the moving-out cleaning and you no longer live in the apartment. Do not give any keys directly to the next resident. You will find more detailed information about key returns in the moving-out instructions sent to you by SATO.

Items no longer needed

Please remember that the same waste management guidelines that you must follow during your residence in the building also apply to moving-out situations. You must transport any hazardous waste and discarded pieces of furniture and other large items away from the property by yourself and dispose of them in accordance with the municipal waste regulations.

Security deposit returned after your move

We will pay the security deposit back into the bank account specified by you in the termination notice within approximately one month of the termination of the agreement, provided that the apartment was in good condition when you moved out, all the keys were returned in time and you do not owe any rent payments.

Moving-out notification

Remember to terminate your sauna turn, electricity and broadband contracts and any other agreements relating to the apartment. To terminate a parking space, in most cases you should contact the maintenance or parking company – the same one that you contacted to reserve the space. Remember to submit an official notification of move to the Digital and Population Data Services Agency.



MOVE-OUT CLEANING CHECKLIST

A thorough move-out cleaning is the responsibility of the tenant. Before you move out, please make sure that you have done all the cleaning tasks included in this checklist according to the instructions below.

Please note that

- if you fail to complete the move-out cleaning according to the instructions, we will have to charge you in full for the cost of a professional cleaning
- If you leave your belongings in the apartment, we will have to dispose of them and charge you in full for the cost of emptying the apartment.

Toilet, bathroom and sauna

- Clean the toilet seat, sinks and taps.
- Clean the bathroom and shower/bathtub.
- Clean the sauna, including the sauna door.
- Clean the floor drains.

Kitchen

- Wipe all kitchen surfaces and fixtures and remove stains, also on the inside.
- Clean the hobs, oven, and baking trays - be sure to also clean around and behind the stove.
- Clean the kitchen hood filter.
- Clean the refrigerator and defrost the freezer. Also vacuum behind the appliances.
- If your apartment has a dishwasher owned by SATO, clean it thoroughly.

Walls and floors

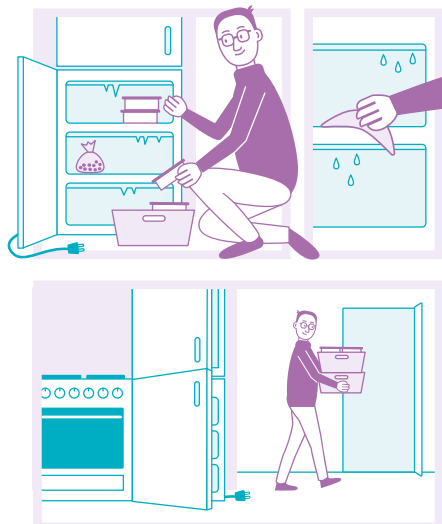
- Vacuum the floors, wipe them with a damp cloth and remove stains.
- Remove any stains and wall stickers from the walls.
- Clean all ventilation valves.
- Wipe the light switches.
- Wipe all mirrors and other glass surfaces.

Windows and doors

- Clean the windows if they are visibly dirty.
- Clean the doors and door handles.

Other spaces

- Empty and clean the walk-in closet and cabinets.
- Empty and tidy balcony/yard and storage locker.



Cleaning and defrosting the fridge and the freezer

When defrosting the freezer, always keep an eye on it and dry the meltwater immediately so it doesn't damage the floor. Lastly, unplug the freezer and leave the doors open. A freezer that has not been defrosted can cause a water damage if a new resident won't move in immediately and the electricity contract is terminated.

General building rules and regulations for sato buildings

The purpose of the General Building Rules and Regulations for SATO Buildings is to promote the safety and comfort of all residents in their home building. The building's atmosphere and everyone's comfort levels are affected considerably by how smoothly everyday life runs between the neighbours. You are an excellent neighbour when you take other residents into account in your home, in the common areas and outdoor areas and do not unnecessarily disturb residential peace in the building.

All residents are obliged to familiarise themselves with the Building Rules and Regulations. Please inform your family members and visitors about the Building Rules and Regulations as they must also comply with the Building Rules and Regulations and you are responsible for their actions.

In addition to the Building Rules and Regulations, any other provisions of acts of law, decrees and your lease agreement are also in force in the building and on its grounds.

Quiet-time policy

The quiet-time policy must be followed in SATO buildings between 22:00 and 07:00. These are the hours during which you must avoid making any noise.

Common areas

Exterior doors are usually kept locked between 21:00 and 07:00. When going through locked doors, make sure the doors are relocked behind you.

Do not make any noise in common areas and keep everywhere tidy. Loitering is forbidden in all common areas.

For reasons of fire safety, no items may be stored outside designated storage premises. It is not permitted to store any items, such as doormats, baby transport, bicycles, etc, in the corridors, staircases or access routes. Always store any flammable substances in compliance with fire safety regulations.

Common areas, such as outdoor equipment storage rooms and laundry and drying rooms, are only intended for residents' own use.

Signs and advertisements may only be posted if separately authorised by SATO.

Apartments

Do not cause any disturbance to your neighbours.

Avoid doing anything that might cause noise especially during the quiet-time policy hours between 22:00 and 07:00. Any activity that continuously and unreasonably disturbs neighbours by causing noise, vibration, smell or other nuisance is not permitted in the apartments, balconies or elsewhere in the property.

Apartments must be looked after with care. Apartments may not be aired by opening the door to the staircase. Food or other waste that may block and/or damage pipes or drains may not be placed in the toilet or other drains.

Balcony / terrace / private garden

Residents must also keep their balconies tidy and remove snow from them in the winter. Barbecuing on a private balcony is only allowed if using an electric barbecue and taking fire safety and the neighbours into account. Plant containers must be placed inside the balcony railing. Items that disturb the environment must not be stored on balconies or other corresponding areas. Cigarette butts or other items must not be thrown out of balconies. Antennas, aeri- als, etc., may not be installed unless authorised by the housing company.

Smoking

Smoking is forbidden indoors in the apartments and in common indoor areas shared by the residents, on shared balconies and in children's play areas. Cigarette butts must be placed in the designated containers.

In buildings with a no-smoking policy, smoking is also forbidden on apartment balconies and on outdoor grounds. In buildings with a no-smoking policy, smoking is only allowed in the smoking area if there is a separate designated smoking area on the property.

Outdoor areas

Make sure to keep the outdoor areas tidy. Plants, lawns, outdoor furniture and play equipment must not be damaged. Also remember to comply with the quiet-time policy in the outdoor areas of SATO buildings.

Waste management

Household waste and other rubbish must be packed and placed in a waste container. Also follow the waste sorting regulations. Residents must take care of the removal of waste other than household waste

(such as old furniture) from the property. Environmentally harmful waste must be taken to a waste reception point provided by the waste management authority.

Any extra costs arising for SATO or the housing company from a violation of these rules and regulations will be invoiced to the resident who caused them. Examples of such violations include leaving furniture or hazardous waste in the waste container area, causing untidiness in the waste container area or other vandalism.

Parking

Vehicle parking requires authorisation by the housing company and is only permitted in specifically assigned and signposted parking spaces. Unnecessary vehicle access to building grounds is not permitted. If vehicle access to the grounds cannot be avoided in a special situation, speed must be kept particularly slow. Parking is not permitted in emergency access routes. Vehicles must not be left running idle unnecessarily. Visitor parking spaces are reserved for temporary use by residents' guests – not for continuous parking of residents' vehicles. Parking spaces may only be used for the parking of licenced motor vehicles. Loose power cords must not be left at car heater outlets.

Textiles care

Rugs, bedding or other textiles may only be aired and dusted in designated areas, usually by the rug rack. Clothing and household textiles may only be aired and dusted and small items of laundry may only be dried inside apartment balcony railings, in private apartment gardens and in designated areas.

Pets

Pets must always be kept controlled on a leash while outside the apartment or private apartment garden. Pets may not cause disturbance to residents or those accessing the property on authorised business nor soil the building, grounds or common areas. Pets must not be allowed to leave waste on the property's grounds. Pets must not be left unattended or allowed on the grounds, children's play areas or in their immediate vicinity. Residents must make sure pet noise (such as dogs barking) does not continuously and unreasonably disturb neighbours.

Residents' notification obligation

If you notice a defect or other problem such as a water leak in your apartment or the building, it is your obligation to report it without delay to SATO. Report any vandalism or violations of these Rules and Regulations to SATO preferably in writing. The service manager/building manager must be informed of any alteration or repair work. Neighbours must be notified in advance of any work that may cause noise or other disturbance and efforts must be made to conduct such work on weekdays before 21:00.

Notifications of move

For the purpose of maintaining customer and resident information, the lessor, the maintenance company and, under the Municipality of Residence Act, the Local Register Office must always be notified without delay of persons moving into or out of an apartment.

Violations of these Rules and Regulations

A violation of these Rules and Regulations may result in liability to pay damages, apartment takeover or lease rescission. Criminal or other illegal activity, such as property offences, related to residence in the building may result in lease termination and possible liability to pay damages.

Amendments to these Rules and Regulations

These Rules and Regulations may be amended or building-specific rules and regulations may be drawn up by the Residents' Meeting of your home building or by the Shareholders' Meeting. Any building-specific rules and regulations may not, however, be in conflict with acts of law, decrees or terms and conditions of lease agreements and must be visibly displayed to all residents.

When there are apartments other than SATO homes in the building

There may be apartments other than ones owned by SATO in your home building and a party such as a representative of the housing company may be responsible for matters relating to the building. If you would like to discuss the Building Rules and Regulations or report violations, you will find the up-to-date contact details on the notice board in your staircase.

	To be taken care of and paid for by SATO	To be taken care of and paid for by the resident	Further information
Structures and systems			
External roof structures	●		
Roof, base floor and intermediate floor	●		
Load-bearing structures	●		
Façade exterior	●		
Interior wall structures	●		
Base floor ventilation	●		
French drains and drainage wells	●		
Balconies	●		
HPAC systems outside apartments	●		
Keys, locks			
Original lock maintenance	●		
Purchase of extra keys		●	Extra keys can be ordered online at www.sato.fi
High-security or electronic lock installation and maintenance		●	Work may only be carried out by a professional or specialised dealer. Must be left in the apartment without any separate compensation when moving out.
Apartment front door rekeying		●	Must be authorised in advance by the building manager. Work may only be carried out by a professional or specialised dealer. All keys must be returned without any separate compensation when moving out.
Apartment front doors			
Hinge and original lock lubrication		●	
Seal repair and replacement	●		
Door and original door furniture repair	●		
Door chain, hinge safety stud or peephole installation and maintenance		●	Work may only be carried out by a professional or specialised dealer. Must be left in the apartment without any separate compensation when moving out.
Windows and exterior balcony doors			
Seal repair and replacement	●		
Fitting and mounting repair	●		
Window glass replacement	●		
Venetian blinds, bought by the resident		●	Work may only be carried out by a professional or specialised dealer. Must be left in the apartment without any separate compensation when moving out.
Venetian blinds, supplied by SATO	●		
Balcony glazing installation and repair, glazing bought by the resident		●	Must be authorised in advance by the building manager. Work may only be carried out by a professional or specialised dealer. All keys must be returned without any separate compensation when moving out
Balcony glazing installation and repair, glazing supplied by SATO	●		
Exterior balcony doors	●		
Window and balcony glazing cleaning		●	
Apartment wall, ceiling and floor surface			
Wall, ceiling and floor surface cleaning		●	
Wall painting and wallpapering	●		
Wet room surface repair and replacement	●		
Monitoring of wet room surface condition		●	
Sauna panelling repair	●		

	To be taken care of and paid for by SATO	To be taken care of and paid for by the resident	Further information
Ceiling painting	●		
Floor covering repair and replacement	●		
Balcony cleaning and snow removal		●	
Balcony water drainage hole cleaning		●	
Balcony surface repair	●		
Apartment fixtures and fitted cabinets			
Fixture repair or replacement	●		
Dishwasher cabinet uninstallation and installation		●	
Apartment sauna bench repair or replacement	●		
Heating			
Radiator bleeding	●		
Basic radiator adjustment	●		
Radiator valve repair and maintenance	●		
Radiator cleaning		●	
Heating systems within structures	●		
Ventilation			
Air extract valve cleaning		●	
Air extract valve adjustment and repair	●		
Ventilation duct cleaning	●		
Air intake valve and filter cleaning		●	
Purchase of and replacement with new air intake valve filters	●		
Kitchen extractor fan/hood grease filter cleaning		●	
Purchase and installation of new kitchen extractor fan/hood grease filter		●	
Kitchen extractor fan/hood repair	●		
Apartment-specific ventilation unit filter cleaning or purchase and installation of new filter	●		
Apartment-specific ventilation unit maintenance or repair	●		
Apartment-specific ventilation unit adjustment	●		
Plumbing and sanitary equipment			
Tap aerator cleanings		●	
Basic tap flow adjustment	●		
Shower hose and hand shower replacement	●		
Tap repair and replacement	●		
Toilet fixture repair	●		
Dishwasher/washing machine repair, machine bought by the resident		●	Work may only be carried out by a professional or specialised dealer.
Dishwasher/washing machine repair, machine supplied by SATO	●		

	To be taken care of and paid for by SATO	To be taken care of and paid for by the resident	Further information
Dishwasher/washing machine installation, machine bought by the resident		●	Work may only be carried out by a professional or specialised dealer.
Dishwasher/washing machine installation, machine bought by SATO	●		Must be authorised in advance by the building manager. Work may only be carried out by a professional or specialised dealer.
Dishwasher/washing machine connection plug installation, machine bought by the resident		●	
Dishwasher/washing machine tap installation, machine bought by the resident		●	
Dishwasher/washing machine tap installation, machine supplied by SATO	●		
Drain trap monitoring and cleaning		●	
Drain trap maintenance and repair	●		
Floor drain monitoring and cleaning		●	
Floor drain maintenance and repair	●		
Plumbing and sanitation pipeline maintenance and repair	●		
Tap and toilet leak monitoring		●	The maintenance company must be notified without delay of any leaks.
Apartment-specific water meter readings		●	If separately requested by SATO. Water meters are read by residents in certain buildings only.
Water heater	●		
Apartment-specific electrical equipment			
Purchase and replacement of light bulbs and fluorescent lamps		●	
Purchase and replacement of fluorescent lamp starters		●	
Fixed light fitting and light fitting diffuser repair	●		
Purchase and replacement of fuses		●	
Wall socket and switch repair	●		
Household light fitting installation		●	
Aerial connector cable purchase and repair	●		
Additional telephone, data and aerial cable and mounting frame/outlet installation		●	Must be authorised in advance by the building manager. Work may only be carried out by a professional or specialised dealer.
Satellite dish installation		●	Must be authorised in advance by the building manager. Work may only be carried out by a professional or specialised dealer.
Apartment-specific equipment and devices			
Battery purchase and replacement		●	
Sauna heater repair and maintenance	●		
Sauna heater stone purchase and replacement		●	
Fridge and freezer defrosting when necessary		●	
Fridge, freezer, cooktop and oven inside and outside cleaning		●	
Purchase and maintenance of battery-operated smoke alarm		●	
Purchase and maintenance of mains-operated smoke alarm	●		
Cooktop, oven, fridge and freezer repair and maintenance	●		

	To be taken care of and paid for by SATO	To be taken care of and paid for by the resident	Further information
Outdoor areas			
Surface structures	●		
Planted areas	●		
Furniture and equipment	●		
Light fences	●		
Play equipment	●		
Heavy fences	●		
Communal areas			
Outdoor buildings	●		
HVAC and electrical equipment and supplies	●		
HVAC and electrical systems	●		
Equipment and supplies	●		
Civil defence shelter			
Statutory equipment and supplies	●		
Additional supplies, such as iodine tablets	●		
Apartment-specific private garden			
Area intended for the resident's private use		●	The resident is responsible for tasks including maintenance of tidiness, snow removal and lawn mowing within the apartment-specific private garden.
Other			
Taking out home insurance cover		●	

If the resident has caused damage and the damage cannot be regarded as normal wear and tear, SATO will invoice the resident in accordance with the List of Customer Charges or actual costs, including for issues covered by SATO's maintenance responsibility. If you have received more detailed instructions or instructions that differ from the above table from SATO or a SATO representative, please follow those instructions.

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