

2016

Your membership benefits



LOfavør

Your trade union is working to ensure that you are safe, not just at work, but also in your spare time, which is why, as a member, you have access to excellent benefits through LOfavør.

Being a consumer means having to make many important decisions in situations where making the right choice is imperative. There is strength in numbers, which means that because there are so many of us we have the strength to negotiate favourable prices and terms from the best providers. We also require our providers to respect ethical guidelines and the environment.

You don't have to waste precious time struggling to compare the various providers; we've already done that for you. You can rest assured that you've chosen a good solution, that you're not paying too much and that you've picked a bona fide provider.

The membership card ...

is primarily intended as proof that you belong to an LO trade union. The insurance policies that are included with your membership are displayed on the card.

The card is also your key to accessing your membership benefits. Simply show your card or state your membership number to get your benefits.

For more information about LOfavør ...

please call the LOfavør Member Line on 815 32 600 or visit lofavør.no.

Now you can also find your membership card and your benefits in our LOfavør app so you always have access to your membership card and your benefits.



Gerd Kristiansen

Gerd Kristiansen

Leader of the LO
January 2016

Contents

Membership card & benefits on your mobile

With our new mobile app you will for instance get:

- Access to all membership benefits
- Your membership card
- Overview of insurances you have through your union
- You can report a claim directly through the app
- If you have a LOfavør travel insurance you will find your travel insurance policy in the app
- Info about current matters and news

The app is available for both iPhone and Android – and obviously it's free.

Simply text <APP> to 26250 to receive a download link via SMS.



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Collective insurance



Your safety is important, both in and out of working hours. As a member of an LO union, some important insurance policies are included with your membership. Check which ones apply to you.

What insurance policies do I have?

Through your membership, you already have the best household contents insurance available in Norway – LOfavør Collective home insurance. The additional policies that are included will depend on which union you are a member of.

Note! Please note that you can opt out of some of these policies. Members of NJF and NLF do not have any collective insurances through LOfavør.

Check for yourself on Min Side (My page)

An easy way of finding out which policies your membership includes is to log on to **Min Side (My page)** on lofavør.no or in our app. You can also contact your union.

You may also have cover through your local union or group. Contact the union/group to check what cover you have.

This leaflet only provides a summary of cover provided by these insurance policies. Complete terms and conditions are available at lofavør.no. You can also contact SpareBank 1 via the Member Line on 815 32 600 or by visiting lofavør.no. You can also contact us directly through the LOfavør app.

Claims can
be made by calling
service number
02300
or directly from the
LOfavør app

LOfavør

Collective home insurance (H)

Your membership includes the best home contents insurance available in Norway!

This is a household contents insurance with unlimited compensation.

Code **H** on
the membership
card

The insurance covers:

- damage to your household contents caused by fire, explosion and water
- theft in connection with burglary, including theft from a balcony or terrace
- common accidents, such as damage to objects that are torn down, topple over or similar
- locked bicycles away from the insured location
- theft of loose items from a locked vehicle
- food in freezers
- relocation insurance
- legal assistance
- liability insurance
- identity theft

Does more than one person in your household have LOfavør Collective home insurance?

The insurance covers the member's permanent place of residence in the Nordic region and another home in which the member resides in the Nordic region.

The insurance does NOT cover holiday homes.

If two or more people in the household have LOfavør Collective home insurance, the excess will be waived for damaged contents worth over NOK 1,000. This also applies to members who are students or trainees.



This insurance is provided by **SpareBank 1**

LOfavor Basic life insurance (G)

This policy provides a one-off pay-out to surviving family members in the event of death.



The pay-out for this policy is highest during the period of your life when your costs relating to debt and dependants are usually at their highest.

The pay-out will always be paid in addition to any other life insurance policies you may have.

Actively employed members with a permanent address outside the Nordic region are entitled to double the sum insured.

The insurance covers:

- you as the member
- your spouse/cohabiting partner and children under 21 years of age
- death regardless of cause or age
- 24/7 throughout the world
- death of a child (also covers death after the 26th week of pregnancy) with a pay-out of NOK 45,034

The policy is included in your membership if you belong to the following unions:

- EL & IT
- Fellesforbundet
(Norwegian United Federation of Trade Unions)
- FLT
- HK
- Industri Energi
- MFO
- NOF
- NAF
- NFF
- NNN
- Postkom
- NSF
- NTF

Insurance sums for LOfavor Basic life insurance

Applicable from 01.01.2016

Age	Member (NOK)	Spouse/cohabiting partner (NOK)	Children
t.o.m. 50	77,342	77,342	NOK 45,034 per child under 21 years of age regardless of the member's age.
51	72,695	72,695	
52	68,659	68,659	
53	64,624	64,624	
54	60,590	60,590	
55	56,555	56,555	
56	52,520	52,520	
57	48,484	48,484	
58	44,448	44,448	
59	40,413	40,413	
60	36,379	36,379	
61	32,346	32,346	
62	28,308	28,308	
63	24,273	24,273	
64	20,239	20,239	
65	16,204	16,204	
66	12,168	12,168	
67	8,132	8,132	
68	7,881	7,881	
69	7,629	7,629	
70	7,377	7,377	
71	7,125	7,125	
72	6,874	6,874	
73	6,622	6,622	
74	6,370	6,370	
75 and above	6,115	6,115	

Code **G** on the membership card

This insurance is provided by **SpareBank 1**

Lofavor

Personal accident insurance (F)

This policy will pay compensation if you are involved in an accident outside working hours.

As a member, this insurance provides a pay-out in the event of permanent disability or death as a result of an accident during your leisure time.

The cover is valid until you reach the age of 70. Contact your union or visit **Min Side (My page)** on lofavor.no to learn more about this insurance.

The policy is included in your membership if you belong to the following unions:

- EL & IT
- Fellesforbundet (Norwegian United Federation of Trade Unions)
- FLT
- HK
- Industri Energi
- NAF
- NFF
- NNN
- Postkom
- NTF



Code **F** on the membership card

	Members with spouse, cohabiting partner or heirs	Single members
Death	NOK 100,000	NOK 10,000
Disability	NOK 200,000*	NOK 200,000*
Treatment costs**	NOK 10,000	NOK 10,000

* In the event of disability of less than 100%, the compensation amount will be reduced correspondingly.
 ** There is an excess of NOK 1,000 for treatment costs.

This insurance is provided by **SpareBank 1**

Insurance policies



These days, there are many providers to compare and this can prove difficult.

We have done this for you, so that you can feel sure you are choosing a good solution.

We recommend that you speak to an advisor at SpareBank 1 about your insurance needs, so you can rest assured that you have the cover you need.

Non-life insurance



The LO unions have negotiated a complete insurance package for you. Switching to LOfavør means paying a lower excess and many more benefits relating to insurance.

Reasons to switch to LOfavør insurance:

- Lower excess
- The best bonus system available on the market
- Up to 20% discount for combining policies
- Solid insurance provider
- You can now also get a discount on LOfavør general insurance policies if you have select personal insurance policies

The unions have chosen SpareBank 1 as their insurance provider. SpareBank 1 has many years of experience as an insurance provider and is highly rated for customer satisfaction both before and after claims.

Changing your insurance company is easy!

Contact us via the LOfavør Member Line on 815 32 600 or visit lofavør.no, and we will be happy to assist.

You can also contact us directly through the LOfavør app.

This brochure contains a brief description of SpareBank 1's general insurance policies and is not a legally binding document. For more detailed information, please refer to the current insurance terms and conditions.

Need to report a claim?
Call **02300**
(open 24 hours a day)

LOfavør Travel insurance

Anyone who is going on a trip needs travel insurance. LOfavør Travel insurance provides year-round cover and cancellation insurance is included.

With LOfavør Travel insurance, you can receive assistance anywhere in the world, at any time of the day or night.

Choose the policy that fits your needs

You can choose between a standard and premium travel insurance. Both standard and premium travel insurance cover accidents during travel, interrupted trip, repatriation, luggage, delay, illness while travelling and travel liability. The premium policy has no requirements regarding overnight stays and provides more compensation in the event of various claims.

Covers the whole family

The travel insurance covers you as a member, as well as your spouse/co-habiting partner and children under 20, regardless of whether the family is travelling as a group or individually.

Is it included in my membership?

The standard travel insurance is included in the membership of the following unions:

- FLT
- NISO
- SL

You can upgrade to our premium travel cover if so desired.

Premium travel cover is included with membership of the following unions:

- NOF
- Industri Energi
- NTL
- NFF
- Postkom
- EL & IT
- FO
- NCF

NOTE! Please note that you can opt out of this insurance.



Extended travel

This cover applies to travel of up to 70 days' duration, but may be extended to cover up to 90, 120 or 180 days if you are planning a trip abroad over an extended period. You will also find your travel insurance policy in the LOfavør app.

This insurance is provided by **SpareBank 1**

More information at www.lofavør.no
or in your LOfavør app

LOfavør Property insurance

The property insurance includes the following benefits:

- mould and rot insurance are included
- if your house is written off altogether, we will build you a new one without any deductions for age or wear and tear
- vermin included

Choose the policy that fits your needs

Choose from our standard property insurance policy, which covers the essentials, or our premium policy, which covers various types of claims and provides a higher level of compensation.

We can help you

Contact us via the LOfavør Member Line on 815 32 600 or visit lofavør.no, and we will be happy to help you find the right policy. You can also contact us directly through the LOfavør app.

One pay-out, one contact person, one excess

You already have contents cover under LOfavør Collective home contents insurance. Choosing LOfavør Property insurance means you don't have to talk to two different insurance providers in the event of a claim. You will only have to pay one excess and your pay-out will be faster and more secure.



This insurance is provided by **SpareBank 1**

More information at www.lofavør.no
or in your LOfavør app

LOfavør Vehicle insurance

Our vehicle insurance offers the best bonus system on the market and excellent terms and conditions.



- High no-claims bonus
- Up to 70% no-claims bonus for car number two
- You achieve the maximum bonus up to four years faster than is the norm in the market
- You will not lose your bonus on your first claim after just three claim-free years with a 75 per cent bonus

Choose vehicle insurance that fits your needs

Premium motor insurance – our premium vehicle insurance

Motor insurance – covers the essentials

Mini motor insurance – provides compensation in the event of fire or theft

Liability insurance – compulsory by law

We can help you!

Contact us via the LOfavør Member Line on 815 32 600 or visit lofavør.no, and we will be happy to help you find the right policy. You can also contact us directly through the LOfavør app.

This insurance is provided by **SpareBank 1**

More information at www.lofavør.no
or in your LOfavør app

We have the policies that you need

LOfavør makes it easy to add additional policies:

- LOfavør Pleasure craft insurance
- LOfavør Holiday home insurance
- LOfavør Dog and cat pet insurance
- LOfavør Motorbike insurance
- LOfavør Caravan insurance
- LOfavør Valuables insurance
- LOfavør Snowmobile insurance
- LOfavør Moped insurance
- LOfavør Trailer insurance
- LOfavør Student and trainee insurance



It pays to combine all your insurance policies in one place. Contact us via the LOfavør Member Line on 815 32 600 or visit lofavør.no, and we will be happy to assist. You can also contact us directly through the LOfavør app.

These insurances are provided by **SpareBank 1**

More information at www.lofavør.no
or in your LOfavør app

Personal insurance



You can also purchase LOfavør Personal insurance.

Your union has negotiated favourable deals to guarantee your financial future.

Unfortunately, life does not always turn out as we expect. If you find yourself out of a job because you become seriously ill, are unable to work or someone in your family dies, you don't want to worry about your finances. We offer policies that help you maintain your standard of living. We suggest that you talk to an advisor about your needs, so that you and your loved ones will be fine if anything unexpected occurs.

Solid insurance provider

The unions have chosen SpareBank 1 as their insurance provider. SpareBank 1 has many years of experience as an insurance provider and is highly rated for customer satisfaction.

What are the membership benefits?

- no initial or amendment fees
- no administration fees for e-customers (electronic customers)
- your spouse/cohabiting partner and children get the same price benefits when the family is insured under the same payment agreement

NOTE: Many people have personal insurance through their union/association or via their employer. Be sure to check what you are already covered for before taking out separate personal insurance.

This brochure contains a brief description of SpareBank 1's personal insurance policies and is not a legally binding document. For more detailed information, please refer to the current insurance terms and conditions.



Personal injury claims can be made by calling **02300** or directly through the LOfavør app

LOfavor Child's insurance

If your child becomes seriously ill or is involved in an accident, this could result in major financial consequences for you and your child. The Child's insurance gives you and your child a safety net

The cover includes:

- guarantees your child a lump sum payment in the event of illness or accident
- provides you with a daily allowance in the event of your child being admitted to hospital
- pays out compensation to you for treatment costs in the event of an accident
- provides you with support for alterations to your home and technical aids
- gives you additional attendance benefit if attendance benefit from NAV is granted

Disability pension for children and adolescents

Did you know that children who become disabled have to cope on a limited income for the rest of their lives? By including disability pension in your policy, your child's income throughout their adult lives is secured.

Who is entitled to purchase LOfavor Child's insurance?

As a member, you can purchase LOfavor Child's insurance for your children between the ages of 2 months and 16 years. The insurance is valid until the child reaches the age of 20, but the disability cover that is included continues automatically with the child into adulthood – without any need to present a new medical certificate. When the child turns 20, an accident insurance policy is automatically set up, providing compensation of up to 15G in the event of permanent medical disability as a result of an accident.

Help line

If the unthinkable happens, it is important to find out about government benefits in the event of illness or accidents. This is why we set up a help line for people with LOfavor Child's insurance. Here, you can get answers to your questions regarding your financial rights in the event of a child becoming ill or being involved in an accident.



Extra benefits for you as a member of an LO union:

- No excess
- Help line

This insurance is provided by **SpareBank 1**

More information at www.lofavor.no
or in your LOfavor app

LOfjør Mortgage repayment insurance

If you cannot work due to involuntary unemployment or redundancy LOfjør Mortgage repayment insurance ensures that your mortgage will continue to be paid. In this way, you can rest assured that you will keep you home, along with the good relationship you have established with your lending bank.

If safeguarding your home financially is the most important thing to you, then this is the policy for you.

What is LOfjør Mortgage repayment insurance?

Unemployment cover
+ mortgage required with any bank
= Mortgage repayment insurance

When will the LOfjør Mortgage repayment insurance pay out?

- after the second month of involuntary unemployment or redundancy
- your chosen annual insurance sum will be paid out in monthly instalments
- payment in the event of involuntary unemployment or redundancy is taxed like normal income (usually 27%)

LOfjør Critical illness

If you become critically ill, it can prove difficult to work. This policy is designed to limit your financial difficulties by paying out a lump sum soon after you become ill.

Why take out critical illness insurance?

This policy will safeguard your finances during a period of serious illness. Your immediate family may wish to reduce their working hours. With this type of cover, you will protect yourself against financial worries and can focus on recovering instead.

Which diagnoses are covered by LOfjør Critical illness?

- Cancer
- Benign bone and spinal cord tumours
- Cardiac arrest
- Heart valve surgery
- Coronary bypass surgery or angioplasty (PCI)
- Aortic valve surgery
- Stroke
- Sac-shaped bulging of cerebral arteries
- Multiple sclerosis (MS)
- Motor neurone disease
- Paralysis as a consequence of disease
- Parkinson's disease



- Kidney failure
- Organ transplant
- Blindness as a consequence of disease
- Deafness as a consequence of disease

How much cover can I take out?

You can choose what level of cover to take out between NOK 100,000 and NOK 750,000. If you want a higher level of cover, this will be assessed based on your personal circumstances.

When will be the LOfjør Critical illness insurance pay out?

– the sum insured will be paid out when SpareBank 1 receives a final diagnosis from your doctor and you are alive 30 days after the final diagnosis is made.

LOfavør Life insurance

If one of the family's breadwinners should pass away, their income will be lost with them.

Life insurance will pay out a lump sum that will help provide a safety net for those left behind.

How much cover can I take out?

You can choose what level of cover to take out between NOK 100,000 and NOK 10,000,000.

When will the LOfavør Life insurance pay-out?

- the sum insured will be paid out in the event of death
- regardless of the cause of death
- you can choose the beneficiary of the pay-out

LOfavør Disability pension

If you have to take long-term sick leave due to an illness or accident, your income may be substantially reduced. Government social benefits will not normally cover the income you had during employment.

With a disability pension, your income will be protected, so that you can compensate for loss of income if you should lose your job.

How much cover can I take out?

You can choose a level of cover to take out between NOK 20,000 and NOK 100,000 per year. Any amount above this depends on your income.

When will the LOfavør Disability pension pay-out?

- disability pension will be paid out after you have been on at least 50% sick leave for 12 consecutive months
- the annual insurance sum that you have chosen will be paid out in monthly instalments

Check our disability calculator on **lofavør.no** to see what the financial consequences would be for you in the event of disability.

LOfavør Disability capital

If you should become permanently disabled as a result of an illness or accident, your income will often be substantially reduced. With disability capital, you can secure yourself a lump sum payment if you are unable to continue working. What you spend your pay-out on is up to you.

For example:

- repay outstanding debt
- reduce your monthly expenses
- undertake health-promoting activities
- modify your home

How much cover can I take out?

You can choose what level of cover to take out between NOK 100,000 and NOK 3,000,000.

When will LOfavør Disability capital pay-out?

- the sum insured will be paid out no earlier than two years if you have been at least 50 per cent continuously incapacitated and the disability is permanent.

These insurances are provided by **SpareBank 1**
More information at www.lofavør.no or in your LOfavør app

LOfavor Pension capital certificate

Membership of an LO union offers excellent terms for your pension capital certificate.

Collating your agreements in one place also allows you to avoid unnecessary annual fees, while providing a simpler overview and better control over your future pension. You have a pension capital certificate if you have previously worked somewhere that adds pension savings for its employees in a contribution-based occupational pension.

As an LO member, you get:

- Lower administration costs and the share unit is scaled down in proportion to your age. You also have an annual yield guarantee during the payment term. This insures you against negative yields during the payment term.

LOfavor Accident insurance

Insurance for the whole family which will help limit the financial consequences after an accident. This type of insurance could be relevant for you and your family, because accidents that happen outside working hours will not be covered by the occupational injury insurance.

The insurance covers:

- you as a member, your spouse/cohabiting partner and unmarried children under 20 years of age
- injuries sustained in accidents outside working hours that lead to permanent disability or death
- for children, this cover is valid 24/7

- medical and dental expenses concerning injuries sustained in accidents in the Nordic region, up to 5% of the sum insured for invalidity
- until you reach 75 years of age

This is how the compensation will be calculated in the event of an accident:

The sum insured applies to full and permanent medical disability. If, for example, you become 60% disabled, the compensation will amount to 60% of the sum insured. The sum insured depends on your family composition at the time of injury.

The sum insured will be paid out according to your family's situation at the time of the accident, based on the following table:

Family situation	Death	Medical disability 100 %*
Member	NOK 100,000	NOK 200,000
Spouse/cohabiting partner	NOK 100,000	NOK 200,000
Children below 20 years of age (per child)	1 G	NOK 200,000
Member	NOK 105,000	NOK 260,000
Spouse/cohabiting partner	NOK 105,000	NOK 260,000
Member	NOK 120,000	NOK 400,000
Children below 20 years of age (per child)	1 G	NOK 328,000
Single members	NOK 30,000	NOK 700,000

*In the event of disability of less than 100%, the compensation amount will be reduced correspondingly.

These insurances are provided by **SpareBank 1**
More information at www.lofavor.no or in your LOfavor app

Banking

For financial advice, please contact your local SpareBank 1 branch.

LOfavor UNG

Banking benefits if you are aged between 18 and 34. An excellent offer for people in the establishment phase.

Deposit loan UNG

When you rent a home the landlord normally requires security in the form of a deposit which is usually three months rent.

- 2 percentage points lower interest compared to other SpareBank 1 customers
- Borrow up to NOK 30,000
- Repayment periods of up to 5 years
- Half set-up fee

BSU

High interest on savings.

As a member of an LO union, you receive 0.25% additional interest on top of the bank's (already high) BSU rate.

Mortgage

- 0,20 percentage points discount on the bank's already attractive interest rate
- Half set-up fee

Mortgage repayment insurance

LOfavor Mortgage repayment insurance ensures that your mortgage will continue to be paid even if you cannot work due to involuntary unemployment or redundancy. This will give you financial security in case something unexpected happens. Provides payment in the event of unemployment and involuntary redundancy that lasts longer than 30 days.

- No medical declarations required
- May be bought together with the mortgage but a mortgage in SparerBank 1 is not required
- Payment in the event of involuntary unemployment or redundancy is taxed like normal income (usually 27%)



We recommend you speak to your advisor to ensure that your financial needs are met at all times.

- Rent or own?
- Which insurances do I have through my membership?
- How much can I borrow?
- Savings and pension

These insurances are provided by **SpareBank 1**
More information at www.lofavor.no
or in your LOfavor app

Banking benefits

LOfavour Mortgage

Mortgages with favourable terms and conditions.

Membership benefits for you:

- no set-up fees*
- one annual refinancing without additional fees*
- if the bank requires a property valuation, the valuation fee will be refunded when the loan is paid out.

* We cover fees of up to NOK 2,000

LOfavour Current account

Membership benefits for you:

- free withdrawals from SpareBank 1 ATMs
- free use of bank card at home and abroad when purchasing goods and services

LOfavour Savings account

Membership benefits for you:

- higher interest for members of an LO union

Interest and terms and conditions will vary. Please contact your local SpareBank 1 branch.

LOfavour Industrial dispute loans*

An industrial dispute loan may be relevant if you are financially affected by a dispute in the workplace.

To be granted an industrial dispute loan, the dispute must be lawful. Your trade union will be able to tell you whether or not the dispute is lawful.

Membership benefits for you:

- mortgage interest rate on industrial dispute loans

LOfavour Advance on salary guarantee*

An advance on a salary guarantee could become relevant if you are laid off.

To get a salary guarantee from SpareBank 1, you must first contact your trade union and you must also be a SpareBank 1 customer.

Membership benefits for you:

- advance loan on money from the salary guarantee fund at ordinary mortgage interest rates

* LOfavour Industrial dispute loans and LOfavour Advance on salary guarantee are subject to a standard credit rating.

Banking benefits are provided by **SpareBank 1**

More information at www.lofavour.no or in your LOfavour app

Estate agent

As a member, you get benefits when you sell your home.

You save NOK 5,000 when you sell your home via EiendomsMegler 1*

EiendomsMegler 1 has branches across the country. You can therefore rest assured that you will get a good estate agent who knows the area where you are selling your home.

This benefit is provided by **EiendomsMegler 1**



* The discount is inclusive of VAT. Your membership card must be presented before you sign the contract.

More information at www.lofavour.no or in your LOfavour app

Credit card

As a member, you can apply for a LOfavør MasterCard.

LOfavør MasterCard is a credit card you can use to make payments at more than 35 million outlets worldwide. You can access a complete overview of all your transactions and invoices through your online bank, which is available 24 hours a day at lofavør.no/kredittkort.

Did you know for example that:

- hotels and car hire companies often reserve an amount on your card for a short period of time in order to guarantee payment? If you use a LOfavør MasterCard, you avoid tying up money in your current account
- LOfavør MasterCard can be used anywhere that offers electronic ticketing? If you state your card number when you book, you can use the card itself as the ticket and travel paperless
- paying with your LOfavør MasterCard can give you added security, as the card company will often be able to help you get your money refunded if the supplier of a product or service goes bankrupt
- it can be a good idea to use the LOfavør MasterCard when travelling, as nobody will then have access to your current account and you can avoid losing large amounts of cash due to theft or your travel account being emptied

Standard price list valid from 1 January 2015

Cost of purchases and renewals:

Annual fee	NOK 0,-
Additional card	NOK 0,-
Replacement card	NOK 0,-
eInvoice fee	NOK 0,-
Paper invoice fee	NOK 45,-

Costs for using the card:

Purchase of goods	kr 0,-
Cash withdrawals from ATMs: NOK 35 + 1 % of amount withdrawn	
Cash withdrawals over the counter: NOK 75 + 1 % of amount withdrawn	

If you use your card at Norway Post, this is regarded as an over-the-counter cash withdrawal.

Payment:

Interest-free deferment of payment*: Up to 45 days.
Repayment: 3% of credit utilised, subject to a minimum of NOK 100.

Ticket insurance is included in your LOfavør MasterCard! All banks and Forbrukerrådet (the Norwegian consumer council) recommends using a credit card when you shop online.

With Ticket insurance it becomes even safer to use LOfavør MasterCard (tickets for amusements and entertainment – not tickets for planes, trains etc.).

Credit limit up to NOK 50,000

Interests and extra fees:

Nominal interest rate on goods purchases: 18.30% per year
Nominal interest rate on cash withdrawals: 19.28% per year
Effective interest rate on goods purchases per year: 21,49 %*

Transfers from other credit cards:

Interest will be calculated from the date on which the amount is transferred to the card.

Currency surcharges:	1,75 %
Overdraft fee**	NOK 125
Reminder fee	NOK 65
Copy of invoice	NOK 20

Transfer from credit card to account:

NOK 35 + 1% of the amount.

* The effective interest rate is 21,49% (based on an example of NOK 15,000 repaid over 12 months. Total credit amount is NOK 16,311.51).

** Overdraft fees will be charged if the approved credit limit is exceeded.

For cash withdrawals, interest is calculated from the withdrawal date.

Visit
lofavør.no for
the latest prices
and terms and
conditions

More information at www.lofavør.no

or in your LOfavør app

LOfavør MasterCard is provided by **EnterCard**

WHAT IS THE RIGHT WAY AND THE WRONG WAY TO USE YOUR CREDIT CARDS?

On kortvett.no, you will get advice on how to use your credit card safely and sensibly. Our independent advisors can explain how to avoid falling into credit card debt and answer questions concerning finance, security and payment problems.


kortvett.no

LOfavor Car loans

Are you dreaming about buying a new car, boat, motorbike or caravan?

With LOfavor Car loans, the vehicle itself is the security. This saves you having to add to the security in your home, giving you more flexibility.



Membership benefits for you:

- our best loan terms
- same-day processing and fast payment
- repayment insurance option
- option of payment-free months
- repayment periods of up to 10 years
- up to 100% financing

You now get
repayment insurance
on your loan,
giving you extra
security!

LOfavor Car loans are provided by
SpareBank 1 Finans

More information at www.lofavor.no
or in your LOfavor app

Legal

Sooner or later, almost all of us end up in a situation where we need, or should have, legal assistance.

Hiring a solicitor is expensive. We offer two reasonably priced ways in which to obtain good legal assistance.

You can read more about these two services below and on the next page.



Legal assistance

As a member, you will get the benefit of a solicitor to deal with your private matters.

The law firm Legalis has 12 solicitors with many years' experience within all areas that you may need as a private person. During their life times many people will need help with regard to separation/divorce, inheritance, home buying, neighbour disputes and pension. If you are unsure if you need help you can always just pick up the phone and talk with the solicitors in Legalis. Through LOfavør you are entitled to free consultations on the phone without any obligations.

Legal assistance coverage

For further assistance concerning disputes, you can get help from Legalis to apply for legal assistance cover through LOfavør Collective home insurance. With this insurance most of your legal costs are normally covered in most cases.

Membership benefits for you

- Free initial help over the phone
- Heavily discounted prices on all legal assistance
- Contracts and testaments on the internet

This benefit is provided by the law firm
Legalis AS

More information at www.lofavør.no
or in your LOfavør app

LOfavour Legal insurance

With the legal insurance policy, you will have your own solicitor from HELP Forsikring. HELP is one of the largest legal firms in the country specialising in private legal services. This policy gives you and your family the right to specialist legal assistance in the most important areas of private law. As with all types of insurance, your need for assistance must only arise after you have purchased the insurance. You won't pay any hourly rate, just the insurance premium.



The insurance covers:

- help from a solicitor to prevent conflicts and if necessary pursue your case all the way through the legal system.
- no fewer than 15 hours of general legal advice a year
- legal assistance for up to NOK 2 million in the event of a legal dispute. This also covers the other party's legal costs
- access to legal agreements and forms, prepared by solicitors

What can I use the legal insurance policy for?

Adultery/misconduct: Marriage and cohabitation always ends in some way whether it is caused by disputes or by death. The solicitors from HELP can advise and help in the situation whether the parting is on friendly terms or not.

Child-related matters: Parents who do not live together sometimes disagree about parental liability, residence and visitation rights after a breakup. These are demanding cases characterised by strong emotions. The solicitors from HELP will try to find solutions which are in the child's best interest.

Inheritance: Whether you have questions about the rules of inheritance or you want to make a will or you find yourself in an inheritance dispute you can get legal assistance from the solicitors in HELP. You can avoid conflicts by speaking to an expert at an early stage in the process.

Purchase disputes: There are many potential pitfalls associated with the purchase of goods and trade services. The solicitors from HELP will handle your interests when you buy or sell a product or a service.

Real estate: Advice in neighbour disputes, issues with building authorities, rent questions, joint ownership and housing cooperatives as well as legal assistances in neighbour disputes or rent disputes.

Contracts and legal documents: Legal assistance to create for instance marriage contracts, cohabitation contract, visiting rights to children, contracts about hedges/trees, purchase contracts, inheritance agreements and wills.

No hourly rate. There is an excess of NOK 3,000 for court cases involving disputes.

* 6 months' quarantine (after first signing) for all matters.

Industri Energi, NTF, NSF, Postkom, SL, NAF, FLT, Lokmann, NFF and NOF have a collective insurance policy for their members.

Price:
NOK 149
per month
from 1.1.2016*

Collective agreement regarding legal insurance for groups or unions via LOfavour

LO groups and unions can take out LOfavour Legal insurance for their members. This offer is relevant to groups and unions which do not have a collective agreement regarding legal insurance. An insurance agreement for the group/union will cover all members, although with a right for existing members to opt out when the agreement is entered into. The insurance policy is ordered by the group or union via LOfavour.

The premium is NOK 80 a month per member in 2016.

LOfavour Legal insurance is provided by **HELP Forsikring AS**. For a complete overview of coverage and terms and conditions, see www.lofavour.no or in the LOfavour app

Holiday/Leisure



Holidays are something we all look forward to. They are often planned well in advance and there are many things that must be in place.

These days, there are many providers to compare and this can prove difficult.

We've done the job for you, so you can rest assured that you've chosen a good solution, that you're not paying too much and that you've picked a bona fide provider.

LOfavour Holiday travel

As a member, you get more benefits when you book your trips with Ving.



Ving is the biggest travel agent in Norway so whether you plan a city break, a trip to an exotic destination, a classic package holiday, a cruise, an active sports holiday or just a trip down south to a warmer climate on a stand-by trip – we have exactly what you are looking for.

When you book your holiday with Ving you can rest assured that they will be there for you if anything unforeseen should happen.

This benefit is provided by **Ving**

Your benefits:

- The biggest range of holidays – at very reasonable prices
- As a member you will get exclusive offers on selected holidays
- Book your holidays on the internet or on the phone
- The terms and conditions for all your bookings are very reasonable. For instance, you can change your booking (only package holidays) once at no extra expense until 42 days before departure.

More information at www.lofavour.no
or in your LOfavour app

Car hire

As a member, you get benefits on car hire.

Membership benefits for you:

- minimum 10% discount on hires worldwide
- campaigns with up to 33% discount worldwide
- free membership of the service and benefits programme Hertz Gold Plus Rewards



Remember to specify account number CDP 858691 if you book directly with Hertz.

This benefit is provided by **Hertz**
More information at www.lofavour.no
or in your LOfavour app

Hotels

As a member, you get benefits on hotel stays.

Nordic Choice Hotels

is one of the biggest hotel chains in the Nordic region with 184 hotels in Scandinavia and the Baltic countries.

Nordic Choice Hotels are the chains Comfort Hotel, Quality Hotel, Clarion Collection Hotel, and Clarion Hotel as well as 11 independent hotels. All hotels are environmentally certified according to ISO 14001.

Nordic Choice Hotels offer favourable prices on stays for you as a member.

Membership benefits for you:
20% discount at all our hotels in Norway.
You also get 10% off all hotels in the chain in Sweden, Denmark and the Baltic countries.

Scandic Hotels

is the leading hotel chain with almost 230 hotels in Europe.

Membership benefits for you:

As a member you get a NOK 150 discount on published flex prices in all our Norwegian hotels. In all other countries you will get a 10% discount on your stays. The offer applies to all days, and all room categories subject to availability. Welcome!

* Discount calculated in local currency at all destinations.

* Discount is based on the October 2014 exchange rate and is adjusted to accommodate changes once a year.

Hotel accommodation should be booked in advance.



Book via lofavor.no or the LOfavor app to ensure that you get the right price.

More information at www.lofavor.no or in your LOfavor app

Energy



Electricity

It is not always easy to figure out electricity prices and to decide which electricity supplier to choose.

Therefore we've done the job for you, so you can rest assured that you've chosen a good solution, that you're not paying too much and that you've picked a bona fide provider.

You can choose between two electricity agreements:

- **LOfavør Member electricity** – guarantee that electricity price over 1 year is among the 3 cheapest.
- **LOfavør Cost price** – you will get electricity at cost price or «spot price».

Both electricity agreements include 4 months free Trippelgaranti (electricity insurance). After that the price is NOK 1.5 per day.

This benefit is provided by **Fjordkraft**

More information at www.lofavør.no
or in your LOfavør app

There is strength in numbers

With 900,000 members, LOfavor has negotiated favourable, safe deals for anyone who belongs to an LO union.

Mobile Broadband

With its unique areal cover and technology, our business partner ice.net offers a simple internet solution which you can take with you wherever you go. The subscription also includes use in both Sweden and Denmark.

You will get the market's best conditions for:

- 4G Mobile broadband router NOK 1
- LOfavor Alltid subscription for NOK 259 per month
- up to 12GB per month
- Free delivery
- 15% discount on other equipment and subscriptions

You can easily check whether there is coverage in the area where you live by sending a text message. Text the code word **dekning** and your **post code** to **08200**.



Mobile telephone services

Mobile telephone services via ice.net is a safe and good alternative to the other phone operators, and as a member you will get extra mobile phone benefits from ice.net.

Here are some of the benefits:

- 4G in own network and Telia Sonera Norge in their network
- No lock-in period
- No difficult choices
- Speeds up to 50 Mbit/s
- MMS and SMS included

More information at www.lofavor.no or in your LOfavor app.

These benefits are provided by **Ice.net**



You can choose between four mobile plans: 1GB - 2GB - 5GB - 10GB

LOfavor is just the dealer for the goods and services that are provided. The individual purchase/order contract is entered into directly by you and the individual supplier. LOfavor is not responsible for the goods and services that are provided, including information provided by suppliers. Please contact the individual supplier directly if you need to complain. In addition, LOfavor is not liable for any typographical errors or inaccuracies. The contents, prices and terms and conditions in this brochure are subject to change after it goes to print.

Member Line

815 32 600

When you call the LOfavør Member Line on 815 32 600, you will hear the following options. You then select the appropriate option according to the benefits you want to order or need more information on.



You can now access your membership card and benefits on your mobile. Check your situation anywhere at any time.



The app is available for both iPhone and Android – and obviously it's free.

Simply text <APP> to 26250 to receive a download link via SMS.



1

Banking, insurance and car loans

- 1 Banking
- 2 Insurance
 - 1 Make a claim
 - 2 Information on or purchase of insurance
- 3 Car loans

2

LOfavør MasterCard

3

Your LO union or LOfavør Member Line

- 1 LO union
- 2 LOfavør Member Service

4

Holiday and Leisure

- 1 Holiday travel
- 2 Hotels
 - 1 Scandic Hotels
 - 2 Nordic Choice Hotels
- 3 Car hire

5

Electricity and Internet

- 1 Electricity
- 2 Mobile and Mobile Broadband

6

Legal

- 1 Legal insurance
- 2 Legal assistance

LOfavør - which is operated by SpareBank 1 Medlemskort AS is just the mediator of the goods and services that are provided. The individual purchase/order contract is entered into directly by you and the individual supplier. LOfavør/SpareBank 1 Medlemskort AS is not responsible for the goods and services that are provided, including information provided by suppliers. Please contact the individual supplier directly if you need to complain. In addition, LOfavør/SpareBank 1 Medlemskort AS is not liable for any typographical errors or inaccuracies. The contents, prices and terms and conditions in this brochure are subject to change after it goes to print.

LOfavør Service coupon

I would like to be contacted regarding:

- | | |
|--|--|
| <input type="checkbox"/> Child's insurance | <input type="checkbox"/> LOfavør Disability capital |
| <input type="checkbox"/> LOfavør Mortgage repayment insurance | <input type="checkbox"/> LOfavør Disability pension |
| <input type="checkbox"/> LOfavør Vehicle insurance | <input type="checkbox"/> LOfavør Accident insurance |
| <input type="checkbox"/> LOfavør Caravan and trailer insurance | <input type="checkbox"/> LOfavør Valuables insurance |
| <input type="checkbox"/> LOfavør Pleasure craft insurance | |
| <input type="checkbox"/> LOfavør Holiday home insurance | <input type="checkbox"/> Legal assistance |
| <input type="checkbox"/> LOfavør Dog and cat pet insurance | <input type="checkbox"/> Banking benefits |
| <input type="checkbox"/> LOfavør Property insurance | <input type="checkbox"/> LOfavør Car loans |
| <input type="checkbox"/> LOfavør Critical illness | <input type="checkbox"/> Estate agent |
| <input type="checkbox"/> LOfavør Life insurance | <input type="checkbox"/> LOfavør MasterCard |
| <input type="checkbox"/> LOfavør Moped insurance | <input type="checkbox"/> Electricity |
| <input type="checkbox"/> LOfavør Motorbike insurance | |
| <input type="checkbox"/> LOfavør Travel insurance | |
| <input type="checkbox"/> LOfavør Snowmobile insurance | |

- FOLD COUPON -

See
lofavor.no

Name: _____

Address: _____

Postcode/City: _____

Telephone: _____

E-mail: _____

Membership number: _____

- Yes please, I would like to receive the LOfavør newsletter (on membership benefits) by e-mail.**

Tear the coupon along the dotted line. Postage is prepaid. You can also send the coupon by fax to LOfavør on 21 02 89 580, or enquire by e-mail at post@lofavor.no.

Adressaten betaler
for sending i Norge



Distribueres av
Posten Norge

LOfavør
Svarsing 1022
0090 Oslo

**There is strength
in numbers**

 **favør**