

MEMBER BENEFITS GUIDE 2020



TRADENOMIT.  **NO
LIMITS.**

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MEMBER BENEFITS 2020

Professionals of Business and Technology is a forward-looking community that uses its diverse competence to create the best working life in the world. We represent BBA and MBA graduates in matters related to working life and employment relationships. We are the fifth largest member organisation of Akava. The union was established in 1996.

You can join our community already while studying and remain a member throughout your entire career, regardless of changes in your industry or position along the way. After your active career, you can continue your membership as a retired member.

TAKE ADVANTAGE OF MEMBER SERVICES

Olemme koonneet tähän oppaaseen merkittävimmät jäsenyyteesi kuuluvat palvelut ja edut. Tradenomien jäsenenä saat monipuolisia palveluja työurasi eri tilanteisiin – muista hyödyntää apua ja neuvontaa jatkuvasti urasi varrella.

Täysjäsenen jäsenmaksuun sisältyvät kaikki edut ja palvelut – tutustu tarkemmin palvelutarjontamme tämän oppaan avulla. Löydät lisää jäsenetuja nettisivuiltamme sekä Member+ -palvelusta.

RECOMMEND OUR MEMBERSHIP

Do you know business graduates or students who have yet to join the community? Tell them about us!

You can recommend membership to a recently graduated professional and a seasoned expert with years of business experience alike. When your friend becomes a full member or gold/black level student member on your recommendation, you get a membership fee discount for each new member as follows:

- » EUR 50 for a full member
- » EUR 20 for a black or gold level student member

Your friend has to inform us about your recommendation when becoming a member or changing their membership type. The discount will be granted to you when the new member has paid their first membership fee. tradenomi.fi/recommend

MEMBERSHIP TYPES AND FEES

NO
LIMITS.

FULL MEMBER

The monthly membership fee of a full member is EUR 33, including all member benefits and services as well as the KOKO fund membership (value EUR 66 per year).

NO
LIMITS.

FAMILY MEMBER

The membership fee of a member of the family is EUR 30 monthly, including all member benefits and services as well as the KOKO fund membership (value EUR 66 per year). Only one BBA member magazine will be sent to the household.

NO
LIMITS.

MEMBER LIVING ABROAD

Employees posted abroad for Finnish employers do not need to make changes to their Professionals of Business and Technology or KOKO fund memberships. The membership fee remains the same. For members living abroad for other reasons and who do not belong to the unemployment fund, the membership fee is EUR 40 a year.

NO
LIMITS.

ENTREPRENEUR MEMBER

The membership fee of an entrepreneur member is EUR 27.50 a month. We offer entrepreneurs services specially catered to their needs. In addition, the entrepreneurs are entitled to use all the same services and benefits as full members except unemployment security.

NO
LIMITS.

RETIRED MEMBER

The membership fee of a retired member is EUR 40 a year. Unemployment security or insurance are not included

BBA STUDENT FEES

BLACK

BLACK LEVEL

In addition to all silver and gold level benefits, your benefits include legal protection and unemployment security (KOKO fund, value EUR 66 a year). The membership fee is EUR 85 a year.

GOLD

GOLD LEVEL

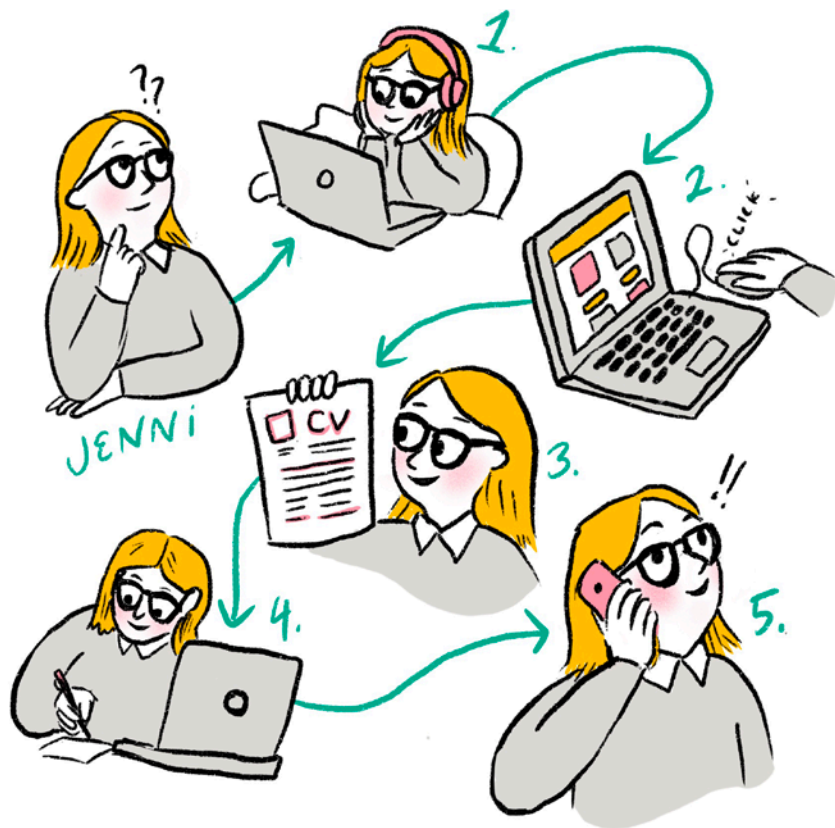
In addition to all silver level benefits, your benefits include our events, accident and traveller's insurance for leisure time, personal career coaching, well-being coaching, and entrepreneurship sparring. Furthermore, you may also attend all events organised by Professionals of Business and Technology. The membership fee is EUR 19 a year.

SILVER

SILVER LEVEL

Silver level membership is free of charge. The benefits are valid for 18 months after joining. Your benefits include lawyer's counselling services, salary counselling and Tradenomi magazine.

TAKE ADVANTAGE OF SERVICES INCLUDED IN YOUR MEMBERSHIP



Jenni is considering changing jobs, perhaps even to a different field.

1. Jenni takes a look at the tips on identifying personal strengths provided in the video library and updates her CV.
2. Jenni books a time for personal career coaching online.
3. During the coaching Jenni receives tips on fine-tuning her CV and discusses how to bring forth her competences in job search.
4. Jenni takes part in the online job search course.
5. Jenni gets invited to an interview and books a second time for career coaching to get tips on how to prepare for an interview.

OUR GOAL: THE BEST WORKING LIFE IN THE WORLD

We work hard every day to ensure you are provided the conditions for the best working life in the world. The keystones of great working life include reasonable salary, fair terms and conditions of employment as well as healthy work community. We promote goals that are important to BBAs in legislation, employment and collective bargaining contracts, and collective agreements.

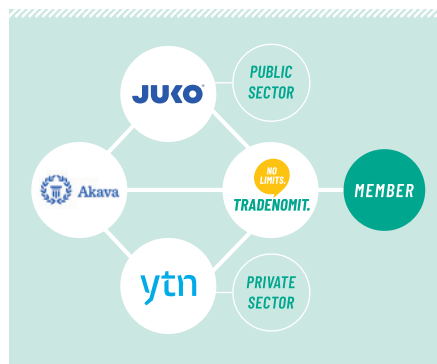


CORNERSTONES OF THE BEST WORKING LIFE IN THE WORLD

- » Combining family, work and leisure time is easy.
- » The importance of improving one's competence is recognised and invested in. Professional competence and success are reflected in salary.
- » Employees have the right to work in a safe work community in which their well-being is highly regarded.
- » Employees and employers agree on the terms of employment together, and the workplace has clear practices for establishment-level agreements.
- » When an individual is laid off or becomes otherwise unemployed, they get the services they need at the right time.
- » Changing jobs is flexible, and unreasonable non-compete agreements, for example, do not restrict the mobility of working life.

Through Akava, we are supported by other trade unions for professionals with higher education. We are the fifth largest member organisation of Akava.

We protect our members' interests – both in the private and the public sector. In private sector negotiations, business professionals are represented by the Federation of Professional and Managerial Staff (YTN). In the public sector, we negotiate through the Negotiation Organization for Public Sector Professionals (JUKO).



» tradenomi.fi/vaikuttaminen

» akava.fi

» ytn.fi

» juko.fi

REGIONAL ACTIVITY

Our regional operations consist of 11 regional associations. All regions either have an association or a steering group and all interested members are invited to attend.

The associations organise diverse training and recreational activities all over Finland. These activities provide an easy way to network with fellow BBAs.

Learn more about the operations of our regional associations at
tradenomi.fi/aluetoiminta

FIELD-SPECIFIC ASSOCIATIONS AND NETWORKS

National field-specific associations and networks strive to create great conditions for improving one's professional competence and networking. You can become a member of a national association if you work in the field.

- » BBAs in Commerce
- » BBAs in IT
- » BBAs in Finance
- » BBAs in Financial administration
- » BBAs in Sales and marketing

Join your field's association online: asiointi.tradenomi.fi

MANAGER NETWORK

As a member of our manager network, you are the first to hear about training opportunities and events for BBAs in managerial positions. We also organise sparring groups and coaching for managers. We announce these events separately. You can easily join the manager network online.

See our event calendar to view upcoming association
and network events: **tradenomi.fi/tapahtumat**



CAREER AND WELL-BEING SERVICES

FIND SUCCESS

We want to support you throughout your career. Our free career services provide assistance in career planning and job-hunting. We also support you in all the stages of your career. We help both recent graduates and experienced professionals.

You can also attend our trainings and webinars on career and job search related topics. tradenomi.fi/tapahtumat

PERSONAL COACHING



We customise the coaching programme to meet your personal needs. Our coaching programmes are available in Finnish and English by Työvalmennus Futuuri. Book a coaching appointment:

valmennuskalenteri.fi/tral

CAREER COACHING

In career coaching, you get help with identifying your skills, job search, updating your CV, and other career-related tasks. The service is available for both recent graduates and experienced professionals. Your current employment status does not matter.

Perhaps you have been thinking for some time what is the next step in your career? Are you having a hard time identifying what you are good at?

MANAGER COACHING

The themes of manager coaching include

- » challenging managerial situations
- » conflicts within the work community and
- » the manager's own courses of action and coping at work.

PROFESSIONAL WELL-BEING COACHING

Professional well-being coaching tackles issues of task prioritisation and time management as well as stress relief and helps find solutions to general well-being and integrating work and leisure time.

Feedback on the coaching: "The advisor was unreserved and easy to talk to about matters that trouble me. A very professional and compassionate advisor."

VIDEO LIBRARY

Feel free to also use our video library containing over 60 videos related to employment, well-being and career planning. Here are some examples of our video topics.

JOB SEARCH

- » Job search online course
- » Visual CV
- » Using social media in job searches
- » Video CV

CAREER AND COMPETENCE

- » Effective communication in the workplace
- » Emotional resources in working life
- » From a professional to a manager
- » Changing your career

WELL-BEING

- » The psychology of success
- » Recovery and stress management tips
- » Brain ergonomics
- » Emotions in working life

ENTREPRENEURSHIP

- » Network to benefit
- » Step up! Make yourself visible
- » Innovation vouchers helping entrepreneurs
- » Tips for new entrepreneurs

You can find our video library at [urapalvelut.fi/tralTukea työnhakuun ja työllistymiseen](http://urapalvelut.fi/tralTukea%20ty%C3%B6nhakuun%20ja%20ty%C3%B6llistymiseen)

"THE SERVICE WAS INCREDIBLY HELPFUL AND PROVIDED HONEST ANSWERS FROM A NUMBER OF PERSPECTIVES."



SUPPORT WHEN SEEKING EMPLOYMENT

As a member of the Professionals of Business and Technology, you can participate in training activities provided by Työnhakuveturi in Uusimaa, Uratehdas in Tampere and Urasampo in Oulu. These activities are part of the activities supporting job search provided by Akava unions.

The training and sparring groups provide effective and up-to-date information about today's job-hunting. The topics of these activities include identifying your skills, improving your job-hunting skills, job interviews, and mental coping with job-hunting. These event are free for our members.

Learn more about the projects here: tradenomi.fi/tyollistymishankkeet

JOB OPPORTUNITIES FOR BUSINESS GRADUATES

Tradenomit välittää veloitusetta työpaikkoja tradenomiosaaajille, sekä harjoittelu- ja kesätyöpai-koja tradenomiopiskelijoille. Työnantajat voivat jättää työpaikkailmoituksia sivuillamme. Selaa ilmoituksia sivuillamme: tradenomi.fi/rekrytointi

ENTREPRENEURSHIP SERVICES

We also want to support our members in their path of entrepreneurship. Careers are becoming more versatile every day and many of us work sometimes as employees, sometimes as entrepreneurs – and sometimes simultaneously as both! We offer services to both entrepreneurs and those considering starting their own business.

ENTREPRENEUR MEMBER SERVICES

The membership fee of entrepreneur members include the following services:

- » Personal entrepreneurship sparring
- » Entrepreneurship-themed events, training and webinars (mostly in Finnish)
- » Video library with plenty of videos for entrepreneurs
- » Extensive service package from the Federation of Finnish Enterprises (for entrepreneur members €0)
- » Access to the legal information bank VirtualLawyer provided by Fondia
- » Business counselling for new entrepreneurs provided by Finnish Enterprise Agencies
- » Discount on the Ukko.fi and OP Kevyrittäjä light entrepreneurship services

The advice service of the Federation of Finnish Enterprises helps you in legal questions related to entrepreneurial activities. The service is available for members who have ordered the service package from the Federation of Finnish Enterprises. The service package is free for entrepreneur members.

The membership fee of an entrepreneur member is 27,50 €/month. Unemployment security is not included in the fee. tradenomi.fi/for-entrepreneurs/

AKATEEMISET YRITTÄJÄT AKY (ACADEMIC ENTREPRENEURS)

We are a member of Akateemiset yrittäjät AKY, which adds to the promotion of interests and entrepreneurial services of its member organisations. AKY furthers the networking of experts in different fields and entrepreneurial know-how by, for example, organising training and entrepreneurial events. aky.fi



UKKO.FI AND OP KEVYTYRITTÄJÄ SERVICES

Our members get a discount on the services of the [UKKO.fi](https://ukko.fi) invoicing service and OP Kevytyrittäjä service. You get a discount of 20% on the services of UKKO.fi. In normal cases, the provision of your invoices' total sum is 4%. You also get a discount of 20% on the OP Kevytyrittäjä service.

UKKO.fi

ENTREPRENEURSHIP SPARRING

The personal entrepreneurship sparring service helps you with entrepreneurship-related questions. The sparring supports and helps you in starting your business and answers your questions about the everyday life of an entrepreneur and being an employer.

All the sparring advisors have personal entrepreneurship experience. The service is customised to meet your needs. The service is provided in Finnish and English by Työvalmennus Futuuri.

tradenomi.fi/for-entrepreneurs

UNEMPLOYMENT SECURITY

Membership of the unemployment fund provides insurance in case you become unemployed.

Members of Professionals of Business and Technology usually join the Unemployment fund for highly educated KOKO at the same time when joining the union. To be able to join the KOKO fund, you must be employed. If for any reason (for example, if you were not employed when you first joined the union or you were a member of another unemployment fund) you did not join KOKO fund when you first joined Professionals of Business and Technology, you can also apply at a later date.

The KOKO fund membership acts as a security for potential unemployment. When the work requirement is fulfilled, the unemployment fund will pay earnings-related unemployment allowance to the unemployed member. Read more about the fulfilment of the work requirement and the amount of the unemployment allowance here:



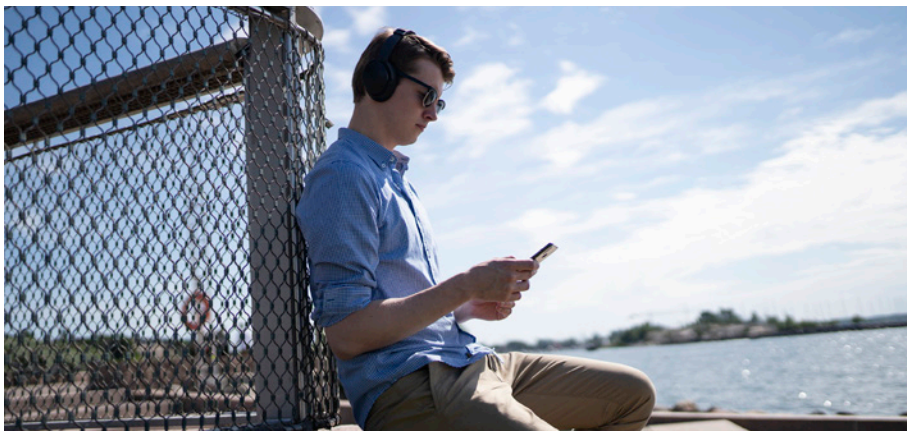
* Membership in KOKO fund is not included in entrepreneur membership

* Unemployment security is not available to retired members

UNEMPLOYMENT SECURITY FOR ENTREPRENEURS

A person who is considered self-employed under the Unemployment Insurance Act must insure themselves against unemployment in an unemployment fund (SYT -fund, ayt.fi/en). If you are in salaried employment and your entrepreneurial activities are part-time, you should, as a rule, arrange your unemployment insurance through an employee fund (KOKO fund).

If you are unsure about whether you are considered self-employed under the Unemployment Insurance Act, contact our unemployment security guidance: tradenomi.fi/tyottomyysturva



SALARY COUNSELLING SERVICES

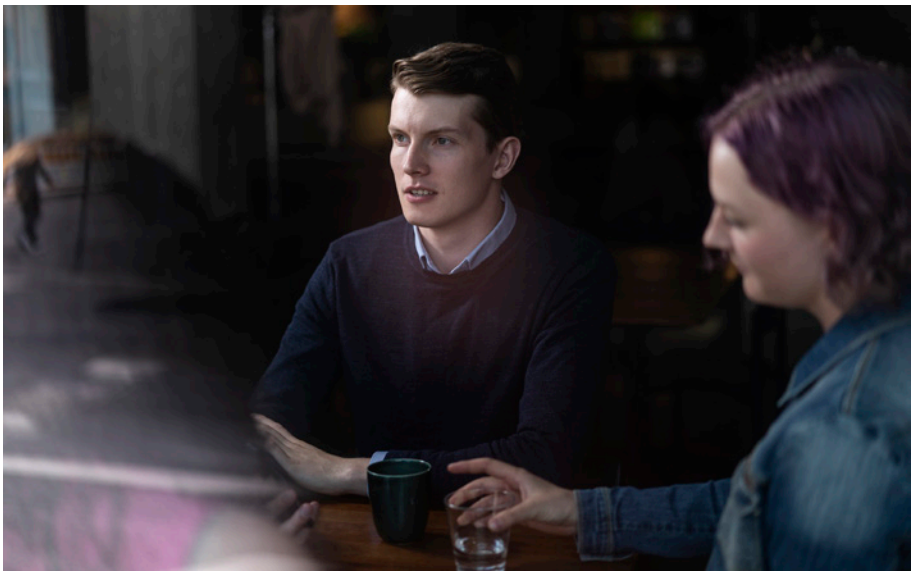


As our member, you can take advantage of our personal salary counselling services. The salary counselling services help you request a realistic salary when applying for a job and validate a pay increase request. The salary level evaluation is made on the basis of statistics on the salaries of business professionals with different work responsibilities. Your personal career ladder and the grounds for salary determination pursuant to the applicable collective agreement are also taken into account in the evaluation.

Using sufficiently detailed background information, we are able to best assess the accuracy of your salary or determine a realistic salary request. Read more about how to prepare for your salary counselling: tradenomi.fi/salary-counseling

You can also find the salary recommendations for BBA students and recent graduates on our website: tradenomi.fi/palkkasuositus

We follow the salary development of business professionals with an annual member survey. Years of research with large sample sizes ensure high-quality, comparative data, which allows a realistic perception of salary trends. tradenomi.fi/salary-counseling



EMPLOYMENT COUNSELING AND LEGAL SERVICES



Our lawyers provide counseling in legal issues concerning employment and service relationships.

WHAT KIND OF ASSISTANCE DOES THE EMPLOYMENT COUNSELING PROVIDE?

- » Telephone and email counseling in legal issues concerning employment and service relationships.
- » Providing comments on employment documents, such as employment agreements and termination agreements.
- » Assisting members in negotiations concerning terminating employment.
- » Assisting members in employment relationship disputes and negotiations for a settlement.

HOW MUCH DO THE LEGAL SERVICES COST?

The cost of legal services is included in the membership fee. The monetary value of legal services if acquired elsewhere is approximately EUR 150 per hour.

IS THE LAWYER COUNSELLING CONFIDENTIAL?

All discussions with our legal advisors are confidential.

THE AGREEMENT I HAVE SIGNED CONTAINS A CONFIDENTIALITY CLAUSE. AM I ALLOWED TO SEND THE AGREEMENT TO YOUR LEGAL ADVISORS?

Yes, you may. Our lawyers represent you, and you have the right to send them all the documents concerning yourself.

HOW LONG DOES IT TAKE FOR AN ADVISOR TO ANSWER MY QUESTION?

The maximum response time by email is two working days, although usually you will be contacted much quicker. Please note that some legal matters require more examination or preparatory studying than others, which might result in a longer response time.

WILL MY LEGAL ADVISOR CONTACT MY EMPLOYER?

Our legal advisors never contact members' employers without a permission. If the member consents to it, their legal advisor may contact the employer to settle a matter related to the member's employment or service relationship.

Our employment guidance service is available
at 020 155 8815 or via email legal@tradenomi.fi
On the Digijuristi service, you can read our answers to frequently
asked questions: digijuristi.fi

LEGAL ADVISORY SERVICES ON PRIVATE LIFE MATTERS

Full members are entitled to telephone advisory services on legal issues of private life. The service is carried out by our co-operation partner, Suomen Juristit Oy.

The scope of the advisory services include, among others:

- » Inheritance, will and distribution matters
- » Family law matters (prenuptial agreements, gifts to children and spouses, property distribution, and child support)
- » Inheritance and gift tax
- » Indemnity issues
- » Matters covered by bank and insurance law
- » Legal matters concerning cohabitation (e.g. dissolution of joint ownership)
- » Matters related to apartment rental and housing corporations, real estate transactions, and other sales of fixed and moveable property, including transaction errors

More information is available at tradenomi.fi/legal-services



SUOMEN JURISTIT
law firm



LEGAL PROTECTION



Our membership includes a unique legal protection benefit that covers both preventative employment counselling and security to compensate for employment-related legal expenses.

The terms of this member benefit improve annually. The maximum compensation for employment related legal expenses increases and the excess decreases depending on how long you remain a member.

The compensation for employment related legal expenses increases in stages from €10,000 to €30,000 based on the duration of the membership. At the beginning of the membership, the excess is 15%. The excess decreases annually by one per cent down to 0%.

The benefit will cover full memberships, family memberships and black-level student memberships as well as entrepreneur memberships with some conditions.

ENTREPRENEUR MEMBERS' LEGAL PROTECTION

The legal protection benefit is available to self-employed members whose business has one of the following statuses:

- » Private trader
- » Limited company, if the individual is the sole owner and employee
- » Limited partnership, if the member is the only partner and has no employees, and the silent partner(s) only provide capital and do not work in the business

The legal benefit is useful to self-employed members, e.g. in the following cases:

- » A dispute with a customer regarding invoicing and/or quality of workmanship or service
- » A dispute with a landlord regarding rented business premises
- » A dispute with a supplier regarding invoicing or the quality of goods

Read more about legal protection:
tradenomi.fi/legal-protection



The Digijuristi digital lawyer service gathers answers to the most common questions asked from our employment lawyers.

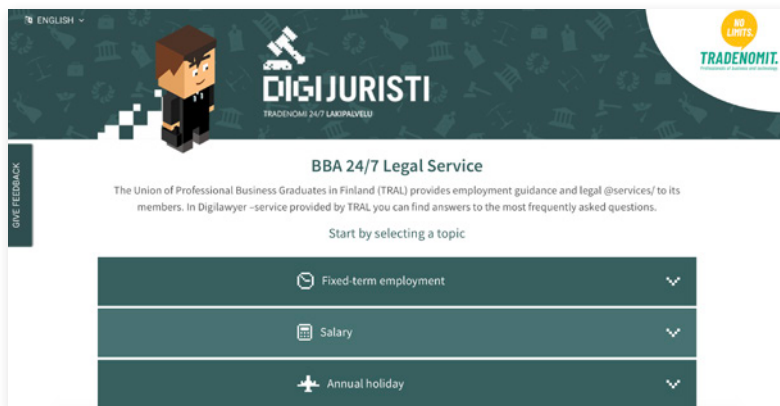
The Digijuristi service contains answers on these topics, among others:

- » Fixed-term employment
- » Salaries
- » Annual holiday
- » Family leave
- » Co-operation negotiations
- » Ending employment
- » Employment security

You must log in with your member ID before Digijuristi provides you with an answer.

Digijuristi is intended to ease and provide clarity to legal matters pertaining to employment. If necessary, you can also send a contact request to the employment guidance directly on the Digijuristi service.

You can access the service via our service or directly at digijuristi.fi



OMA LUOTTAMUSMIES



Everyone is bound to encounter various changes, crises or developments in their career. In such situations, you might need clear information about common procedures and opportunities. Oma luottamusmies is an information service that provides reliable and simple answers to all your work-life-related questions about topics such as:

- » Salaries
- » Prohibitions of competition
- » Family leave
- » Working hours
- » Annual holidays
- » Co-operation negotiations

OMA
LUOTTAMUSMIES

omaluottamusmies.fi



KEHU



Learn to recognise your strengths and improve well-being at work with Kehu.

Kehu (in English: compliment) is a completely free service available to everyone, in which you can send, receive and collect positive feedback.

POSITIVE FEEDBACK IS VALUABLE DATA

The positive feedback you have received or recorded in Kehu generates simple statistics you can utilise when applying for a job or in performance appraisals. Add your skills and strengths to your job application or CV or mention the feedback you have received in a job interview!

IMPROVE GENERAL WELL-BEING AT WORK BY PRAISING YOUR COLLEAGUES OR SUBORDINATES

One can never praise others enough. Praise your subordinates or colleagues for a job well done to spread positive energy and create a great atmosphere in your work community. Giving positive feedback is easy. You only need the email address of the person you want to praise. The recipient does not have to be a Kehu user. They will receive an email notification of the feedback nevertheless. By giving feedback, you can also invite other people to join Kehu! www.mykehu.fi



TRADENOMIITTI



Tradenomiitti is a meeting place for BBAs. In Tradenomiitti, you can start conversations and ask about anything concerning working life or career, get inspired and get to know new people.

Get to know Tradenomiitti and create a profile for yourself: tradenomiitti.fi





"THE FEEDBACK I RECEIVED WAS VERY GOOD AND PROFESSIONAL. I ENCOURAGE OTHER BBAS TO ALSO JOIN PROFESSIONALS OF BUSINESS AND TECHNOLOGY."

BANK SERVICES AND INSURANCE SERVICES

BANK SERVICES

Danske Bank offers competitive benefits to the members of Professionals of Business and Technology:

SAVING AND INVESTMENT BENEFITS

- » As a member, you always get great investment benefits – whether you prefer to invest by yourself, are looking for a ready solution or would like personal investment advice.

HOUSING LOAN BENEFITS

- » You automatically receive a discount on the margin of your housing loan. As a member of Professionals of Business and Technology, your housing loan will be cheaper than if you were not a member. Recent graduates receive additional benefits.

ADDITIONAL BENEFITS FOR RECENT GRADUATES

- » pääset heti Danske Etuohjelman ylimmälle tasolle
- » Lainaa ilman avausmaksua

More information on the benefits from Danske Bank: tradenomi.fi/en/danske-bank

Danske Bank

TRAL MASTERCARD

TRAL offers an exclusive credit card to its members. TRAL MasterCard is more competitive than any credit card issued by a bank (APR 6.65%*) [* The APR calculation is based on a credit amount of €1,500 over a loan term of one year. Credit is paid back in twelve equal instalments. (3/2019)]

[* Todellisen vuosikoron laskennassa käytetty 1500 euron luottoa ja oletettu, että laina-aika on yksi vuosi. Luotto maksetaan takaisin 12 yhtä suurena eränä. (3/2019)]

See more: tradenomi.fi/bank-services

INSURANCE SERVICES

ACCIDENT AND TRAVELLER'S INSURANCE

- » The membership includes insurance coverage for leisure time accidents and travels.
- » The accident and traveller's insurance is included in full membership and black and gold level student memberships.
- » Accidents covered by traveller's insurance are compensated for without an upper limit or excess. Accidents covered by accident insurance have compensation limits and excess.

- » The membership card is also your traveller's insurance card. It shows the insurance policy number and is valid globally. The insurance covers members whose permanent residence is in Finland.

Learn more about the insurance benefits our members are entitled to: tradenomi.fi/insurances

OTHER INSURANCE BENEFITS PROVIDED BY IF



In addition to the aforementioned member benefits, you are entitled to considerable discounts on insurances provided by If.

PRIMUS LIFE INSURANCE

Life insurance covers your family from financial problems if the worst was to happen to you. You and your spouse get a considerable discount on Primus life insurance. Members of Professionals of Business and Technology have the opportunity to take out Finland's most affordable life insurance with up to 61.6% discount on the normal rate.

UNION MEMBERS RECEIVE CONSIDERABLE BENEFITS FROM CENTRALISATION

Centralising your insurance services to If increases your benefits. Our members may receive up to 16% centralisation discount on their insurance premiums.

For more information on your insurance benefits, visit if.fi/tral



OTHER MEMBER BENEFITS

TRADENOMI MAGAZINE

A subscription to Tradenomi magazine (available in Finnish) is included in the membership fee. Published 4 times a year. The magazine extensively covers working life phenomena and matters related to training and the unions activities. An online version of the magazine is available at issuu.com/tradenomiliitto



BUSINESS GRADUATE DEGREE SYMBOLS

ORDER YOURSELF A BUSINESS GRADUATE CAP OR RING FOR THE MEMBER PRICE.

A business graduate ring can only be worn by a BBA or MBA graduate. There are two ring options: white gold and gold.



The cap is hand-made by E.R. Wahlman in Finland. The cap is designed for business graduates only and cannot be ordered from elsewhere. The cap is intended for both business graduates and business students to wear. Our member price is EUR 95 per cap (the price to other business graduates or students is EUR 130).



See more information and prices at tradenomi.fi/other-benefits

You can find more member benefits on our website:
tradenomi.fi/benefits

THE MEMBER+ SERVICE CONTAINS BENEFITS SUCH AS

- » trade papers, such as Kauppalehti, Tivi and M&M
- » Silja Line and Viking Line cruises
- » overnight hotel stays
- » rental holiday cottages



See more at memberplus.fi

DISCOUNTS AND BENEFITS ON:



MAGAZINES



CRUISES



SUMMER COTTAGES

**Member+:sta löydät jäsenetuhinnoin mökkejä,
hotelleja, verkkokauppoja ja paljon muuta**

Tutustu palveluun: www.memberplus.fi

member+ 

MEMBERSHIP FEE DISCOUNTS

You may receive a 50% discount on membership fees if you do not earn income for three consecutive months. The discount percentage is 50%. The discount can be applied for on grounds of unemployment, family or study leave, for example. tradenomi.fi/membership/discounts

PAYMENT METHODS

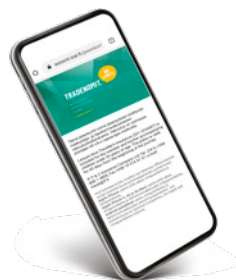
Select the most suitable payment method for you:

- » An e-invoice once a month, four times per year or once per year
- » Employer withholding
- » MobilePay
- » Paper or email invoice once a month, four times per year or once per year (invoicing fee EUR 1.50 / invoice, omitted if paid once a year)

The payment method can be changed during membership either online or by notifying our member services

MEMBERSHIP CARD

You can find your electronic membership card on our online service. The membership card allows you to make use of different benefits. It also acts as a travel insurance card. tradenomi.fi/membershipcard



HOW TO BECOME A MEMBER?

- » You can become a member whenever you like at www.tradenomi.fi/becomeamember
- » Join by sending a text message: Send a text message to 18252 with the following text: LIITY TRADE-NOMI [YOUR FIRST NAME][YOUR LAST NAME]. We will contact you after receiving your message.
- » There is also a membership form at the end of this guide. You can join by sending it to us by mail.

RECOMMEND OUR MEMBERSHIP

Do you know business graduates or students who have yet to join the community? Tell them about us! You can recommend membership to a recently graduated professional and a seasoned expert with years of business experience alike. When your friend becomes a full member or gold/black level student member on your recommendation, you get a membership fee discount for each new member as follows:

- » EUR 50 for a full member
- » EUR 20 for a black or gold level student member

Your friend has to inform us about your recommendation when becoming a member or changing their membership type. The discount will be granted to you when the new member has paid their first membership fee. tradenomi.fi/recommend

CONTACT INFORMATION

TRADENOMIT

Ratavartijankatu 2

00520 Helsinki

☎ 020 155 8800

✉ toimisto@tradenomi.fi

www.tradenomi.fi

Phone services are open

Monday to Thursday 9 AM-4 PM

Friday 10 AM-4 PM

Find us on social media: [@tradenomit](https://www.instagram.com/tradenomit)



UPDATE YOUR MEMBER INFORMATION EASILY:

- » Address change
- » Employment information
- » Membership type
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