

**PANTTIVELKAKIRJA/
PROMISSORY NOTE
SECURED BY A PLEDGE**
Haltijavelkakirja/Bearer bond

No.



Tämän velkakirjan haltijalle maksan/maksamme vaadittaessa/On demand, I/we pay to the holder of this promissory note

Velan pääoma/ Debt capital	Euromäärä kirjaimin/Amount in euro in words	
		numeroin/in figures
Korko/Interest	Korkoprosentti kirjaimin/Interest rate in words	numeroin/in figures
Perimiskulut/ Collection charges	Euromäärä kirjaimin/Amount in euro in words	numeroin/in figures
Kiinnityssuostumus/ Consent to mortgage	Tämän velkakirjan pääoman, koron ja perimiskulujen maksamisen vakuudeksi saadaan vahvistaa yritys kiinnitys alla mainitun elinkeinonharjoittajan kiinnityskelpoiseen irtaimeen omaisuuteen. An enterprise mortgage on the mortgageable movable property of the trader mentioned below can be registered as security for payment of the capital, interest and collection charges given in this promissory note.	
Päiväys/Date	Paikka ja aika/Place and date	
Velallinen/Debtor	Yritys- ja yhteisötunnus/Business Identity Code	
	Kaupparekisteriin merkitty toiminimi/Company name registered at the Trade Register	
	Allekirjoitus/Signature	
	Nimenselvennys/Name in block capitals	
Todistaja/Witness	Allekirjoituksen oikeaksi todistaa/ Signed in the presence of	
		KIINNITYSTODISTUS oheisessa liitteessä MORTGAGE CERTIFICATE in Finnish enclosed

HOW TO FILL IN THE FORM

Use this form when issuing the promissory note to the holder.

Debt capital and collection charges

Give the debt capital and collection charges in euro.

Consent to mortgage

The trader gives his or her consent to the registration of the enterprise mortgage by signing this promissory note secured by a pledge.

If a limited consent is given as referred to in section 5(2) of the Finnish Enterprise Mortgage Act (634/84), the details of the subject of the mortgage must be given in the promissory note by stating the grounds for limitation and full details of the subject of the mortgage after the clause concerning the consent to mortgage (see section 23 of the Finnish Enterprise Mortgage Decree (778/85)).

Debtor

The promissory note is signed by his or her own hand by the trader or if the debtor is a company, co-operative, foundation or other organisation, by a person or persons who are authorised to sign for the organisation when the promissory note is signed.