

From: OPR-Finance Oy (the “**Issuer**”)

To: Noteholders; and
Nordic Trustee Oy in its capacity as the Agent

Dated: October 17, 2019

Dear Sirs/Madams,

OPR-Finance Oy – Terms and Conditions of EUR 40,000,000 Senior Secured Fixed Rate Notes (ISIN: FI4000257530) (the “Terms and Conditions”)

This notice (this “Notice”) is addressed to the Agent and the Noteholders under the Terms and Conditions.

Save as otherwise defined in this Notice, words and expressions defined in the Terms and Conditions shall have the same meanings when used in this Notice and references to a “Clause” or “Clauses” in this Notice are references to that clause or those clauses in the Terms and Conditions.

We refer to our notice dated August 5, 2019 regarding redemption of the Notes pursuant to Clause 8.3 (*Voluntary total redemption (call option)*) of the Terms and Conditions conditional upon the Issuer securing sufficient new financing to redeem the Notes.

We hereby notify the Agent and the Noteholders that the condition for the redemption has been fulfilled and we will redeem the Notes in full on October 29, 2019 at an amount per Note equal to 100 percent of the Nominal Amount plus 75 percent of the Interest Rate, together with accrued but unpaid Interest.

The provisions of Clauses 24.1 and 24.2 shall be deemed to be incorporated in this Notice *mutatis mutandis* as if fully set forth herein, save that references to “these Terms and Conditions” shall be construed as references to “this Notice”.

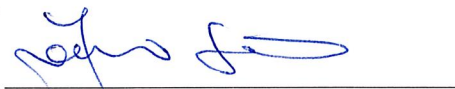
Yours faithfully,

For and on behalf of

OPR-Finance Oy

as the Issuer

By:



Name: Jouni Selin
Title: Acting CEO