PLAYER CONTRACT / FOOTBALL

PARTIES:

PLAYER: (hereinafter "Player")
Personal identification number:
Address:
Telephone:
Email address:

CLUB: (hereinafter "Club")
Club representative:
Business ID:
Address:
Telephone:
Email address:
Contact person:

All notices relating to the contractual relationship shall be sent to one of the contact details provided above, and any changes to these details shall be communicated to the other contracting party immediately.

This player contract template must be used for all new player contracts in the competitions listed below that are **signed on or after 16.11.2026.**

This Player Contract shall be used in the following adult competitions: Veikkausliiga, Ykkösliiga, Ykkönen and Kakkonen, as well as Kansallinen Liiga and Kansallinen Ykkönen. The Club and the Player consent to both the Club and the Football Association of Finland publishing the duration of the Contract.

Both the Club and the Player shall sign a contract in accordance with this player contract template (the “Contract”). The financial and other terms agreed between the Player and the Club shall be set out in a separate agreement concerning commercial terms (the “Commercial Terms”), which must be attached to this Contract as an annex.

In the event that any other contractual terms conflict with the terms of this Contract, the terms of this Contract shall prevail in the contractual relationship. The contractual relationship between the Club and the Player shall be governed by the terms set out in this Contract and the provisions of mandatory law applicable to this Contract. The Commercial Terms may derogate from the terms of this Contract only where expressly permitted by this Contract.

Under this Contract, the Player undertakes to train and play for the Club under its direction and supervision. The Player shall conduct themselves in a manner that does not cause harm to the Club, the sport of football or sport in general through their conduct or unsporting behaviour, and shall maintain their physical fitness at all times.

By signing this Contract, the Player confirms that their previous player contract has duly expired, been terminated or will expire or be terminated before the commencement of work under this Contract.

CONTRACT PERIOD

This Contract is for a fixed term. The Contract commences on _____ and expires on _____.
Work under this Contract commences on _____.

The fixed-term nature of the Contract is based on established practice in sport and the seasonal nature of sporting activities.

CONTRACT TERMS

1 § Player's Team

The Player's team shall be the Club's first team (edustusjoukkue), reserve team (reservijoukkue), farm team (farmijoukkue), affiliated club's team (yhteistyöseurajoukkue) or youth team, unless otherwise agreed in the Commercial Terms.

The Club shall have the right to assign the Player to a team other than the team or teams primarily agreed upon for sporting or operational reasons. Assigning the Player to another team shall not require separate consent, but such assignment must not be punitive in nature, nor may it materially alter the nature of the Player's contractual duties (taking into account the duration of the Player Contract), the Player's fixed contractual salary separately specified in the Commercial Terms, or benefits in kind without the Player's written consent. The Player's sporting development must be taken into account when assigning the Player to another team, and such assignment must not be used as a means of exerting pressure.

If the Player is in an employment relationship with the Club, the principles of the Employment Contracts Act concerning the employer's right to direct and supervise work and the amendment of essential terms of employment shall also be observed when assigning the Player to teams other than those primarily agreed upon.

The Club shall not improperly exclude the Player from team activities or use the Player's registration or the cancellation of such registration as a means of exerting pressure.

The Player shall not absent themselves from team activities without an acceptable reason. Acceptable reasons shall include, at a minimum, incapacity for work, a statutory right to absence and permission granted by the Club. The Player shall notify the Club of any absence and the reason for it without delay. No salary shall be paid for periods of unauthorised absence, and a separately agreed contractual penalty may be imposed in respect of such absence. Continuous or repeated unauthorised absence may constitute grounds for terminating the Contract with immediate effect in accordance with § 19.

For the purposes of this Contract, the Club means a member association of the Football Association of Finland or an entity to which the member association's competitive football activities have been transferred under an agreement between the association and the entity approved by the Board of the Football Association of Finland.

2 § Probationary Period

If the Player is in an employment relationship with the Club and a probationary period under the Employment Contracts Act applies to the Contract between the Player and the Club, the probationary period may not exceed three (3) months or half of the total duration of the Contract, whichever is shorter. The probationary period shall apply to both parties.

During the probationary period, either party may terminate the Contract with immediate effect without a notice period. However, termination during the probationary period must not be based on improper or discriminatory grounds or manifestly be used as a means of circumventing the Player's contractual protection or transfer regulations.

If the Club terminates the Contract during the probationary period, the Club shall be obliged to release the Player's playing rights to a new club without compensation or conditions, provided that the Player has no outstanding, due and specifically identified obligations towards the Club. The playing rights shall be released freely and without any restrictions on playing eligibility.

The Club shall not terminate the Contract on the grounds of the probationary period less than two weeks before or at a time when the transfer of the Player's playing rights is not possible under the Competition Regulations of the Football Association of Finland, unless the Player has committed a material breach of contract or there are other grounds for termination expressly specified in this Contract or the applicable regulations. The above restriction on termination during the probationary period relating to the timing of transfers shall not apply if the Player's registration with another club is objectively possible in Finland or abroad at the time of termination, as demonstrated, for example, by the relevant country's transfer window actually being open.

3 § Essential Terms of the Player Relationship

The Player's primary duties shall include playing and training with the teams specified in § 1.

The Club may also assign the Player, to a limited extent, other activities related to the Player's role, such as participation in the Club's marketing and representative duties, fan events or community events. Such duties must not result in any costs to the Player, nor may they be assigned in a manner that prevents the Player from fulfilling their primary sporting obligations.

The Player shall work at the domicile of the Club or of a team designated by the Club in accordance with § 1 and shall, due to the nature of the work, be obliged to travel in accordance with the Club's instructions in connection with the Club's or the team's competition and training activities, provided that such travel does not result in any personal costs to the Player.

If the Player is in an employment relationship, the Player's immediate supervisor shall be the person responsible for the Club's sporting activities or another person designated by the Club. In matters concerning training and playing activities, the Player shall be obliged to comply with the instructions given by the Club's coaching staff.

The Player shall not have fixed daily working hours. If the Player is in a full-time employment relationship with the Club, the Player's average weekly working hours shall be 40 hours, unless otherwise agreed in the Commercial Terms. The working hours of a part-time Player shall be agreed upon in the Commercial Terms. The Commercial Terms may also stipulate that the Player is a contractual amateur and is therefore not in an employment relationship with the Club. The Club shall determine the Player's working hours and their scheduling in accordance with the requirements of the competition and training season.

The arrangement of working hours shall comply with applicable working time legislation insofar as the Player is in an employment relationship with the Club. If special arrangements apply to the organisation or averaging of working hours, such arrangements may be agreed upon in a separate document concerning working hours, which shall be attached to this Contract.

The Club shall provide the Player with appropriate rest and recovery periods between training sessions and matches, within the constraints of competitive activities and the match schedule. The Player acknowledges that the competition calendar, fixture congestion and other sporting circumstances may, in individual cases, limit the extent to which rest and recovery periods can be realised.

4 § Minor Player

A contract concluded with a minor Player must be based on the informed consent of the Player and their guardian or other legal representative. The duration and terms of the Contract must be proportionate to the Player's age, development, education and professional mobility.

5 § Option Clauses

Any option clauses between the Club and the Player shall be binding only if they have been expressly agreed upon in the Commercial Terms annexed to this Contract. An option clause must specify, at a minimum, the duration of the option period and the fixed contractual salary payable to the Player as separately specified in the Commercial Terms.

An option may be exercisable unilaterally by the Club only if all essential terms of the option period have been specified in advance and the Player has expressly accepted the Club's unilateral option clause when signing the Contract. Otherwise, the exercise of the option shall require the written consent of both parties.

An option clause exercisable unilaterally by the Club must, as a general rule, meet the following minimum requirements in order to be valid:

- *the Player must be notified in writing of the exercise of the unilateral option clause no later than 31 July preceding the expiry of the Contract Period or, if this date is later, no later than two (2) months before the expiry of the Contract Period. If the Contract has been in force for less than four (4) months when the aforementioned July deadline is reached, only the two (2) month notice period shall apply;*
- *the combined duration of the contract periods must not exceed five years;*
- *the duration of the option period must not exceed the duration of the original Contract Period and shall in any event not exceed two (2) years; and*
- *the calculated annual amount of the Player's fixed contractual salary for the option period must be at least ten (10) per cent higher than the calculated annual amount of the fixed contractual salary for the original Contract Period, as separately specified in the Commercial Terms.*

The existence of an option clause shall not prevent the Player from negotiating with other clubs. If the Club does not exercise the option in writing within the period specified in the Contract, the Player shall have the right to conclude a new player contract without the Club's consent.

This section shall not preclude the parties from agreeing on a mutual extension option or an automatically commencing extension period. If the commencement of the extension period depends solely on the Club's actions or inaction, the minimum requirements for unilateral options set out in this section concerning salary increases, specification of terms and the notice period shall apply.

6 § Player's Equipment

Unless otherwise agreed in the Commercial Terms, the Player shall wear clothing and use playing equipment approved by the Club during the Club's training sessions, matches and other events at which the Player represents the Club, in accordance with the instructions given by the Club and the team.

The equipment provided to the Player by the Club shall remain the property of the Club for the duration of the Contract, unless otherwise agreed in the Commercial Terms. However, upon expiry or termination of the Contract, the Player shall be obliged to return to the Club only those items of equipment whose return has been expressly agreed upon in the Commercial Terms.

Failure to return equipment or any other dispute relating to its return shall not prevent the Player from transferring to another club, the transfer of the Player's playing rights or the registration of a new contract. Any disputes concerning the return or condition of equipment shall be dealt with as separate contractual disputes.

7 § Kaupalliset oikeudet, markkinointi ja Pelaajan henkilötiedot

The Player undertakes to participate, without additional compensation, in customary representative and public relations (PR) events related to the sporting activities of the Club and the league, such as match-related press conferences and joint team marketing events, upon the Club's reasonable request.

The Player undertakes to inform the Club, before signing the Contract, of any personal sponsorship or similar agreements (the resolution of any potential conflicts shall be agreed upon in the Commercial Terms). During the term of the Contract, the Player shall obtain the Club's prior approval for personal sponsorship or similar agreements insofar as the Player appears in connection with such agreements as a representative of the Club or wearing Club attire, or if such agreements otherwise conflict with the Club's existing sponsorship or similar agreements.

The Club shall have the right to use the Player's name, number, image and other material produced featuring the Player in Club attire, and to provide such material to the league and/or the Football Association of Finland for use in customary marketing and communications activities and commercial activities related to competitions, without additional compensation and in accordance with applicable data protection legislation. Marketing that makes individual use of the Player's identity may be agreed upon separately in the Commercial Terms. This right shall also cover team- and league-level licensed products and match recordings.

Ordinary personal data concerning the Player may be processed and disclosed for inclusion in the registers of the Football Association of Finland and the competition organiser for the purposes of registering the licence required for sporting activities, organising and administering competitions, and for other purposes specified in the Football Association of Finland's privacy notice, in accordance with applicable data protection legislation.

Personal data concerning the Player may also be processed and stored in systems necessary for the management and conduct of the Club's sporting activities, including systems relating to insurance, healthcare, physical training and other sporting performance monitoring, in accordance with the data protection legislation in force at the relevant time.

The Club, the Football Association of Finland and the league organiser shall have the right to collect, use and publish team- and player-specific statistical data generated from match and training activities for the purposes of organising competitions, compiling statistics, communications and commercial activities, in accordance with applicable data protection legislation.

All processing of personal data shall comply with the data protection legislation in force at the relevant time. The Player shall have the right to receive information concerning the processing of their personal data in accordance with applicable data protection legislation. Personal data shall be processed only to the extent necessary to fulfil the purposes of processing specified in advance.

The Club and the Player may agree on common principles concerning the use of social media. The Player undertakes to conduct themselves on social media in accordance with standards of proper conduct and to take the Club's interests into account when acting as a representative of the Club. The

use of the Player's personal social media for the benefit of the Club may be agreed upon separately in the Commercial Terms.

8 § Provisions Concerning the Player's Agent

The Player shall have the right to use an agent or other representative of their own choosing. Any provisions requiring the Player to use an agent selected or approved by the Club shall be null and void. The activities of agents shall be governed by the national (Football Association of Finland) or international (FIFA) agent regulations in force at the relevant time. The Player shall be responsible for ensuring that any agent they use is registered and/or licensed in accordance with the applicable agent regulations in force at the relevant time.

The Player shall notify the Club in writing if they have a representation agreement in force.

The Player shall be responsible for the costs arising from the use of their own agent, unless it has been expressly agreed in writing in the Commercial Terms that the Club shall bear such costs in whole or in part.

If the Club pays the Player's agent fee on behalf of the Player, the Player shall be notified of the payment in writing. Such written notification to the Player must specify, at a minimum, the amount of the payment, the recipient of the payment and whether the payment relates to an engagement by the Player or by the Club. Any tax consequences relating to the agent fee shall be determined in accordance with the legislation in force at the relevant time.

9 § Processing of the Player's Health Data

The Club may process data concerning the Player's health only to the extent necessary:

- *a) for the performance of the Player Contract and the organisation of sporting activities, insofar as such processing is permitted under data protection legislation;*
- *b) for compliance with statutory or mandatory obligations applicable to the Club, including obligations relating to employment, insurance, occupational safety, anti-doping and sporting competitions;*
- *c) for occupational healthcare, the assessment of work ability (if the Player is in an employment relationship) or sporting performance, or the provision of treatment or rehabilitation, where the processing is carried out by or under the supervision of a healthcare professional or another person or entity subject to a statutory duty of confidentiality; or*
- *d) on the basis of the Player's explicit consent where no other applicable legal basis for the processing exists.*

The Club shall process data concerning the Player's health in accordance with the data protection legislation in force at the relevant time and only to the extent necessary to fulfil the purposes of the processing.

The Club shall not disclose data concerning the Player's health to a third party without a legal basis for the processing and disclosure under applicable data protection legislation. If the disclosure is not based on law, an order issued by a competent authority, an obligation arising from a competition or insurance system, or another applicable legal basis, the disclosure shall require the Player's explicit consent. However, the Club may provide general information about the Player's absence or injury, while respecting the Player's privacy and without disclosing any diagnosis or detailed health information. More detailed disclosure of information concerning the Player's injury shall be permitted only with the Player's explicit consent.

The Player shall have the right to receive information concerning the processing of data relating to their health and to access their personal data in accordance with the data protection legislation in force at the relevant time.

Before entering into the Contract, the Player shall be obliged to inform the Club or a healthcare professional designated by the Club of any injuries, illnesses or other health-related circumstances of which the Player is aware or of which the Player could reasonably be expected to have been aware, and which may materially affect the Player's ability to fulfil their obligations under the Contract. The Player shall not be held responsible for any circumstances of which the Player was not aware and could not reasonably have been expected to be aware.

By signing the Contract, the Player confirms that they have provided such information accurately and completely insofar as they were aware of it or could reasonably have been expected to have been aware of it. If the Club demonstrates that the Player has intentionally failed to disclose or has provided incorrect information concerning a material circumstance referred to above, the Club shall not be obliged to pay sick pay under § 15 to the extent that the incapacity for work is demonstrably attributable to that circumstance. Such conduct may also constitute grounds for terminating the Contract with immediate effect, provided that the requirements for an extremely weighty reason under § 19 or just cause under the FIFA RSTP are independently met.

If the Club requires a medical examination before entering into the Player Contract, the Contract shall not be made public before the medical examination has been completed.

10 § Prohibition on Betting and Gambling

The Player undertakes not to participate, whether personally, through a representative or on behalf of any other person, in betting, gambling or other similar activities relating to:

- *matches involving the Club or its farm or affiliated club team;*
- *the same competition level at which the Club competes;*
- *competitions under the authority of the Football Association of Finland; or*
- *international football events more broadly, as defined in the FIFA Code of Ethics.*

The prohibition also applies to the disclosure of confidential or other non-public information for betting or match manipulation purposes, as well as to any other conduct that may jeopardise the integrity of the competition or the reputation of the Club, the league or the Football Association of Finland.

The Player undertakes to report without delay to the Finnish Center for Integrity in Sports (FINCIS), through the Red Button application or otherwise, any approach, request, offer or other action directed at the Player with the intention of influencing the outcome of a match, an individual incident of play or any other aspect of a competition. Where necessary, the Player shall also report the matter to the Club, the Football Association of Finland, the league organiser and/or the police.

A breach of this provision of the Contract may result in disciplinary sanctions in accordance with the applicable regulations. If the breach is serious or intentional, it may also, if the Player is in an employment relationship with the Club, constitute a material breach of contract within the meaning of the Employment Contracts Act.

11 § Doping, Narcotic Drugs and Use of Medication

The Player undertakes to comply with the anti-doping rules in force at the relevant time, as adopted by the Finnish Center for Integrity in Sports (FINCIS), and the World Anti-Doping Code (WADA Code). The

Player undertakes not to use substances or methods prohibited in sport without a Therapeutic Use Exemption (TUE) granted in accordance with the applicable anti-doping rules.

The Player shall be personally responsible for complying with the anti-doping rules and ensuring that the medications and treatment methods they use are permitted. The Player shall inform their treating physician of the anti-doping rules. An up-to-date list of prohibited substances and methods is available at www.suek.fi.

The Player undertakes not to use narcotic drugs. The Player's voluntary decision to seek treatment for substance abuse shall not, in itself, automatically constitute grounds for terminating the Contract with immediate effect.

A doping violation confirmed by a final and binding decision, or another serious violation of the anti-doping rules, which results in the Player being subject to a period of ineligibility and materially prevents the Player from fulfilling their obligations under the Contract, shall, as a general rule, be considered a material breach of contract entitling the Club to terminate the Contract with immediate effect.

However, the existence of a material breach of contract shall be assessed on a case-by-case basis if the Player:

i) demonstrates that the violation resulted from minor negligence or a procedural error, or was related to medical treatment or rehabilitation;

ii) has openly disclosed the matter to the Club and taken appropriate steps to remedy the situation; and

iii) has been subject to a period of ineligibility resulting from the violation that does not exceed half of the remaining Contract Period and, in any event, does not exceed 12 months.

If the Player is in an employment relationship with the Club, the termination of the Contract shall be assessed in accordance with the Employment Contracts Act.

If the Player is subject to a period of ineligibility imposed by a final and binding decision which prevents participation in training and/or competitive activities, the Club shall have the right to suspend payment of salary for the period during which the Player is not entitled to participate in activities under the Contract, unless otherwise agreed.

The Club undertakes to provide anti-doping education to Players and to inform them of changes to the applicable regulations. However, the Player shall at all times remain personally responsible for compliance with the anti-doping rules, and any lack of education or guidance shall not relieve the Player of this responsibility.

12 § Obligation to Comply with Competition Rules and Other Regulations

The Parties undertake to comply with the rules, regulations and ethical guidelines of FIFA, UEFA and the Football Association of Finland in force at the relevant time, insofar as they are binding on the respective Parties in accordance with their scope of application. However, the aforementioned rules and regulations shall always apply within the limits imposed by Finnish law.

The Player undertakes to comply with the Club's internal written rules and instructions in force at the relevant time, including rules concerning the Club's internal disciplinary procedures, insofar as they apply to the Player's conduct, comply with the principle of proportionality and have been brought to the Player's attention before the signing of the Contract. The Player acknowledges that the Club's internal rules and instructions may be updated during the term of the Contract. Material changes to

the Club's internal rules and instructions applicable to the Player may only be made with the consent of the players' representative body within the team.

The Club shall ensure that the Player has an opportunity to familiarise themselves with the rules and regulations relevant to this Contract and any material amendments thereto.

The Player represents and warrants that neither the Player nor their representative has entered into any agreements or other arrangements whereby the Player's economic rights or rights relating to transfer compensation have been transferred, in whole or in part, to a third party (Third Party Ownership). The Player undertakes not to enter into any such arrangements during the term of the Contract.

13 § Points Bonuses, Other Bonuses and Team-Based Compensation

In addition to the Player's salary, the Club may, at its discretion, introduce team-specific or player-specific points bonuses, other bonuses or other performance-based compensation. The Club shall have no obligation to introduce such a scheme unless expressly agreed in the Commercial Terms. All bonus schemes relating to different Contract Periods shall be treated as individual arrangements and shall not be deemed to constitute an established employment benefit for the Player within the meaning of employment legislation.

Any bonus and points-based compensation schemes shall be governed by the scheme applied by the Club at the relevant time. The Club shall prepare a written notice setting out the scheme, which shall be communicated to the Players and attached as an appendix to the Player Contract.

Entitlement to match-specific points bonuses, other bonuses and team-based compensation shall be determined on the basis of the team to which the Player was assigned at the time the relevant compensation was earned, unless otherwise agreed in the Commercial Terms.

If the Player plays for a team designated by the Club under § 1 other than the first team, any points bonuses and other bonus payments shall be determined in accordance with the practices of the team for which the Player plays at the relevant time, unless otherwise agreed in the Commercial Terms.

Team-specific bonuses and points-based compensation shall be distributed equally among the players who belong to the relevant team at the time the compensation is earned, unless the Club has given prior notice of a different basis for distribution. Season-specific bonuses shall be deemed to accrue evenly over the course of the season, and more detailed arrangements concerning the distribution of such bonuses (e.g. based on the number of matches played) may be agreed in the Commercial Terms.

The Player must have a valid Player Contract with the Club at the time the compensation is earned in order to be entitled to the relevant bonus or points-based compensation, unless otherwise agreed in the Commercial Terms.

14 § Insurance

The Player's accident insurance coverage shall be arranged through insurance in accordance with the Act on Accident and Pension Security for Athletes, provided that the Player falls within the scope of application of the Act. The Player's pension security shall be arranged through a collective group pension scheme approved by the Football Association of Finland at the relevant time, which is equivalent in purpose to the statutory pension security.

If the Player is not required to be insured under the aforementioned Act, the Club shall arrange for the Player the insurance coverage required by the competition regulations of the Football Association of Finland.

The Club shall provide the Player with a statement issued by the insurance company confirming the existence and essential content of the insurance coverage no later than fourteen (14) days after the Contract enters into force.

Any additional insurance coverage or reimbursement of medical expenses relating to non-accidental injuries may be agreed separately in the Commercial Terms.

The Club may disclose information concerning the existence of the Player's insurance coverage to the Football Association of Finland and the league organiser to the extent necessary for the organisation of competitive activities.

The Club shall, upon request and, in addition, annually without a separate request, within two weeks of receiving the relevant information from its then-current insurance company or equivalent provider, provide the Player with a general statement indicating whether the Player is covered by the accident and pension insurance scheme for athletes and outlining the principal grounds for the insurance coverage. If the Player's earnings change materially during the Contract Period in such a way that an obligation to provide insurance arises or the scope of that obligation changes, the Club shall take the necessary measures in accordance with the legislation in force at the relevant time.

15 § Sick Pay

If the Player is unable to perform the work agreed upon in the Contract due to illness or an accident other than one occurring in the course of performing the duties specified in this Contract, the Player shall be paid sick pay for a maximum period of two (2) months per individual illness, calculated from the onset of the illness.

If the Player is unable to perform the work agreed upon in the Contract due to an accident or illness occurring in the course of performing duties under this Contract, the Player shall be paid their full salary for the period of incapacity for work, for a maximum of seven (7) months. Thereafter, the Player shall be paid 75 per cent of their full salary for the period of incapacity for work, provided that such payment shall not extend beyond twelve (12) months from the onset of the illness or the occurrence of the accident.

If the same illness or injury recurs within thirty (30) days after the Player has regained their capacity for work, the incapacity for work resulting from the recurrence shall be deemed a continuation of the previous period of illness or injury relating to the same illness or injury. In such cases, the calculation of the sick pay periods shall continue from the previous period of illness or injury.

In any case, the Player's entitlement to sick pay shall cease no later than upon the expiry or termination of the Contract.

The existence and extent of the Player's incapacity for work shall be assessed by a physician designated by the Club. The Player may, at their own expense, obtain a second medical opinion, which the physician designated by the Club shall take into account in their assessment. If the medical opinions obtained by the Club and the Player are materially conflicting, the Parties may jointly obtain a third, independent medical opinion, which shall be taken into account in the overall assessment of the existence and extent of the Player's incapacity for work.

During the period of incapacity for work, the Player shall be relieved of those duties under the Contract which, according to the physician's assessment, the Player is unable to perform. For the purposes of this provision, duties shall include training that is directed, supervised, required by the Club or based on a training programme, as well as matches, training sessions, training camps, sponsor events or other obligations arising under this Contract, and travel related thereto. Limited participation in rehabilitative training, individual training or other similar separately specified duties shall not, in itself, constitute full capacity for work and shall therefore not automatically bring the Player's sick pay period to an end.

The Club may deduct from the sick pay or salary paid during a period of incapacity for work due to an accident any compensation for loss of earnings received by the Player for the same period under statutory insurance schemes or from other third parties. However, compensation received under the Player's voluntary insurance policies shall not be deducted.

The Club shall not be obliged to pay sick pay if the illness or accident has been caused by the Player intentionally or through gross negligence, or if it has resulted from the Player's participation in sporting or other high-risk activities expressly prohibited in writing in the Commercial Terms.

The Club shall not be obliged to pay sick pay for any period during which the Player, without an acceptable reason, fails to comply with treatment, rehabilitation or any other measure prescribed by a physician that is necessary for restoring the Player's capacity for work.

16 § Annual Leave and Rest Days

The Player's entitlement to annual leave and compensation for untaken annual leave shall be determined in accordance with the Annual Holidays Act, provided that the Contract constitutes an employment contract within the meaning of that Act. Due to the nature of the work, annual leave shall primarily be taken outside the competitive season and, consequently, outside the statutory holiday season (2 May–30 September), generally in November or December of the calendar year.

The timing of annual leave may also be agreed otherwise. The Club shall inform the Player of annual leave periods and training, match and event schedules clearly, unambiguously and sufficiently in advance. In any event, the Player shall be notified of the timing of annual leave within the time limit prescribed by the Annual Holidays Act. If the Club or the coach provides the players or the team with a written training, match or event schedule in which annual leave periods are clearly identified, this shall be deemed sufficient notification of the timing of annual leave.

If the Club fails to notify the Player of the timing of annual leave, the Player's annual leave shall, to the extent that the Player has accrued annual leave under the Annual Holidays Act, be deemed to commence on the Monday of the week following the last official match of the Player's team. The Player shall not be required to participate in matches or training during annual leave.

At least one period of annual leave shall consist of two consecutive weeks, provided that the Player has accrued at least that amount of annual leave. The remaining annual leave shall be taken in accordance with the Annual Holidays Act. Efforts shall be made to ensure that annual leave periods are at least one week in duration, where permitted by the competition and match schedules.

The Parties may agree that the Player shall take annual leave, or part thereof, before it has been accrued. In such cases, the annual leave shall be deemed to have been granted in advance. If the annual leave granted in advance has not been fully accrued by the time the Contract ends, the Club shall have the right to deduct the value of the unaccrued annual leave from any amounts payable to the Player, to the extent permitted by the Employment Contracts Act and other mandatory legislation.

The Player shall not be entitled to any separate holiday bonus under this Contract.

Upon the expiry or termination of the Contract, any accrued annual leave that has not been taken shall be compensated by payment of compensation for untaken annual leave in accordance with the Annual Holidays Act.

Days off during the competitive season shall not constitute days of annual leave but shall instead be days off or rest days designated by the Club. As a general rule, no duties shall be scheduled on days off or rest days, unless required by competitive activities or another justified operational reason. However, the Player shall be required to remain contactable on a day off or rest day if notified in advance by the Club or the coach, provided that such requirement does not disproportionately restrict the Player's free time.

If the Club or its representative provides the Player with training instructions or other instructions or recommendations relating to well-being during annual leave, these shall not be considered binding work obligations for the Player, but rather activities undertaken on the Player's own initiative. All training undertaken during annual leave shall be voluntary on the part of the Player.

Notwithstanding the above, the Player shall have no obligation to perform work during the period from 12:00 on the Friday preceding Midsummer Day until 24:00 on the following Saturday, with the exception of international match events.

17 § Contractual Penalty Provisions

The Player shall not be subject to any liability for compensation that is contrary to the Employment Contracts Act or other mandatory legislation. In matters falling within FIFA's jurisdiction, compensation shall be determined in accordance with § 20 and FIFA regulations.

The Player shall be liable to compensate the Club, in accordance with the Employment Contracts Act, for any direct and demonstrable damage caused by the Player's breach of contract. In assessing the amount of damage, financial harm suffered by the Club may also be taken into account, as well as, in exceptional circumstances, significant and demonstrable reputational harm.

Any pre-agreed liability for compensation or contractual penalty must be clearly, specifically and unambiguously agreed upon in the Commercial Terms. Such compensation must be reasonable and proportionate to the nature of the breach and the damage caused to the Club, and its amount shall not exceed 20 per cent of the Player's fixed contractual salary as separately specified in the Commercial Terms.

Liability for compensation shall not be imposed as a punitive measure without a connection to actual or likely damage, nor shall such a provision be used to restrict the Player's freedom of contract without a statutory basis.

Before making a claim for compensation, the Club shall provide the Player with a written statement of the alleged breach of contract and the damage associated with it, and afford the Player a reasonable opportunity to submit their response.

The maximum amount specified in this section and its fourth paragraph shall apply to contractual penalties agreed upon in respect of breaches of individual obligations occurring during the term of the Contract. They shall not apply to the release clause or pre-agreed compensation referred to in § 20.

18 § Allocation of Income to a Fund

If the Player wishes to allocate part of their earned income to a fund in accordance with the Income Tax Act applicable at the relevant time, the Club undertakes to ensure that the agreed amounts are transferred to the fund in the Player's name, as agreed in the Commercial Terms.

The allocation of income to a fund shall be based on the Player's written notification and shall be carried out in accordance with the legislation in force at the relevant time and the rules of the fund.

The Club shall ensure that the amounts to be allocated to the fund are transferred without undue delay in connection with the payment of salary or otherwise in accordance with the agreed schedule.

The Player shall have the right, upon request, to receive a statement confirming that the allocation of income to the fund has been carried out, including information on the amounts transferred to the fund and the dates of payment. The Club shall provide the essential information concerning the allocation of income to the fund annually without a separate request. The Commercial Terms may separately provide for the temporary suspension or discontinuation of the allocation of income to the fund in certain circumstances (e.g. prolonged injuries).

19 § Termination of the Player Contract

The provisions of the Employment Contracts Act shall apply to the termination of the Contract if the Contract constitutes an employment contract as specified in the Commercial Terms, unless otherwise agreed in writing with respect to the transfer fee in connection with termination of the Contract by mutual agreement.

The Contract is for a fixed term and may not be terminated by notice. The Contract shall end upon the expiry of the Contract Period, by mutual agreement of the Parties, through the exercise of a release clause under § 20, if such a clause has been agreed upon in the Commercial Terms, or by termination with immediate effect in accordance with this section. This shall not restrict any right to terminate the Contract under mandatory legislation, including the right to terminate with immediate effect under Chapter 8 of the Employment Contracts Act.

If the Contract constitutes an employment contract as specified in the Commercial Terms, it may be terminated with immediate effect only for an extremely weighty reason in accordance with the Employment Contracts Act. Any other Player Contract may be terminated with immediate effect if the other Party commits a material breach of the Contract comparable to the aforementioned extremely weighty reason.

In addition, the Parties shall have the right to terminate the Contract with immediate effect in the circumstances specifically provided for in the Competition Regulations of the Football Association of Finland and the FIFA Regulations on the Status and Transfer of Players (FIFA RSTP).

If the Contract is terminated by mutual agreement of the Parties, the Club may not unilaterally demand compensation for the transfer of the Player's playing rights. However, the Parties may agree in writing, in connection with the termination of the Contract, on a transfer fee or other compensation. This shall not affect training compensation or solidarity contributions under FIFA regulations and the regulations of the Football Association of Finland.

The Club shall submit the documents required for the release of the Player's playing rights in accordance with the regulations of the Football Association of Finland in force at the relevant time, without undue delay and no later than seven (7) calendar days after the termination of the Contract.

The Club undertakes to cooperate in the processing of the International Transfer Certificate (ITC) and international registration within the time limits prescribed by the FIFA RSTP. The Club shall not

unjustifiably delay or prevent the Player's international transfer or registration. Any financial claims shall be pursued through separate dispute resolution proceedings and shall not, in themselves, prevent the Player's international transfer or registration, unless otherwise ordered by the competent dispute resolution body. Domestic transfers and registrations shall be governed by the rules and regulations of the Football Association of Finland.

20 § Release Clause and Pre-agreed Compensation

The Parties may agree in the Commercial Terms on a release clause, pre-agreed compensation, or both. Any such provision shall be in writing, specific and transparent, and shall comply with the minimum requirements laid down in FIFA regulations.

A release clause means an agreed amount which, upon payment, allows the Player to terminate the Contract before the expiry of the Contract Period without constituting a breach of contract. The amount may also be paid on behalf of the Player by a new club. The Player shall notify the Club in writing of the exercise of the release clause, and the Contract shall terminate only once the amount has been paid to the Club in full. The Commercial Terms may specify periods during which the release clause may be exercised.

Pre-agreed compensation means compensation that the Player is obliged to pay to the Club if the Player terminates the Contract or ceases to fulfil their obligations under it without grounds for doing so under § 19. The compensation represents the Parties' joint assessment of the damage likely to be suffered by the Club as a result of the premature termination of the Contract. In making this assessment, particular consideration may be given to the remaining value of the Contract, the costs of acquiring a replacement player and the lost transfer value. The amount of compensation may be graduated according to the remaining duration of the Contract Period.

Pre-agreed compensation may be agreed to apply only to premature termination of the Contract by the Player. In such cases, when assessing the reasonableness of the compensation, account shall be taken of the provisions agreed upon or prescribed by law concerning the Club's liability in the event of premature termination of the Contract. The reasonableness of the compensation shall be assessed in accordance with FIFA regulations and § 36 of the Contracts Act. The assessment shall take into account the Player's transfer value and the transfer fee lost by the Club, and the compensation shall not be considered unreasonable solely on the grounds that it exceeds the Player's salary.

21 § Player's Share of Transfer Compensation

The Parties may agree in the Commercial Terms that the Player shall be entitled to receive an agreed share of the transfer fee or other compensation payable in connection with the Player's international transfer. Such a provision shall be in writing, transparent and unambiguous, and shall comply with applicable legislation.

If the Player is entitled to a share of the transfer fee under the FIFA RSTP, the share agreed upon under this section shall include that entitlement, unless otherwise agreed in the Commercial Terms. The agreed share may not be less than a minimum share prescribed by FIFA regulations.

22 § Confidentiality

The Parties undertake to keep confidential the financial terms of this Contract, as well as the other Party's trade secrets and non-public contractual information, unless otherwise provided in this section or the disclosure of such information is required by law or an order issued by a competent authority.

The confidentiality obligation shall not, however, prevent the Player from:

- *providing contractual information to a players' association, agent or other representative of the Player's interests;*
- *disclosing information to the Player's legal, tax, insurance or financial advisers;*
- *providing information to public authorities, courts or sports governing bodies (such as FIFA, UEFA or the Football Association of Finland), where there is an obligation or a justified need to do so.*

The Player shall have the right to use their own contractual information to protect their rights.

The Player shall not, without the Club's consent, publicly disclose the financial terms of the Contract to the general public or the media, unless otherwise agreed.

The Club shall have the right to disclose information contained in this Contract to its advisers and auditor who are bound by confidentiality obligations. The Club may also disclose such information to its financier to the extent necessary for the financing arrangement, to the parties involved in a transfer in connection with an active transfer process, and to the Football Association of Finland and the league organiser, to the extent necessary for the administration of competition activities, including club licensing, financial monitoring, safeguarding the integrity of competitions and monitoring compliance with rules and regulations. The Club shall notify the Player if information contained in this Contract is disclosed to a financier or a party involved in a transfer.

23 § Governing Law and Dispute Resolution

This Contract shall be governed by the laws of Finland, excluding its conflict-of-laws provisions.

The Parties shall primarily seek to resolve any disputes arising out of or in connection with this Contract through negotiations.

If negotiations do not lead to a resolution, the dispute may be submitted for resolution to:

a) the National Dispute Resolution Chamber (NDRC), in accordance with the NDRC's rules on jurisdiction and procedure; or

b) a FIFA dispute resolution body, if, under FIFA's rules and regulations, the dispute falls within the jurisdiction of FIFA's international dispute resolution body rather than the NDRC.

If the matter falls within the jurisdiction of FIFA's international dispute resolution body, the rights and obligations of the Parties shall be determined in accordance with the provisions of the FIFA RSTP concerning any applicable financial sanctions. In the national application of these provisions, the financial sanctions referred to herein shall be assessed in accordance with Finnish employment and contract law. This shall not restrict the Parties' right to rely on terms separately agreed upon in the Contract.

If the matter falls within the jurisdiction of FIFA's international dispute resolution body, the provisions of the FIFA RSTP concerning inducement to breach of contract and any joint and several liability shall also apply.

A dispute concerning the termination of the Contract or a claim for compensation shall not, in itself, prevent the issuance of the Player's International Transfer Certificate (ITC), international transfer or international registration, unless otherwise ordered by the competent dispute resolution body.

This shall not restrict either Party's right under mandatory law to bring a dispute arising from the employment relationship before a court.

If a competent national or international dispute resolution body issues a decision concerning the Parties, the Parties undertake to comply with the decision within the time limit specified therein.

24 § Changes in Applicable Laws and Regulations

If legislation, EU law or FIFA or Football Association of Finland regulations undergo binding changes during the term of the Contract, rendering a specific contractual provision incompatible with the amended regulatory framework, the Parties shall negotiate the amendment of the provision concerned.

If the negotiations do not result in an agreement, the provision shall apply only to the extent that it is compatible with the amended regulatory framework. This section shall not entitle either Party to terminate the Contract or to refrain from fulfilling their obligations under the Contract.

If the Parties are unable to reach an agreement on the remaining scope of application of the provision, the disagreement shall be resolved through the dispute resolution procedure set out in § 23.

25 § Distribution

This Contract has been drawn up in two (2) identical copies, one of which shall be retained by the Club and the other by the Player.

The Club shall submit a copy of the Player Contract to the Football Association of Finland in accordance with its regulations in force at the relevant time. A copy of the contracts of a Club competing in the Veikkausliiga may also be submitted to Jalkapalloliiga ry upon request.

The Player shall have the right to provide the Contract or a copy thereof to a players' association, their agent or another adviser for the purposes of reviewing the contractual terms and obtaining advice.

The Club may, with the Player's consent, provide a copy of the Contract to a third party, unless otherwise provided in § 22.

Any disclosure of the Contract shall comply with the data protection legislation in force at the relevant time.

This Contract has been drawn up in Finnish and English. Both language versions form part of the same Contract. In the event of any discrepancy or difference in interpretation between the two language versions, the Finnish version shall prevail.

Place and Date: _____

SIGNATURES: _____ _____

_____

The guardian of a minor player

ANNEX TO THE PLAYER CONTRACT – COMMERCIAL TERMS

This annex, containing financial and other terms concerning the Player, forms part of the following Contract:

Player:
Club:
Club Representative:
Date of Signature of the Player Contract:

The Player was represented in the contract/transfer negotiations by an Agent in accordance with the Football Agent Regulations

☐ Yes, ☐ No.
Agent's signature:
Agent's name in block letters:
Agent's personal FIFA ID:

The Club was represented in the contract/transfer negotiations by an Agent in accordance with the Football Agent Regulations

☐ Yes, ☐ No.
Agent's signature:
Agent's name in block letters:
Agent's personal FIFA ID:

Agent fee to be paid by (Football Agent Regulations, Article 8.3):
Club ☐ / Player ☐

1. FINANCIAL TERMS

Player's Working Hours:

☐ The Player is a professional and works full-time (if the employment relationship is subject to average weekly working hours other than the 40 hours specified in § 3, the Player's average weekly working hours shall be [____] hours).

☐ The Player is a professional and works part-time, in which case the Player's average weekly working hours shall not exceed [____] hours.

☐ The Player is a contractual amateur and works part-time, in which case the Player's average weekly working hours shall not exceed [____] hours.

☐ The Player is a contractual amateur and **this Contract does not constitute an employment contract** (the Player does not receive any income under this Contract).

If the Player works part-time or is a contractual amateur, this Contract shall not restrict the Player's right to take up other work or pursue studies. Nor shall this Contract prevent the Player from fulfilling their obligations under unemployment security legislation, such as seeking employment, applying for education or training, or participating in services promoting employment. If the Player works part-time, the foregoing is subject to the Player being able to fulfil their obligations under this Contract at the same time.

Salary Terms:

The Player's fixed contractual salary shall be EUR _____. Fixed contractual salary means the total gross salary payable to the Player during the Contract Period, excluding performance-based bonuses, match fees and other conditional additional payments.

Payment date for the monthly salary calculated on the basis of the fixed contractual salary: the [_____] day of each month.

Other:

Other Potential Benefits, Bonuses or Compensation:

(Specify match, points-based and/or team-based or other bonuses (in gross amounts), including the grounds for payment and payment dates; if a uniform practice is applied within the Club, it must be attached to the Contract; **see § 13**.)

Benefits in Kind:

(e.g. housing benefit (specify: furnished/unfurnished; for individual/shared use; whether electricity, water, internet, heating, parking space, etc. are included), company car benefit, lunch or other meal benefit, etc.)
(**SPECIFY THE TAXABLE VALUE OF EACH BENEFIT SEPARATELY.** If the taxable value is not known at the time of signing the Contract, an indicative taxable value shall be recorded in the Commercial Terms. The Club shall document the final taxable value of the benefit and provide the Player with written notification thereof without delay once the taxable value can be definitively determined.)

Other Agreed Terms:

(e.g. marketing specifically relating to the individual Player; use of the Player's social media; the Player's personal sponsorship or similar agreements, etc.)
(*Tax-free reimbursements of expenses shall be paid only against travel expense claims prepared in accordance with the regulations and guidelines issued by the Finnish Tax Administration*.)

Club's Notification and Insurance Obligations:

If the salaries, fees, benefits in kind or other remuneration received by the Player under this Contract result in the conditions giving rise to the obligation to provide insurance under the Act on Accident and Pension Security for Athletes being met, the Club shall notify the Player thereof without delay and fulfil all its insurance and other obligations under the Act.

2. OTHER TERMS

Player's Team (see § 1):

By way of derogation from § 1, the Player may not be assigned to play for the following teams of the Club or of a club with which the Club has a farm agreement: [_____]

Probationary Period (see § 2):

Length of the probationary period (**maximum 3 months or half the duration of the Contract, whichever is shorter**): [_____] months from the commencement of the employment relationship.

Option Clauses (see § 5):

The option may be exercised by:

☐ The Player and the Club by mutual agreement

☐ The Club by unilateral notice

Duration of the Option Period: [__] months, from [_____] to [_____]

Player's Team during the Option Period: [_____]

The exercise of the option must be agreed upon in writing at least two (2) months before the expiry of the Contract, failing which the option right may no longer be exercised. The time limits applicable to the Club's unilateral exercise of the option are specified in § 5 of the Contract.

Salary and Financial Terms for the Option Period (including the fixed contractual salary and any bonuses):

Other Terms for the Option Period:

Insurance (see § 14):

Insurance is mandatory for all youth players and adult players competing in the Football Association of Finland's adult competitions. The insurance shall take effect in accordance with the insurance terms and conditions set out in the product information document. *If the Player is not required to be insured under the Act on Accident and Pension Security for Athletes, the Player shall be covered by alternative insurance (insurance company and insurance coverage).*

Insurance (specify the amount of the Player's insurance deductible and whether the deductible is payable by the Club or the Player):

If the Player sustains an injury arising from sporting activities that requires medical treatment, the Club undertakes to reimburse the Player for reasonable medical treatment and surgical expenses exceeding the maximum amount of medical expenses covered by the insurance, as follows:

☐ Yes, in full

☐ Yes, up to a maximum of EUR [____]

☐ The Club shall not reimburse medical expenses exceeding the maximum amount covered by the insurance.

If the Player sustains an injury arising from sporting activities that requires medical treatment, and the medical treatment expenses for that injury fall outside the scope of the insurance, the Club undertakes to reimburse the Player for reasonable medical treatment and surgical expenses, as follows:

☐ Yes, in full

☐ Yes, up to a maximum of EUR [____]

☐ The Club shall not reimburse medical treatment expenses for an injury not covered by the insurance.

Permitted Sports and Physical Activities:

The Player shall have the right to engage in normal recreational exercise, such as walking and running. With the Club's permission, the Player shall also have the right to engage in other sports and physical activities. A Player who plays part-time or is not in an employment relationship shall have the right to freely engage in other sports and physical activities, unless prohibiting such activities is justified for a specific reason.

Sports and Physical Activities Permitted by the Club:

Football Boots:

The Player shall wear [_____] (brand) football boots covered by the Club's equipment agreement during training sessions and matches, in which case the Club shall be responsible for procuring the football boots and covering their costs:

☐ Yes / ☐ No

Allocation of Earned Income to a Fund (see § 18):

☐ The Player wishes to allocate part of their earned income to a fund

The portion allocated to the fund shall not be subject to taxation in the year in which it is earned. The portion of the Player's fixed monthly income to be allocated to the fund shall be [____] % or EUR [____] per month.

The Player may, if they so wish, amend this contractual provision by giving written notice to the Club.

Obligation to Return Equipment (see § 6):

☐ No

☐ Yes – Upon expiry of the Contract, the Player shall return the following equipment received from the Club: [_____]

Other Terms (other equipment, conduct, liability for compensation (e.g. cleaning or similar costs relating to accommodation deducted from salary), etc.):

Place and Date: _____

SIGNATURES:

_____ _____

_____

The guardian of a minor player