RESIDENTIAL LEASE AGREEMENT

Finnish Act on Residential Leases (481/1995), as amended 1 October 2026

Fill in the fields on screen, or print the form and complete it by hand. Tick the applicable option in each group. Mandatory provisions of law protecting the tenant apply regardless of the terms of this agreement.

1 Parties

Landlord

Name / company

Personal ID or Business ID

Address

Phone

Email

Tenant 1

Name

Personal ID number

Current address

Phone

Email

Tenant 2 (optional)

Name

Personal ID number

Current address

Phone

Email

If there is more than one tenant, they are jointly and severally liable for the obligations under this agreement.

2 Rental property

Street address and apartment

Postal code and city

Apartment type (e.g. 1BR + kitchen)

Floor area (m²)

Housing company / property

Additional spaces and equipment included (e.g. storage, parking space, furniture, appliances)

The apartment is let for the tenant's residential use and is handed over in the condition it is in when the agreement is signed.

3 Lease term

☐ **Indefinite** (valid until further notice)

Start date (dd.mm.yyyy)

☐ **Fixed-term**. A fixed-term agreement cannot be terminated by notice before the term ends.

Start date (dd.mm.yyyy)

End date (dd.mm.yyyy)

☐ **Initially fixed-term, then continues indefinitely.** The agreement can be terminated to end at the earliest at the end of the fixed term, which binds both parties (Section 4(2)).

Start date (dd.mm.yyyy) | Fixed term ends (dd.mm.yyyy)

Notice periods and moving day

- The tenant's notice period is **1 month**.
- The landlord's notice period is **3 months**, or **4 months** if the tenancy has lasted continuously for at least two years.
- The notice period is counted from the last day of the calendar month in which notice is given.
- The moving day is the day the agreement ends, unless otherwise agreed.

4 Rent and payment terms

Monthly rent (€ / mo) | Water fee (€ / mo) | Water fee basis (e.g. per person, advance + balancing)

Other charges (e.g. parking, sauna, broadband) | Other charges total (€ / mo) | Total (€ / mo)

Due day of month | Paid to account (IBAN) | Reference / message

☐ The tenant takes out their own electricity contract from the start of the tenancy.

☐ The tenant must hold valid home insurance throughout the tenancy.

5 Rent review

☐ The rent is increased annually from the date below in line with the change in the **cost-of-living index** (Statistics Finland). The base index is the index for the month stated below.

Reviewed annually from (dd.mm.) | Base index month and year

☐ The rent is increased annually from the date below by a **fixed percentage**.

Reviewed annually from (dd.mm.) | Increase (% / year)

☐ Other term:

The landlord must notify the tenant in writing of an increase, the new rent and its effective date at least one month before the start of the rent period from which the increased rent is charged. Increased rent cannot be charged retroactively.

6 Security deposit

Amount, max. 3 months' rent (€) | Due by (date) | Paid to account (IBAN)

Form of deposit

☐ Cash deposit to the landlord's account

☐ Rent deposit account (bank deposit)

☐ Payment commitment from Kela or social services

☐ Other (e.g. bank guarantee), specify:

The deposit is paid before possession of the apartment is handed over. It secures all of the tenant's obligations under the tenancy. No interest is paid on the deposit. The deposit is returned, or the landlord gives written notice of withholding it with the grounds and an estimated amount, without delay and **within 14 days** of the end of the agreement or of a later handover of possession (Section 8).

7 Occupants of the apartment

By this agreement the landlord notifies the tenant of the obligation to state in writing the number of occupants and the basis of their residence, and the names, dates of birth and contact details of adult occupants (Section 17 a). The tenants will also report changes in occupants in writing.

Total occupants (incl. tenants)	Of whom minors

Other adult occupant: name	Date of birth	Phone / email	Basis of residence

Basis of residence e.g. spouse, child, flatmate.

8 Use and care of the apartment

Smoking. Smoking is prohibited in the apartment, on its balcony and terrace, and in other private indoor and outdoor spaces belonging to the apartment. The ban also covers e-cigarettes (Section 26 a).

☐ The landlord permits smoking as follows (only if not prevented by the housing company's articles or other rules):

Pets

☐ Pets allowed
☐ Pets not allowed
☐ Allowed on the following terms:

Damage caused by pets is not considered normal wear and tear.

The tenant takes good care of the apartment and notifies the landlord without delay of any damage or defects noticed, such as water leaks. The landlord has the right to access the apartment at an agreed time to inspect its condition, carry out repairs and show it to a prospective tenant or buyer.

Assignment and subletting. The lease may not be assigned, and the apartment or any part of it may not be let to others, including short-term accommodation, without the landlord's written consent, unless otherwise provided by law.

9 Keys, condition and moving out

Keys handed over (pcs)	Key IDs / details

☐ A written condition report has been made of the apartment and is attached to this agreement.

When the tenancy ends, the apartment is handed over on the moving day emptied and cleaned, and all keys are returned. The tenant is liable for lost keys and resulting lock re-keying costs. If property is left in the apartment after the tenancy ends, the landlord notifies the tenant in writing. If the tenant does not collect the property within one month of receiving the notice, ownership passes to the landlord (Section 68 a).

10 Notices and electronic communication

The parties may agree that notices under this agreement, including notices of termination and rescission and warnings, are given electronically to the channels below. An electronic notice is accompanied by an **alert message** sent to the other agreed channel. A notice is deemed received on the third day after sending. Changes in contact details are notified without delay (Sections 13 and 13 a).

☐ **We agree to electronic service of notices** to the channels below.

Landlord – Email (notices)

Alert channel: mobile phone (SMS)

Tenant 1 – Email (notices)

Alert channel: mobile phone (SMS)

Tenant 2 – Email (notices)

Alert channel: mobile phone (SMS)

The box must not be pre-ticked. If electronic service is not agreed, notices of termination and rescission and warnings are served verifiably, and other notices may be sent by letter.

11 Other terms and appendices

Other agreed terms

Appendices

☐ Condition report
☐ Housing company's house rules
☐ Other:

12 Signatures

This agreement has been made in two identical copies, one for each party. It may also be signed electronically.

Place

Date (dd.mm.yyyy)

Landlord's signature

Name in block letters

Tenant 1's signature

Name in block letters

Tenant 2's signature

Name in block letters

This sample document is provided solely as an example to assist our customers in creating their own documents. Customers are responsible for how they use and adapt this template. It does not constitute legal advice.