



FINNISH PATENT AND
REGISTRATION OFFICE

**THE PROTOCOL RELATING TO THE MADRID AGREEMENT
CONCERNING THE INTERNATIONAL REGISTRATION OF MARKS**

PROVISIONAL REFUSAL BASED ON AN OPPOSITION

notified to the International Bureau of the World Intellectual Property Organization (WIPO) according to
Art. 5 of the Madrid Protocol

I. Office refusing protection:

Finnish Patent and Registration Office
Trademarks
FI-00091 PRH
Telephone: +358-29-509 5000
Telefax: +358-29-509 5328

II. Number of the international registration which is the subject of the refusal: 1262754

III. Other information concerning the international registration which is subject of the refusal:



(word/figurative).

IV. The grounds for this refusal are the following:

An opposition to the mark has been made by Pivotal Payments Corporation

According to the opponent the mark is in respect of part of the of the goods and services in classes 9, 35, 36, 38 and 45 liable to be confused with the following EU trademark: GLOBALONE; registered under number 13054135 for identical and similar kinds of goods and services in classes 9 and 36. (The enclosed information of the EU trademark is a printout from eSearch plus (EUIPO's Database)).

According to the opponent the mark is in respect of part of the of the goods and services in classes 9, 35, 36, 38 and 45 liable to be confused with the following EU trademark: GLOBALONEPAY; registered under number 14911721 for identical and similar kinds of goods and services in classes 9, 35, 36, 37, 41 and 42. (The enclosed information of the EU trademark is a printout from eSearch plus (EUIPO's Database)).

According to the opponent the mark is in respect of part of the of the goods and services in classes 9, 35, 36, 38 and 45 liable to be confused with the following EU trademark: G globalonepay (figurative); registered under number 14911713 for identical and similar kinds of goods and services in classes 9, 35, 36, 37, 41 and 42. (The enclosed information of the EU trademark is a printout from eSearch plus (EUIPO's Database)).

The name and address of the opponent: Pivotal Payments Corporation
1100 Boul. René-Lévesque West 9th Floor, mOntreal, Quebec H3B 4N4
CA

The name and address of the representative of the opponent: Kolster Oy Ab
Salmisaarenaukio 1
00180 HELSINKI FI

V. Provisions of the Finnish Trademarks Act applicable on the subject (enclosed):

Art. 6 paragraph 1, Art. 14 paragraph 1 item 7

VI. Partial refusal for the following goods in class 9: Recording discs; compact discs; DVDs and other digital recording media; mechanisms for coin-operated apparatus; calculating machines; intercommunication apparatus; telephone apparatus; batteries, electric; anode batteries; galvanic batteries; magnetic tape units for computers; floppy disks; disks, magnetic; optical discs; disk drives for computers; interfaces for computers; calculating machines; pocket calculators; compact discs [audio-video]; automated teller machines [ATM]; magnetic encoders; computers; laptop computers; tablet computers; notebook computers; money counting and sorting machines; microprocessors; modems; monitors [computer hardware]; transmitters [telecommunication]; telephone transmitters; transmitters of electronic signals; integrated circuits; printed circuit boards; magnetic wires; scanners [data processing equipment]; printed circuits; invoicing machines; battery chargers; chargers for electric batteries; adding machines; readers; [data processing equipment]; chips [integrated circuits]; connections for electric lines; invoicing machines; computer peripheral devices.

Partial refusal for the following services in class 35: invoicing; updating and maintenance of data in computer databases; administrative processing of purchase orders; systematization of information into computer databases; compilation of information into computer databases; business information; providing business information via a website; office machines and equipment rental; negotiation and conclusion of commercial transactions for third parties; drawing up of statements of accounts.

Partial refusal for the following services in class 36: credit bureaux; financial analysis; savings bank services; issuing of travellers' checks [cheques]; issue of tokens of value; brokerage; financial management; electronic funds transfer; check [cheque] verification; financial sponsorship; banking.

Partial refusal for the following services in class 38: telecommunications; providing telecommunications connections to a global computer network; providing user access to global computer networks; providing access to databases; communications by computer terminals; satellite transmission; rental of access time to global computer networks; rental of modems; rental of telecommunication equipment; message sending; transmission of digital files.

Partial refusal for the following services in class 45: licensing of computer software [legal services].

VII. The holder of the registration is invited to comment the opposition. The statement shall be received by the Finnish Patent and Registration Office no later than within 12 weeks from the date of the refusal.

The time limit expires 14.03.2018 (dd.mm.yyyy).

Please use the following reference number when submitting the statement: V201700083

The statement, which is to be drawn up in Finnish or Swedish, has to be filed through the intermediary of a representative resident in the European Economic Area (Art. 56 f).

VIII. Opposition period began 13.10.2017 (dd.mm.yyyy), ended 13.12.2017 (dd.mm.yyyy)

IX. Date on which the refusal was pronounced: 20.12.2017 (dd.mm.yyyy)

X.

Signature of the Office: 20.12.2017

Finnish Patent and Registration Office

Kari Juusela

Senior Legal Officer

+358295095527

This document has been electronically signed.



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EUTM file information

GLOBALONE
013054135

Trade mark information

| | | | |
|-----------------------|--|--------------------------|-------------------|
| Name | GLOBALONE | Filing date | 04/07/2014 |
| Filing number | 013054135 | Registration date | 29/09/2017 |
| Basis | EUTM | Expiry date | 04/07/2024 |
| Date of receipt | 04/07/2014 | Designation date | |
| Type | Word | Filing language | English |
| Nature | Individual | Second language | Italian |
| Nice classes | 9, 16, 36 (Nice Classification) | Application reference | M1126 |
| Vienna Classification | | Trade mark status | Registered |
| | | Acquired distinctiveness | No |

Goods and services

English (en) ☒

9 Electronic payments gateway, for use in making payments by ecommerce, card-not-present, integrated point of sale terminals, virtual terminal and integrated API, credit card and debit card, chip/EMV, mobile applications for processing transactions by use of magnetically encoded card, chip cards, and near field communication cards, credit cards and debit cards; software to which payment applications or other software of Independent Software Vendors can be integrated in order to send financial transactions from a payment terminal for processing, electronic integration, operation and training manuals.

16 Operational and training manuals.

36 Multi-currency (MCP) enabled electronic payments gateway, capable of authorizing bankcard, non-bankcard, debit card, emv card not present and point of sale transactions in a cardholder's chosen local foreign currency, with settlement occurring to the merchant in multiple currencies, one-time and subscription billing options, hosted payment pages, tokenization - secure card storage, intelligent transaction routing; decline transaction salvage, access by virtual terminal (web based) or direct integration via standard API (provided to merchant/partner), web based real time reporting and reconciliation tools.

Description

No data

Owners

PIVOTAL PAYMENTS CORPORATION

| | | | | | |
|--------------|-------------------------------------|--------------|---------------------------------|--|--|
| ID | 643643 | Country | CA - Canada | Correspondence address | |
| Organisation | PIVOTAL PAYMENTS CORPORATION | State/county | Quebec | PIVOTAL PAYMENTS CORPORATION 1100 Boul. René-Lévesque West | Can be accessed and changed by authorised user via the User Area |
| Legal status | Legal entity | Town | Montreal, | 9th Floor | |
| | | Post code | H3B 4N4 | Montreal, Quebec H3B 4N4 | Can be accessed and changed by authorised user via the User Area |
| | | Address | 1100 Boul. René-Lévesque | CANADA | |

West 9th
Floor

Can be accessed and
changed by authorised user
via the User Area

Representatives

LYNDE & ASSOCIES

| | | | | | |
|--------------|---------------------|--------------|-----------------------|------------------------|-----------------|
| ID | 29229 | Country | FR - France | Correspondence address | |
| Organisation | n/a | State/county | n/a | LYNDE & ASSOCIES | 00 33-143593291 |
| Legal status | Legal person | Town | Paris | 5, rue Murillo | |
| Type | Association | Post code | 75008 | F-75008 Paris | 00 33-147632084 |
| | | Address | 5, rue Murillo | FRANCIA | |
| | | | | | lynde@lynde.com |

IR transformation

No data

Seniority

No data

Exhibition priority

No data

Priority

No data

Cancellation

No data

Renewals

No data

Trade mark relations

No data



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EUTM file information

GLOBALONEPAY
014911721

Trade mark information

| | | | |
|-----------------------|--|--------------------------|-------------------|
| Name | GLOBALONEPAY | Filing date | 15/12/2015 |
| Filing number | 014911721 | Registration date | 16/06/2016 |
| Basis | EUTM | Expiry date | 15/12/2025 |
| Date of receipt | 15/12/2015 | Designation date | |
| Type | Word | Filing language | English |
| Nature | Individual | Second language | French |
| Nice classes | 9, 35, 36, 37, 41, 42 (Nice Classification) | Application reference | BBL06-15 |
| Vienna Classification | | Trade mark status | Registered |
| | | Acquired distinctiveness | No |

Goods and services

English (en)



9 Electronic payment terminals, namely, computer hardware for use in making payments by magnetically encoded cards, integrated circuit cards or chip cards and Near Field Communications cards, credit cards and debit cards; computer terminals; mobile application for processing transactions made by magnetically encoded cards, integrated circuit cards or chip cards and Near Field Communications cards, credit cards and debit cards; software to which payment applications or other software of Independent Software Vendors can be integrated in order to send financial transactions from a payment terminals for processing; software used for electronic payments, namely, countertop or wireless payment terminals, virtual terminals, global acquiring network, mobile application, online payment and, mail or telephone orders; electronic payment terminal materials, namely, training and operational manuals.

35 Account management, loyalty programs and retention programs.

36 Electronic payment services, namely, electronic processing and transmission of payment data; electronic processing and transmission of bill payment data; payment gateway services; electronic payment chargeback dispute resolution services in the event of fraud, errors authorization issues and product or service nonfulfillment; electronic payment reconciliation and funding services.

37 Deployment, installation, maintenance and repair of electronic payment terminals.

41 Training services related to the implementation, integration, operation, customization and administration of electronic payment software and payment terminals.

42 Design and development of computer software for electronic payments, namely countertop or wireless payment terminal, virtual terminal, global acquiring network, mobile application, online payments and mail or telephone orders; deployment, installation, maintenance and repair of electronic payment software; provision of hardware and software support services for the owners or providers of payment terminals, namely technical support.

Description

No data

Owners

PIVOTAL PAYMENTS CORPORATION

| | | | | | |
|--------------|---|--------------|---|--|--|
| ID | 643643 | Country | CA - Canada | Correspondence address | |
| Organisation | PIVOTAL PAYMENTS CORPORATION | State/county | Quebec | PIVOTAL PAYMENTS CORPORATION 1100 Boul. René-Lévesque West 9th Floor Montreal, Quebec H3B 4N4 CANADA | Can be accessed and changed by authorised user via the User Area |
| Legal status | Legal entity | Town | Montreal, | | |
| | | Post code | H3B 4N4 | | Can be accessed and changed by authorised user via the User Area |
| | | Address | 1100 Boul. René- Lévesque West 9th Floor | | Can be accessed and changed by authorised user via the User Area |

Representatives

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| ID | 29229 | Country | FR - France | Correspondence address | |
| Organisation | n/a | State/county | n/a | LYNDE & ASSOCIES 5, rue Murillo F-75008 Paris FRANCIA | 00 33-143593291 |
| Legal status | Legal person | Town | Paris | | 00 33-147632084 |
| Type | Association | Post code | 75008 | | |
| | | Address | 5, rue Murillo | | lynde@lynde.com |

IR transformation

No data

Seniority

No data

Exhibition priority

No data

Priority

No data

Cancellation

No data

Renewals

No data

Trade mark relations

No data



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EUTM file information

G globalonepay
014911713

Trade mark information

| | | | |
|-----------------------|---|--------------------------|-------------------|
| Name | G globalonepay | Filing date | 15/12/2015 |
| Filing number | 014911713 | Registration date | 24/06/2016 |
| Basis | EUTM | Expiry date | 15/12/2025 |
| Date of receipt | 15/12/2015 | Designation date | |
| Type | Figurative | Filing language | English |
| Nature | Individual | Second language | French |
| Nice classes | 9, 35, 36, 37, 41, 42 (Nice Classification) | Application reference | BBL07-15 |
| Vienna Classification | 25.05.99, 27.05.21, 27.99.07, 29.01.01, 29.01.08 (Vienna Classification) | Trade mark status | Registered |
| | | Acquired distinctiveness | No |

Graphic representation

G
globalonepay

Goods and services

English (en)



9 Electronic payment terminals, namely, computer hardware for use in making payments by magnetically encoded cards, integrated circuit cards or chip cards and Near Field Communications cards, credit cards and debit cards; computer terminals; mobile application for processing transactions made by magnetically encoded cards, integrated circuit cards or chip cards and Near Field Communications cards, credit cards and debit cards; software to which payment applications or other software of Independent Software Vendors can be integrated in order to send financial transactions from a payment terminals for processing; software used for electronic payments, namely, countertop or wireless payment terminals, virtual

terminals, global acquiring network, mobile application, online payment and, mail or telephone orders; electronic payment terminal materials, namely, training and operational manuals.

35 Account management, loyalty programs and retention programs.

36 Electronic payment services, namely, electronic processing and transmission of payment data; electronic processing and transmission of bill payment data; payment gateway services; electronic payment chargeback dispute resolution services in the event of fraud, errors authorization issues and product or service nonfulfillment; electronic payment reconciliation and funding services.

37 Deployment, installation, maintenance and repair of payment terminals.

41 Training services related to the implementation, integration, operation, customization and administration of electronic payment software and payment terminals.

42 Design and development of computer software for electronic payments, namely countertop or wireless payment terminal, virtual terminal, global acquiring network, mobile application, online payments and mail or telephone orders; deployment, installation, maintenance and repair of electronic payment software; provision of hardware and software support services for the owners or providers of payment terminals, namely technical support.

Description

English (en)



Description

Colour Black; Red; White.

Owners

PIVOTAL PAYMENTS CORPORATION

| | | | | | |
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| ID | 643643 | Country | CA - Canada | Correspondence address | |
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| | | Address | 5, rue Murillo | FRANCIA | lynde@lynde.com |

IR transformation

No data

Seniority

No data

Exhibition priority

No data

Priority

No data

Cancellation

No data

Renewals

No data

Trade mark relations

No data

Extract from the Finnish Trademarks Act
No. 7 of January 10, 1964, as amended
(Unofficial translation)

Article 1

This act lays down provisions on an exclusive right to a trademark used in the course of trade for goods and services. This act also lays down provisions on the Community trademark and the international registration of trademarks.

The provisions on goods laid down in this act also apply to services.

Article 2

A trademark can be any distinctive mark that is used in the course of trade and can be represented graphically.

Article 3

A mark is deemed to be distinctive if it can be used to distinguish goods from those of others in the course of trade. A mark denoting the kind, quality, quantity, purpose, price, or place or time of manufacture either exclusively or with only minor modifications or additions cannot as such be deemed to be distinctive. When evaluating the distinctiveness of a mark, attention must be paid to all circumstances, particularly to how long and how broadly the mark has been used.

Article 5

An exclusive right cannot be obtained to a mark that is solely formed by the characteristic shape of the goods, the shape of the goods necessary for achieving a technical result, or a shape that has essential effect on the value of the goods.

Article 5a

The name or company name of another party may not be included in a trademark. Nor may the auxiliary company name or secondary symbol of another party be included in a trademark, unless they are devoid of distinctive character or are from different lines of business or of a different type of goods.

Article 6

With the exceptions laid down later, the exclusive right to a trademark includes that no-one other than the proprietor of the trademark may use the following as a mark of their goods in the course of trade without the proprietor's consent:

- 1) a mark that is identical with the protected trademark for identical goods;
- 2) a mark that, due to its identicalness with or similarity to the protected trademark for identical or similar goods causes a risk of confusion among the public, which also includes a risk of association between the mark and the trademark.

If the trademark has a reputation in Finland, and the use of the mark without due cause would take unfair advantage of the distinctive character or the repute of the trademark, or be detrimental to the distinctive character or the repute of the trademark, no-one other than the proprietor of the exclusive right to the trademark may in the course of trade use a mark that is identical with or similar to the trademark with a reputation without the consent of the proprietor, even if the goods for which the mark is used are not identical or similar to those for which the trademark with a reputation is protected.

The following are deemed to be usage in the course of trade:

- 1) affixing the mark to the goods or to the packaging thereof;
- 2) offering the goods or putting them on the market, or stocking them for those purposes, under the mark;
- 3) importing or exporting the goods under the mark, or importing the goods for transport to a third country;
- 4) using the mark on business papers in marketing; and
- 5) other corresponding use of the mark.

Verbal usage is also deemed to be the usage of the mark in the course of trade referred to in subsection 3 above.

Article 7

An exclusive right to a trademark does not prevent another party from using any of the following in the course of trade in accordance with good business practices:

- 1) one's own name, company name, auxiliary company name, secondary symbol or address;
- 2) markings indicating the kind, quality, quantity, purpose, value, geographical origin, manufacturing time or other characteristics of the goods; and
- 3) the trademark, if its use is necessary for indicating the purpose of the goods.

Article 13

A mark that is not distinctive in accordance with section 3 or for which an exclusive right cannot be obtained under section 5 does not meet the conditions of registration.

A trademark may not however be refused registration on the grounds of lack of distinctive character, if the trademark has become distinctive through use prior to the date on which the application for registration was filed.

Article 14

A trademark is not registered, if:

- 1) it is contrary to law and order or morality;
- 2) it is liable to mislead the public;
- 3) without proper permission, it includes state armorial bearings, a state flag or other state emblem; an official sign or hallmark, indicating control and warranty, for goods for which the mark is to be registered or for goods similar to them; the armorial bearings of a Finnish municipality, or the flag, armorial bearings or other emblem, name or abbreviation of an international intergovernmental organisation; or some other device, name or abbreviation, if its inclusion in the trademark can cause a risk of the public confusing the trademark with said emblem, sign, hallmark, name or abbreviation;
- 4) it is formed of something, or includes something, that is likely to give the impression that it is another party's protected company name or another party's auxiliary company name or secondary symbol of the kind referred to in section 5a, or the name or likeness of another person, unless the name or likeness is evidently that of someone deceased a long time ago;
- 5) it is formed of something, or includes something, that is likely to give the impression that it is the name of another's protected literary or artistic work, if the name is of a special nature, or if it infringes another's copyright in a work or another's rights in a photograph or a protected design;
- 6) it causes a risk that the public confuses it with the name, protected company name or auxiliary company name of another trader in such a manner that the confusion could be invoked under section 5 of the Trade Names Act (128/1979);
- 7) the proprietor of an earlier trademark possesses the exclusive right to using the mark as a sign of the goods in the course of trade;
- 8) the trademark applicant has made the application for registration in bad faith;
- 9) it causes a risk of confusion with the name of a plant variety protected in Finland or in the European Union;
- 10) there is an obstacle to the registration as referred to in Regulation (EU) No 1151/2012 of the European Parliament and of the Council on quality schemes for agricultural products and foodstuffs; Regulation (EU) No 1308/2013 of the European Parliament and of the Council establishing a common organisation of the markets in agricultural products and repealing Council Regulations (EEC) No 922/72, (EEC) No 234/79, (EC) No 1037/2001 and (EC) No 1234/2007; Regulation (EC) No 110/2008 of the European Parliament and of the Council on the definition, description, presentation, labelling and the protection of geographical indications of spirit drinks and repealing Council Regulation (EEC) No 1576/89; or Regulation (EU) No 251/2014 of the European Parliament and of the Council on the definition, description, presentation, labelling and the protection of geographical indications of aromatised wine products and repealing Council Regulation (EEC) No 1601/91.

An earlier trademark referred to above in paragraph 7 of subsection 1 means:

- 1) a national trademark that was registered based on an earlier application, or that otherwise has earlier priority than the trademark applicant;
- 2) a trademark that is protected by an international registration and is valid in Finland or in the European Union, and that based on this registration has an earlier right in Finland or the European Union than the trademark applicant;
- 3) a Community trademark referred to in section 57, registered based on an earlier application than the trademark application, or that has seniority from Finland under Article 34 or 35 of the Council Regulation mentioned in section 57;
- 4) a trademark that is established when the registration is applied for.

In cases referred to in paragraphs 4—8 of subsection 1, the trademark can be registered with the consent of the party whose right is in question, and there is, according to subsection 1, otherwise no obstacle to registration.

Article 15

The exclusive rights in a trademark acquired by registration do not cover any part of the mark that cannot be registered as such.

If the trademark contains any such part and there are special reasons to believe that its registration may cause uncertainty regarding the extent of the exclusive rights granted, protection of the part may be specifically disclaimed when the registration is made.

If a part of a trademark excluded from protection later becomes registrable, a new registration may be made to cover that part or the entire trademark without the exclusion of the part from protection.

Article 17

The application for registration of a trademark shall be filed in writing with the registering authority. The application shall indicate the name or trade name of the applicant and the goods and classes of goods for which the mark is intended. The mark shall be clearly shown in the application.

A filing fee shall be paid on the filing of the application. The application shall not be considered filed until the fee has been paid.

Article 51a

Provisions on appeals against a decision of the Finnish Patent and Registration Office in a trademark matter are laid down in section 6 of the Act on the Finnish Patent and Registration Office (578/2013).

Article 56a

When the registration authority receives a notification of an international registration having effect in Finland from the International Bureau, it shall examine whether there is any obstacle to the registration.

Article 56b

If the registration authority finds that a trademark filed for international registration does not comply with the conditions of registration laid down in this Act, it shall notify the International Bureau that the international registration has no effect in Finland. The registration authority shall notify its refusal, together with a statement of all grounds, to the International Bureau before the expiry of a period of 18 months from the date of the International Bureau notification referred to in Article 56a.

If the statement issued by the proprietor of an international registration commenting on the notification by the registration authority referred to in the foregoing paragraph does not present any grounds on which the trademark could be deemed to comply with the conditions of registration laid down in this Act, the registration authority shall rule that the international registration has no or only a partial effect in Finland.

If the proprietor of an international registration has not within the given time limit submitted his statement commenting on the registration authority's notification referred to in paragraph 1, the international registration shall not take effect in Finland. If the said notification only concerned some of the goods in the international registration, the international registration shall take effect in Finland in respect of those of the goods that the notification did not concern.

Article 56c

If no obstacle to registration is found, the registration authority shall give public notice of the International Bureau notification referred to in Article 56a as laid down in the first paragraph of Article 20. The public notice shall specify the date accorded to the international registration by the International Bureau.

Any opposition to an international registration in Finland shall be filed in writing with the registration authority within two months of the date of the public notice.

Article 56d

The Finnish Patent and Registration Office sends a notification of an opposition referred to in section 56c, and grounds of it, to the International Bureau referred to in section 53. Regardless of whether the proprietor of the international registration has given a statement due to the notification, the Finnish Patent and Registration Office must examine the opposition.

Due to the opposition, the Finnish Patent and Registration Office must make a decision that the international registration has no effect in Finland, if the registration does not meet the conditions of registration under this act. If the registration meets the conditions of registration under this act only in part, the Finnish Patent and Registration Office must make a decision that the registration has effect only in part. The Finnish Patent and Registration Office must reject the opposition, if there is no obstacle to the international registration in Finland.

If the Finnish Patent and Registration Office decides that the international registration has no effect in Finland or has effect only in part, it makes an entry of this in the record referred to in section 53(2) and gives public notice of the decision once it has become final.

Article 56f

If the proprietor of an international registration who is not domiciled in Finland wishes to submit a statement to the Finnish Patent and Registration Office, the proprietor must appoint a representative resident in the European Economic Area. A corporate body domiciled in the European Economic Area may also act as a representative.

Article 56l

An appeal against a decision by the registration authority may be lodged by the applicant for or proprietor of an international registration who has sought such registration in Finland if the decision has been unfavorable to him or if the case has been dismissed.

An appeal against a decision taken by the registration authority declaring an international registration effective in Finland despite an opposition filed may be lodged by the person who filed the opposition. Even if the person who filed the opposition withdraws his appeal, the case may be examined if there are special reasons for doing so.

Article 51a shall apply as appropriate to appeals under the foregoing two paragraphs.

Article 57a

A request which concerns the conversion of a Community trade mark, an application therefor or an international registration designating the European Community into an application for a national trademark and which the Community Trade Mark Office has forwarded to the office, shall be treated as a national application provided that the applicant:

pays the prescribed fees; (2) submits the registering authority a translation in Finnish or Swedish of the conversion request and the accompanying annex filed in a foreign language; (3) gives the address at which the applicant can be reached in Finland; and (4) provides a representation of the trademark.

An application based on conversion of a Community trade mark or an application therefor is considered to have the same filing date, priority and seniority from Finland as the Community trade mark or the application therefor. An application based on conversion of an international registration designating the European Community has as its filing date the date of the international registration or that of a subsequent designation of the European Community, and it enjoys the priorities and seniorities of the international registration.