

**6 D259/03.04/2020\_Payment defaults ("Maksuhäiriöt yhteiskunnallisena ongelmana")\_Puttonen**

**Lausuntoluonnos – Draft statement:** Reviewers 1. Tuija Takala and  
2. Iiro Jääskeläinen

**Esitys / Proposal**

The application is well written, and the research team has thoroughly considered the possible ethical problems arising from the research. We think that they have adequately addressed all the concerns within their control. Further, the research team is experienced and qualified to conduct the research in question. Our recommendation is that the research ethics committee approve the application as is.

**Päätös / Decision**

To be accepted



Aalto-yliopisto  
Aalto-universitetet  
Aalto University

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Aalto-yliopiston tutkimuseettinen toimikunta

Aalto University Research Ethics Committee

Pöytäkirja/Minutes

Kokous/Meeting Aalto-yliopiston tutkimuseettinen toimikunta 3/2020

Aika/Time: 09.03.2020 klo/at 14:00

Paikka/Venue: Dipoli, Poli (1073)

## 8 Kokouksen päättäminen Closing the meeting

- Puheenjohtaja päätti kokouksen klo 15:00.
- The Chair closed the meeting at 15:00.

Ossi Naukkarinen  
Vararehtori/Vice president  
Puheenjohtaja/Chair

Annukka Jyrämä  
Erytisasiantuntija/Senior advisor  
Sihteeri/Secretary