

General Information on the provision of services by AS SEB Pank

1. General information on AS SEB Pank (hereinafter Bank or SEB) and on the services offered by the Bank

AS SEB Pank (hereinafter Bank or SEB), Tornimäe 2, 15010 Tallinn, www.seb.ee.

The Bank operates in Estonia as a credit institution on the basis of an activity licence and is allowed to provide banking and investment services.

The Bank offers the following investment services:

- acceptance and transmission of orders relating to securities;
- execution of orders relating to securities on behalf of or on the account of clients;
- trading in securities on its own account;
- management of a securities portfolio;
- investment advice;
- arranging the offering or issuing of securities.

The Bank is part of the Skandinaviska Enskilda Banken AB (publ) Group. General information on the Bank, including information on its organisational structure and management, is available at www.seb.ee/eng/seb.

The activity licence of SEB was issued and supervision over the activities of SEB is carried out by the Financial Supervision Authority, Sakala 4, 15030 Tallinn, Republic of Estonia, www.fi.ee.

The general conditions for providing banking services are set out in the Bank's [General Terms and Conditions](#).

2. Language and communication

In communication and documentation between the Bank and its clients, the Estonian language is used, unless the use of Russian or English is agreed. Upon the respective consent, the Bank provides the client with information about their investment services electronically and/or on paper: via e-mail, the Internet Bank, branches of the bank, and the Bank's website.

3. Processing of personal data

Pursuant to the Personal Data Protection Act, personal data is any data concerning a natural person, regardless of the form or format of such data (name, personal identification code, address, audio or visual data, etc.). When processing the personal data of clients collected by the Bank (submitted by the clients themselves or obtained in any other way), the Bank shall proceed from the provisions set forth in legislation (in particular, the Credit Institutions Act and the Personal Data Protection Act), the Bank's procedure for processing personal data, and the agreements concluded with the client.

The Bank shall process personal data to the extent that is necessary for performing and ensuring the performance of the agreement concluded with the client. The composition of data and the purposes of processing thereof are specified in more detail in the procedure for processing personal data, which is an integral part of the Bank's General Terms and Conditions. A client who does not want their personal data to be processed for the purposes of receiving advertisements or offers may inform the bank of their respective request at any time.

The Bank has the right to forward the personal data within the SEB Group with the aim of using the collected personal data and financial information efficiently. The Bank is entitled to save any notifications, applications, orders, and other operations forwarded by the client via any means of communication, as well as the personal data contained therein. In order to update records and

improve the quality of services, the Bank may inquire client data from public databases as well as state or local authority databases.

In addition to the above, the Bank may process personal data in order to fulfil its other statutory obligations. In the cases specified by law, the Bank may be obligated to disclose client data to persons or authorities set out in legislation, e.g. to the Financial Supervision Authority.

4. Complaints and claims

4.1 Filing a complaint

If the client is not satisfied with the information given or services provided to them by the Bank, the client shall turn to a customer representative at a branch of the Bank, through an electronic channel, or via telephone to solve the problem. A complaint is submitted to the Bank via direct contact orally or as a written notice. A customer representative identifies the substance and essence of the problem and tries to resolve it immediately or, if necessary, refers the complaint to a competent bank employee or department. The Bank shall attempt to resolve a complaint in favour of the client as soon as possible.

The Bank's Contact Centre (phone +372 665 5100) is the customer support and assistance unit. If the response of the Bank is not what the client had expected, they may contact the Estonian Consumer Protection Board (Pronksi 12, 10117 Tallinn, <https://www.tarbijakaitseamet.ee/en>) or the Financial Supervision Authority (Sakala 4, 15030 Tallinn, www.fi.ee) for advice and explanations.

To settle disputes, clients may also contact the Consumer Disputes Committee, which operates with the Estonian Consumer Protection Board. Clients can also submit complaints via the online dispute settlement environment at <http://ec.europa.eu/odr>. The procedure rules of the committee are available at www.tarbijakaitseamet.ee.

Additional information about settling disputes and the proceedings thereof is available on the [website](#) of the Bank.

4.2 Service documentation

The client is recommended to preserve all the documentation provided to them by SEB, such as transaction confirmations, periodic reports, etc. They should also keep records of any instructions or orders given to the Bank.

4.3 Disputes

Any disputes between the client and the Bank shall be subject to resolution by way of negotiations. If no agreement is reached, the interested party shall file a claim with a court. Upon filing an action with a court, it is possible to use legal assistance in order to assess the case and its possible outcome. Clients considering initiating such proceedings should consider that SEB Bank will contest such claims pursuant to the procedure set out in law in all cases where it believes that it has duly fulfilled its obligations and that its actions have been beyond reproach.