

## TERMS OF USING THE CALCULATOR FOR DECLARING INVESTMENT INCOME

Valid from 11.02.2013

### 1. GENERAL PROVISIONS

1.1 The calculator for declaring investment income (hereinafter: the Calculator) is a web environment of AS SEB Pank (hereinafter: the Bank), assisting the Bank's clients in compiling the data for declaring investment income in the income tax return.

1.2 The Calculator processes the data of investment products and securities transactions, entered by the client and the monetary transfers on investment accounts, specified by the client in the Calculator, in order to facilitate the assembly of data for declaring the investment income.

1.3 The Calculator enables the client to change the acquisition cost of investment products, determine the taxation system of investment income to be used for a specific investment product, determine the cash accounts, to be shown in the income tax return as an investment account, add and delete entries of the investment accounts, as specified by the client.

1.4 The client is obliged to ensure that the information in relation to the declaration is accurate and complete and corresponds to the conditions established in the Income Tax Act. Taxation of investment income depends on the individual circumstances related to the client; accordingly, the client shall ensure also that all the exceptions, stipulated in the legislation are taken into account, where necessary, when reflecting the contributions and disbursements.

1.5 The Bank shall not verify the accuracy of or correspondence of the data used by the client in the Calculator to the applicable legislation. Furthermore, the Bank shall not forward such data on its own initiative to the Tax and Customs Board. An output of the Calculator can not be considered a tax consultation or financial advisory (incl. investment advisory) service provided to the client.

1.6 The client can forward the investment account entries assembled with the help of the Calculator via the bank to the tax return of the e-Tax Board/e-Customs. Before forwarding the

data, the client shall confirm their wish and the accuracy of the data.

1.7 The Bank shall not be liable for the loss, incurred by the client as a result of using the Calculator or for the accuracy of or correspondence to legislation of the income tax return or other documents prepared and submitted by the client on the basis thereof.

1.8 The Bank has the right to refuse to process the entries, if the number of entries with non-financial assets in the investment account, specified by the client, exceeds the limit established by the Bank.

1.9 In addition, the AS SEB Pank general terms and conditions and the terms and conditions of internet bank shall be applied to the relations between the client and the Bank.