

CLIENT DETAILS	
Given name and surname / business name	Personal ID code / register code

TERMS AND CONDITIONS
<p>This Annex to Intra-Bank Safekeeping Account Agreement, ECRS Safekeeping Account Agreement, and Trading Account Agreement has been established between AS SEB Pank (Bank) and the Client (Client), and it establishes additional terms and conditions to any existing and future Agreements.</p> <p>The Client accepts that the Bank is entitled to do the following in fulfilling the Intra-Bank Safekeeping Account Agreement, the ECRS Safekeeping Account Agreement and the Trading Account Agreement (Agreement):</p> <ol style="list-style-type: none"> hold the Client's Securities on a representative account opened with a third person together with the securities of the Bank's other clients and/or the Bank and/or the said third persons, where the Securities held on the representative account do not have to be distinguishable from the Bank's financial instruments and the financial instruments of the said third person through entering them under different accounts in the accounting of the said third person or through similar measures; perform financing transactions via securities with Securities held in the Client's name or on the Client's account (borrowing or lending Securities, repo transactions, reverse repo transactions, purchase and resale transactions or sales and repurchase transactions) and use or dispose of the Securities on account of the Bank's other clients or the Bank; allocate the Client's money into money market fund shares or units; decide whether to immediately disclose to other market participants an Limit Order as determined by the Client in regard to shares traded on a regulated market if the Order is not immediately fulfilled in the current market conditions; not to give the Client notice every time when the Bank is the counterparty in a transaction performed on the basis of the Client's Order; hold, on the basis of an Order of a Client treated as a discerning client, the Client's Securities on a representative account opened with a third person in a third country where the safekeeping of securities on the account of another person is not regulated, even when such safekeeping is not required by the nature of the held securities or the related investment services. <p>Regarding the provision of services on the basis of the Agreement, the Client acknowledges and agrees to the following:</p> <ol style="list-style-type: none"> If the Client fails to submit information requested by the Bank or presents insufficient information, it will be difficult or impossible for the Bank to determine whether the desired or planned investment service or Security is suitable for the Client and in such case the Bank will not provide the services set forth in the Trading Account Agreement; other than in cases set forth in legal acts, the Bank is not obligated to assess the suitability for the Client of the investment services or Securities provided to the Client; the Client will be independently responsible for making investment decisions, the selection of investment objects and the use and disposal of his/her own investment assets. Before starting the investment activities, the Client will have to evaluate his/her investment related awareness, determine his/her investment related objectives and identify his/her financial possibilities. The Client will have to give careful consideration to the risks involved in investment activities, and in using the Trading Account, to give particular consideration to possible risks related to short-sell type orders, writing options and futures and acquiring futures, and consider the possible impact and consequences of the realisation of such risks; the taxation related to investment services and securities depends on the individual circumstances concerning the Client and may change in the future, and will also apply in the event the Bank has referred to a specific taxation aspect in the information submitted to the Client; upon the Client being treated as a discerning client the Client may lose certain rights reserved for clients treated as regular clients; the safekeeping of financial instruments on the representative account and the use of the representative account involves specific risks, of which the Bank has informed the Client; specific risks, which are involved in the safekeeping of Securities on a representative account opened with a third person, when Securities are not distinguished from the Bank's financial instruments and the financial instruments of the said third persons. The Bank has informed the Client of the said risks; the main risks involved in investment activities are: political risk, liquidity risk, currency risk, market risk, price risk, credit risk, system risk, counterparty risk, depository risk, legal risk, information risk, communication channel risk, interest risk, tax risk, representative account risks, risks related to safekeeping securities in a country with no regulation for safekeeping money on another person's account. The Bank has explained the content of these risks to the Client and informed the Client of the fact that the list of the said risks is not exhaustive. The said risks have been described in the document – "General information regarding characteristics and risks associated with financial instruments", which the Client has read; particular instructions received from the Client may prevent the Bank from applying measures to the subject of the said instructions, which the Bank has developed and implemented in order to achieve the best possible results in the fulfilment of these instructions in its best performance rules; the Bank will be entitled to compile the Client's Orders with the orders of other clients and/or the Bank. The effect of the compilation may in rare cases and in regard to specific Orders be adverse for the Client, although generally this is rather improbable; the Bank will have the right to decide in its own discretion which securities or other financial instruments it treats as Securities. Inter alia, the Bank will be entitled to cease providing investment services in regard to financial instruments it previously treated as Securities. This includes the Bank's right to refuse to receive for safekeeping securities of a certain type or issued by a certain issuer or traded in a certain market and to refuse to perform transactions with these via the Client's Trading Account; the Client has read the risks related to securities, including derivative instruments and short-sell transactions, which have been described in the terms and conditions of the Safekeeping Account and/or the Trading Account; the Client has thoroughly read, and agrees to, all the terms and conditions of the Agreement, including the standard terms and conditions; in providing the services, the Bank follows the terms and conditions of the Agreement, as well as the Bank's best performance rules, the

rules for the avoidance of conflicts of interest and the principles of protecting and safekeeping the Client's assets.

THE INFORMATION THE BANK PRESENTS TO THE CLIENT IS AVAILABLE AS FOLLOWS:

	Paper carrier		Electronic channels		
	Offices	Mail	Website	E-Mail	U-Net
Information to all clients					
Account statement	+	+	-	+	+
Notice of opening the ECRS Safekeeping Account	-	+	-	+	-
Changes to the terms and conditions of the Agreement	+	-	+	-	+
Conflicts of interest policy	+	-	+	-	-
Information about Conflicts of Interest	-	-	+	-	-
Information about the Bank and its managers and shareholders	+	-	+	-	-
General information regarding characteristics and risks associated with financial instruments	+	-	+	-	-
Transaction Confirmation	+	-	-	-	+
Reports on the securities held in the Client's name	-	+	-	+	-
Information about the Client's obligations in arrears	+	+	-	-	-
Information to retail clients					
Best Execution Policy	+	-	+	-	-
General information about the Bank and the services offered	+	-	+	-	-
Information about securities prospects (if required by law)	+	-	+	-	-
Information related to safekeeping and protecting the Client's assets	+	-	+	-	-
Information about the costs and fees related to the services	+	-	+	-	-

Bank is obligated to provide the Client only the information listed in the Agreement established between the Client and the Bank (Intra-Bank Safekeeping Account Agreement, ECRS Safekeeping Account Agreement, and Trading Account Agreement). This table does not give Client the right to demand information; it gives an overview about the possible means of availability of that information.

<p>“ _____ ”</p> <p>_____</p> <p>_____</p> <p>Name, signature of the Client / Client's representative</p>	<p>_____</p> <p>_____</p> <p>Name, signature of the Bank's representative; date</p>
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