

Preliminary contract information

- The financial services provider is AS SEB Pank, located at Tornimäe 2, Tallinn, with Commercial Register Code 10004252, phone 66 55 100, fax 66 55 103 e-mail info@seb.ee, Skype [seb.eesti](https://www.skype.com/name/seb.eesti), webpage www.seb.ee.
- Supervision over the financial services provider is carried out by the Financial Supervision Authority, located at Sakala 4, Tallinn, phone 66 80 500, e-mail info@fi.ee, webpage www.fi.ee
- Before entering into a financial services contract, the client must read the terms and conditions of the contract, the General Terms and Conditions of SEB Pank, and other terms and conditions referred to in the contract.
- The use of financial services and assuming commitments carry certain risks; thus, a client must always have a clear understanding about the nature of the obligations to be assumed (e.g. the client must assess, whether he or she is able to fulfil the obligations assumed even in case the negative circumstances change for the worse), the risks involved with the obligation and the terms and conditions of the contract to be concluded. If necessary, SEB Pank urges the client to request explanations, advice or additional information from a specialist in the respective field at SEB.
- Before making a final investment decision, a client must thoroughly read the terms and conditions of the financial services contract and offer, available on the webpage of SEB. The important information about the risks accompanying the product, provided on www.seb.ee/investorkaitse, must be read carefully. In particular, it should be borne in mind that SEB Pank has no power to influence the specific risks related to financial services, which are caused by the special nature of specific financial Instruments, or the dependence of the price of the financial services on financial markets. The results achieved in earlier periods also do not constitute a promise or a reference of the results of future periods.
- The can receive information about the fees and other expenses related to the services provided by SEB Pank from the price list of SEB Pank. Information about other terms and conditions of a contract (incl. the possibility of cancelling a contract as well as deadlines) from the terms and conditions of the contract and the General Terms and Conditions of SEB Pank.
- A client has the right to withdraw from a concluded contract within 14 days as of the date of concluding the contract. In order to withdraw, a respective application must be submitted within the specified time limit via the Internet Bank or in the nearest SEB Pank branch office. In case of withdrawal from the contract, the client must return any financial and other means received for use of the service from SEB Pank. The client shall bear any direct expenses related to the return of the provided object of contract. In the case of a paid service, SEB Pank has the right to calculate appropriate fees specified in the price list for the service provided.
- The law of the Republic of Estonia shall apply to the contract; any disputes between the client and the bank shall be resolved pursuant to the procedure stipulated in the terms and conditions of the contract and the General Terms and Conditions of SEB Pank.
- In case of disputes arising from a contract, the client shall be entitled to file a claim with the Consumer Protection and Technical Regulatory Authority, Financial Supervision Authority or a court. Furthermore, in order to resolve a dispute you may contact the Consumer Disputes Committee operating at the Consumer Protection and Technical Regulatory Authority. A complaint to the Consumer Dispute Committee can be submitted also digitally via Online Dispute Resolution website at <http://ec.europa.eu/odr>. You may examine the rules of procedure of the committee at www.ttja.ee.