

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.

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 the Bank's website, the Internet Bank, e-mail or, branches of the bank.

3. Processing of personal data

In order to better serve you and to properly fulfill all contractual relations and legal requirements, we collect and store your personal data in accordance with the Personal Data Protection Act, the General Regulation on the Protection of Personal Data of the European Union (EU 2016/679) and other legislation. Personal data is any information about a person that allows him or her to be identified, directly or indirectly.

Further information on how and for what purposes SEB processes your data and what your rights are and how you can exercise them can be found in **SEB's conditions for processing personal data**.

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 Client Support (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 Consumer Protection and Technical Regulatory Authority (Endla 10a, 10142 Tallinn, www.ttja.ee) or the Financial Supervision Authority (Sakala 4, 15030 Tallinn, www.fi.ee) for advice and explanations. A Private Client can submit a complaint to the Consumer Complaints Committee operating at the Consumer Protection and Technical Regulatory Authority via the dispute resolution self-service environment at <https://komisjon.ee/et/avalduse-esitamine/>. You can examine the rules of procedure of the committee at <https://komisjon.ee/>. For disputes arising from online contracts, a complaint can also be submitted via the Online Dispute Resolution website at <http://ec.europa.eu/odr>.

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 (if necessary, download to your device within a reasonable time) all the documentation and information 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 Pank 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.