

AKTIEINVEST TERMS AND CONDITIONS FOR DEPOSIT ACCOUNTS AND TRADING

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DEFINITIONS

The following definitions are used in the provisions of this Agreement:

AKTIESPARARNA: The Swedish Shareholders' Association

CONTRACT NOTE: Notification that an order or transaction commission has been carried out.

RECORD DATE: The date on which the shareholders' register is reconciled and the owner of securities is established.

BANKING DAY: A day in Sweden that is neither a Sunday nor a public holiday or, in connection with the payment of promissory notes, is not a public holiday (currently Saturday, Midsummer Eve, Christmas Eve, Sweden's National Day and New Year's Eve).

CENTRAL COUNTERPARTY (CCP): As defined in Regulation (EU) No. 648/2012 of the European Parliament and of the Council of 4 July 2012 on OTC derivatives, central counterparties and trade repositories (Emir); that is, a legal person that interposes itself between the counterparties to the contracts traded on one or more financial markets, becoming the buyer to every seller and the seller to every buyer.

THIRD PARTY CUSTODIAN: A securities institution, commissioned by the Institution or other third party custodian, that holds securities in deposit accounts on its clients' behalf.

EEA: European Economic Area. **FINANCIAL INSTRUMENTS:** Such instruments as are referred to in the Swedish Securities Market Act (SFS 2007:528).

FUND UNITS: Shares in a securities fund or special fund.

TRADING DAY: A day on which the trading venue is open for trading.

TRADING VENUE: As defined in the Swedish Securities Market Act (SFS 2007:528), that is, a regulated market, a multilateral trading facility (MTF), or an organised trading facility (OTF).

TRADING PLATFORM: A multilateral trading facility (MTF) platform or organised trading facility (OTF) platform.

INSTITUTION: Aktieinvest FK AB (Corp. Reg. No. 556072-2596).

INSTITUTION'S ONLINE SERVICES: The services that the Institution provides over the internet, which the Client gains access to upon signing the Agreement through the use of personal login

information, also designated Online Deposit Account. **INSTITUTION'S PRODUCT RANGE:** Securities that, in accordance with the Institution's criteria and with the law, are approved for trading or subscription in deposit accounts with the Institution. **INSTITUTION'S WEBSITE:** www.aktieinvest.se

ISK: An investment savings account under the Insurance Distribution Act (SFS 2011:1268).

CLIENT/THE CLIENT: A natural person or legal entity that has signed an agreement on deposit accounts and trading with the Institution.

LEI: Legal Entity Identifier. A global identification code for companies and organisations (entities).

SETTLEMENT DATE: The date on which payment is exchanged. **MTF PLATFORM:** As defined in the Swedish Securities Market Act (SFS 2007:528), that is, a multilateral system within the EEA which brings together multiple third-party buying and selling interests in financial instruments – in the system and in accordance with non-discretionary rules – in a way that results in a contract.

MULTILATERAL SYSTEM: As defined in the Swedish Securities Market Act (SFS 2007:528), that is, a system in which multiple third-party buying and selling trading interests in financial instruments are able to interact in the system.

OTF PLATFORM: As defined in the Swedish Securities Market Act (SFS 2007:528), that is, a multilateral system within the EEA which is not a regulated market or an MTF and within which multiple third-party buying and selling interests in bonds, structured finance products, emission allowances or derivatives are able to interact in the system in a way that results in a contract.

REGULATED MARKET: As defined in the Swedish Securities Market Act (SFS 2007:528), that is, a multilateral system within the EEA which brings together or facilitates the bringing together of multiple third-party buying and selling interests in financial instruments – regularly within the system and in accordance with its non-discriminatory rules – in a way that results in a contract.

SPECIAL FUND: An alternative investment fund that is administered in accordance with the Swedish Alternative Investment Fund Managers Act (AIFL, SFS

2013:561) and meets the specific requirements in Chapter 12 of the AIFL.

SYSTEMATIC INTERNALISER: As defined in the Swedish Securities Market Act (SFS 2007:528), that is, a securities institution which, on an organised, frequent, and systematic basis, deals on own account by executing client orders outside a regulated market or a trading facility without utilising a multilateral system.

EXECUTION VENUE: a trading venue, a systematic internaliser or a market maker within the EU/EEA or other person who provides liquidity within the EU/EEA. **SECURITY:** Both a financial instrument as defined in the Swedish Securities Market Act (SFS 2007:528), that is, 1) transferable securities that can be eligible for trading on the capital market, 2) money market instruments, 3) UCITS (fund units), 4) derivative financial instruments, and 5) emission allowances; and valuable documents that cannot be eligible for trading on the capital market, that is, 1) share or simple promissory note that, under the definition above, is not a financial instrument, 2) surety given, 3) deed of gift,

4) mortgage or similar document. **CENTRAL SECURITIES DEPOSITORY:** As defined in the Swedish Central Securities Depositories and Financial Instruments Accounts Act (SFS 1998:1479), that is, the same as in Article 2.1.1 in the Swedish Central Securities Depositories Ordinance in its original wording.

UCITS: (Undertaking for collective investments in transferable securities) A fund whose shares can be repaid upon request of the interest holders and consists of financial assets, if it was formed through capital contributions from the general public and is owned by those who contributed the capital and is managed in accordance with the provisions in Chapters 5 or 5a of the Swedish Investment Funds Act (SFS 2004:46).

SECURITIES INSTITUTION: Investment firms, Swedish credit institutions with authorisation to conduct securities operations and foreign undertakings that conduct securities operations from branches or by using tied agents that are established in Sweden, as well as foreign undertakings with authorisation to conduct operations corresponding to securities operations.

TERMS AND CONDITIONS FOR DEPOSIT ACCOUNTS AND TRADING

A. AGREEMENT ON DEPOSIT ACCOUNTS AND TRADING WITH FINANCIAL INSTRUMENTS

A.1 AGREEMENT

A.1.1 By signing this agreement, a contract for deposit accounts and trading is entered into between the undersigned deposit account holder ("Client"/"the Client") and Aktieinvest FK AB ("the Institution"). During the contract period, the Institution's General Terms and Conditions for Deposit Accounts and Trading in effect at any time, any special conditions for trading and the use of specific products and services and the Institution's guidelines for best order executions and guidelines for handling conflicts of interest in effect at any time will apply.

A.1.2 In the event of any conflict between the General Terms and Conditions for deposit accounts and trading and special conditions for

products or services, the special conditions will prevail.

A.1.3 In case the English version of the Terms and Conditions for deposit accounts and trading is inconsistent with the Swedish version, the Swedish version takes precedence.

A.1.4 In exceptional cases, the Client can have a preliminary deposit account with Aktieinvest. Preliminary deposit accounts do not entail any rights for the Client or any obligations for the Institution. If a preliminary deposit account contains assets and the Client has been notified in accordance with the regulations in Point G.5 that

they have a deposit account with holdings at the Institution, the Institution retains the right to charge the deposit account for any costs pertaining to custody of the assets. In order to gain access to the benefits pertaining to the deposit account at the Institution, the Client must sign an agreement and accept the Institution's General Terms and Conditions for Deposit Accounts and Trading. The Institution also retains the right to manage the Client's assets in accordance with Point B.1 pertaining to custody and deregistration of the Client's securities in the deposit account.

A.1.5 The Institution's General Terms and Conditions for Deposit Accounts and Trading in effect at any time, with the appurtenant special conditions for products and services, and the Institution's guidelines for best order execution are available on the Institution's website.

A.2 CLIENT REQUIREMENTS

A.2.1 Natural persons

If not otherwise indicated by Points A.2.2 and A.2.3 below, a person must be of legal age, registered as a taxpayer or liable to file tax returns, a resident of the EU/EEA and must have provided an active personal e-mail address to be entitled to open and maintain a deposit account with the Institution.

A.2.2 Jointly owned deposit accounts

Two or more persons may jointly enter into a contract for

deposit accounts and trading with the Institution unless otherwise stated in law or in the special conditions.

A deposit account of this type is jointly owned (i.e. the joint owners are jointly and severally liable towards the Institution).

This means that each of the joint owners has a payment obligation towards the Institution. In all respects, the jointly owned deposit account is represented by one of the joint owners, who is thus the contact person regarding management of the deposit account in relation to the Institution, unless otherwise stated in law or in the special conditions. The joint owners are hereinafter jointly designated "the Client."

The Institution retains the right, as needed, to open another deposit account at the Institution on behalf of a joint owner of a deposit account and to transfer the Client's assets from the jointly owned deposit account (e.g. in the event of a death; refer to Point G.13). The newly opened deposit account is then also covered by the Institution's General Terms and Conditions for Deposit Accounts and Trading in effect at any time.

A.2.3 Minors

Guardians may open a deposit account for a minor. In order to open and maintain a deposit account at the Institution, the minor must reside in the EU/EEA and not have an obligation to pay or declare taxes in countries outside the EEA. For payment of liquid assets to minors, the guardians must have an account in the minor's name at a credit institution within the EU/EEA.

Guardians jointly represent the minor if not otherwise attested by the guardians (sole custody must be attested by a valid birth certificate for the child, judgement that has entered force or similar document). Guardians can grant each other the right to manage the deposit account separately through a power of attorney for guardians. With this document,

the guardians accept the deposit account agreement for the minor. The guardians are jointly and severally responsible for the deposit account and all transactions in the deposit account unless otherwise attested through adequate documentation.

Guardians are obligated to keep themselves informed of what applies as regards the regulations for chief guardianship. This information can be obtained from the Chief Guardians Committee in the municipality where the minor resides. If the child's total assets exceed a value corresponding to eight base price amounts, the guardian(s) must request consent from the Committee to trade in financial instruments on the child's behalf.

A.2.4 Legal entities

The Institution takes on legal entities with registered offices in the EU/EEA as clients. To open deposit accounts at the Institution, the legal entity must submit all information indicated by the contract for companies. The legal entity must submit information about the firm's group structure, ownership structure, principals and signatories. The Institution retains the right to refuse a legal entity as a client if the entity does not meet the identification requirements or other requirements under EU regulations, the law and other statutes or the Institution's regulations.

For communication with the Institution, the legal entity must appoint a proxy as a contact person regarding management of the deposit account in relation to the Institution, if not otherwise stated in the law or in the special conditions.

A.2.5 Memberships or client relationships with partners

Memberships or client relationships with a partner of the Institution may entitle the Client to certain benefits (e.g. discounted prices on products and services that the Institution provides). Utilising the benefits that the membership or client relationship entails requires that (i) the Client is registered as a member or client with the Institution's partner and (ii) the Client has notified the Institution of the membership or client relationship.

Once the Institution has registered the Client as a member or client, the Institution will regularly obtain information about the membership or client relationship. If the Client terminates the membership or client relationship with the aforementioned partners, the Institution will deregister the Client as a member or client and the benefits will thus be discontinued.

A.3 CLIENT CATEGORISATION

In accordance with the Swedish Securities Market Act (SFS 2007:528), the Institution must categorise its clients in accordance with the experience and knowledge of trading in the securities market that the Client is considered to have. This division is to ensure that the Client is given the protection they are entitled to. The law divides clients into retail and professional clients, and eligible counterparties. Retail clients have the highest level of protection. For financial institutions this entails, among other things, stricter requirements for information to clients.

The Institution has categorised all its clients as retail clients. The Client has the possibility of applying in writing for a different categorisation at the Institution.

A.4 CLIENT KNOWLEDGE

A.4.1 Natural persons

When signing an agreement with the Institution, a Client who is a natural person must identify themselves either electronically (BankID) or by submitting a certified copy of a valid, certified Swedish identity card, passport or similar identification document.

The Client accepts that the Institution must establish the purpose and type of the Client's involvement with the Institution, which is why the Client must, in the manner that the Institution instructs, answer questions in this

regard and truthfully state whether they are a Politically Exposed Person (PEP).

The Institution retains the right to refuse involvement from the Client if any of the information in the preceding paragraphs cannot be obtained from the

Client.

A.4.2 Legal entities

Legal entities identify themselves with a valid proof of registration. The legal entity must also inform the Institution of the firm's group and ownership structure.

A legal entity undertakes to provide the Institution with information about the entity's beneficial owners and signatories. The legal entity undertakes to ensure that the beneficial owners and signatories are identified in accordance with Point A.4.1. The legal entity must also provide other documentation and information pertaining to beneficial owners and signatories that the Institution requests in order to comply with EU regulations, laws or statutes.

The legal entity must appoint a proxy to act as a contact person for matters pertaining to the entity's activities.

The legal entity accepts that the Institution must establish the purpose and type of the firm's involvement with the Institution, whereupon the entity's contact person, or the person the company deems best suited, must answer questions in this regard in the manner that the Institution instructs.

The Institution retains the right to refuse involvement from the legal entity if any of the information in the preceding paragraphs cannot be obtained from the firm.

A.4.3 Legal Entity Identifier (LEI)

A Legal Entity Identifier, or LEI, is a global identification code for companies and other organisations. Under applicable EU regulations, legal entities must have an LEI in order to conduct securities transactions. If no such LEI exists, the Institution may not conduct transactions on the Client's behalf.

The Client is responsible for obtaining their own LEI from any of the suppliers in the market, and will pay the costs of applying for and maintaining the LEI. The Client is responsible for ensuring the LEI is current. The Client must notify the Institution of a valid or current LEI in order to trade in securities at a trading venue in the manner the Institution instructs, and well in advance of initiating a transaction.

A.5 CANCELLATION RIGHTS

A.5.1 The regulations for distance contracts and cancellation rights are fixed in the Swedish Distance and Off-Premises Contracts Act (SFS 2005:59). Under the law, consumers have cancellation rights in connection with signing an agreement regarding deposit accounts and trading with the Institution.

The provisions on cancellation rights do not apply to purchases or sales of securities in the deposit account.

A.5.2 Cancellation rights mean that Clients who are consumers have the right to cancel the agreement within 14 days of signing by notifying the Institution in this regard.

A.5.3 If the Client exercises their cancellation rights, both parties must either repay or return what was paid out or offered within 30 days. The Institution has the right to compensation from the Client for that portion of the financial services that was provided under the agreement, and for reasonable costs that arose for the period until the Institution received notification that the agreement is being terminated.

A.5.4 The deadline for return is calculated from the day the Client submitted or sent the notification to the Institution that the Client is cancelling the agreement.

In cases where these General Terms and Conditions are inconsistent with the aforementioned laws, the law takes precedence.

A.6 EXPIRATION OF THE AGREEMENT

A.6.1 The agreement will cease to be valid if either of the parties have cancelled the agreement and all commitments toward the counterparty have been fulfilled. Termination of agreements is regulated in Point G.12.

A.6.2 Upon expiration of the agreement, the parties must immediately settle all obligations under this agreement. The agreement is valid in its applicable parts until the party has fulfilled all its obligations towards the counterparty.

Upon expiration of the agreement, the Institution must transfer all securities registered in the deposit account—or, if the termination pertains to certain securities, the said securities—to the Client. The Client must submit written instructions to the Institution regarding the transfer of securities and cash. If such instructions are not submitted within two (2) months after the date that the deposit account or agreement on deposit accounts expires in accordance with the termination, or if the transfer cannot take place in accordance with the Client's instructions, the Institution can: (i) sell or otherwise liquidate the securities in the manner the Institution deems appropriate and, if the securities have no value, deregister them; the Institution can be remunerated for measures carried out and for the costs of liquidation through deductions from the proceeds of the sale; any surplus will be paid out to the Client, whereas any deficit must be immediately compensated by the Client; (ii) as regards cash in the deposit account, pay out to another account belonging to the Client or on the Client's behalf.

A.6.3 Upon expiration of the agreement, the Client must submit complete instructions to the Institution regarding transfer or sale. If the instructions are not submitted to the Institution, or if they cannot be completed within sixty (60) calendar days of the date the agreement expires, the Institution can open a securities account or the equivalent on the Client's behalf at a central securities depository and transfer the financial instruments registered in the deposit account to this account. The Institution may, in the manner it deems suitable, sell or otherwise liquidate or deregister securities that cannot be transferred to a securities account or the equivalent at a central securities depository. The Institution retains the right to receive remuneration for costs in connection with sale and liquidation from the proceeds from the sale. Any surplus will be paid out to the Client, whereas any deficit must be immediately compensated by the Client.

securities that arise through registration in the deposit account.

B.1.2 The Institution does not receive emission allowances for custody under this agreement.

B.1.3 As administrator, the Institution can register financial instruments received in its own name at central securities depositories (e.g. Euroclear Sweden AB or one that performs similar registration measures pertaining to the instrument outside the EEA). In that connection, the Client's financial instruments may be registered together with other holders' financial instruments of the same type.

B.1.4 Financial instruments in an account-based system at a central securities depository or one that performs similar registration measures pertaining to the instrument outside the EEA are considered as having been received when the Institution has obtained the right to register, or have registered, information pertaining to instruments in such systems. Other instruments are considered as having been received when they are transferred to the Institution. The Institution retains the right to check the receipt of certain securities in accordance with Point B.2.

B.1.5 If the Client has several deposit accounts with the Institution and the Client has not instructed the Institution as to which deposit account certain securities

B. CUSTODY IN DEPOSIT ACCOUNTS, ETC.

B.1 CUSTODY IN CLIENT'S DEPOSIT ACCOUNTS

B.1.1 The Institution will register in the deposit account such securities as have been received by the Institution for safekeeping, etc. in the deposit account. Securities received will be held in safekeeping by the Institution on the Client's behalf. Custody of securities pertains to custody of dematerialised

are to be registered in, the Institution can itself determine which deposit account registration will take place in.

B.1.6 Whole securities and fractions of securities to five decimal places are registered in the deposit account. The Client is the owner of registered whole securities, whereas the Institution holds ownership rights to excess fractions or decimals. Fractions of securities instead grant the Client a financial claim against the Institution corresponding to the registered value of the fractions.

Fund units are registered in the deposit account up to six decimal places.

B.1.7 The Institution does not perform any authenticity checks on the Client's securities.

B.1.8 The Institution requires reasonable time for registration, transfer and delivery of securities.

B.1.9 The Institution can deregister securities from the Client's deposit account when the issuer of the securities enters bankruptcy or the securities have otherwise lost their value. If it is practicable and appropriate, the Institution will in such cases, with regard to factors including the Client's best interests, attempt to register the securities in the Client's name.

B.1.10 In addition to the contractual right of pledge in the deposit account agreement, the Institution may have the right of set-off, right of pledge or other security rights under EU regulations, laws, statutes, general legal principles, or regulations at central securities depositories or central counterparty (CCP).

B.1.11 The Institution's services under the deposit account agreement and its provisions are not targeted to natural persons residing in the United States, or legal entities with registered offices in the United States, or other US Persons (as defined in the prevailing Regulation S of the 1933 United States Securities Act), or at such persons in other countries where the Institution is required to have carried out registration measures or other similar measures.

B.2 THE INSTITUTION'S PRODUCT RANGE: APPROVED SECURITIES

The Institution retains the right to determine which securities may be purchased and sold, as well as registered in deposit accounts. The Institution's product range may vary and differ among various savings services. The Institution has the right to remove securities from the Client's deposit account if they are excluded from the Institution's product range, or if they may not be kept in the deposit account owing to the law.

Information on the Institution's prevailing product range is provided on the Institution's website.

B.3 THIRD PARTY CUSTODY

B.3.1 The Institution may hold the Client's securities for safekeeping with another securities institution in Sweden or abroad. The third party custodian may in turn engage another third party for custody of the Client's securities.

B.3.2 The third party custodian is appointed by the Institution at its own option, taking into account the obligations incumbent upon the Institution under EU regulations, laws and statutes.

B.3.3 With custody at a third party custodian abroad (within or outside the EEA), the Client's securities are covered by applicable national law, which may entail a variation in the Client's rights pertaining to these securities compared with what would apply to custody in Sweden.

B.3.4 Custody at a third party custodian is normally in the Institution's name on the Client's behalf. In such cases, the Client's securities are

registered together with the securities of other owners (e.g. in a control account). The Institution may also commission the third party custodian to be registered for the Client's securities in the Institution's stead.

B.3.5 In connection with custody of the Client's securities in a control account at a third party custodian, the Client's rights follow from applicable national legislation. When the Client's securities are held in custody with the securities of other Clients, and if a deficit arises so that the total holding in the control account does not correspond to the correct holdings of all the Clients, the deficit will be settled among the holders in accordance with law or market practice of the third party custodian. This may mean that the holders will not receive their entire holdings, but that the deficit is allocated among the holders in relation to the size of each individual holding.

Whether the Client has a right of reclamation protected by property law in the event the Institution or the third party custodian is declared bankrupt or affected by another measure with similar legal effects may vary, and is dependent on applicable national law.

Sweden has a right of reclamation protected by property law, provided that the securities are kept separate from the third party custodian's and Institution's own securities. In connection with custody at a third party custodian abroad it may also be impossible, as a consequence of applicable foreign law, to identify the Client's securities separately from the third party custodian's or Institution's own securities. In that case, there is a risk that in a situation of bankruptcy or other measure with similar legal effects, the Client's securities may be regarded as part of the third party's or Institution's assets.

B.3.6 Third party custodians, central securities depositories, central counterparties (CCP) and corresponding entities outside the EEA may have protection in or rights of pledge pertaining to the Client's securities and to the receivables associated with them. In that case, the Client's securities may be claimed for such rights.

B.4 INCORRECT REGISTRATION IN DEPOSIT ACCOUNTS, ETC.

B.4.1 If the Institution mistakenly registers securities or cash in the Client's deposit account, the Institution has the right to correct the registration in question. If the Client makes use of mistakenly registered securities or cash, the Client must return the securities or pay back the cash to the Institution as soon as possible. If the Client fails to do so, the Institution has the right to purchase the securities in question and charge the Client's deposit account for the amount of the Institution's receivable or to charge the account for the amount of the cash in question.

B.4.2 The Institution must immediately notify the Client that a correction has been carried out in accordance with the above. The Client does not have the right to impose any demands on the Institution owing to such mistakes.

B.4.3 The statements in the two preceding paragraphs apply even when the Institution, in other cases, registered securities in the deposit account or deposited funds in a linked account that should not have been due to the Client.

B.5 VOTING RIGHTS REGISTRATION PRIOR TO GENERAL MEETINGS

The Institution undertakes on the Client's behalf to ensure that the voting rights of nominee shares in central securities depositories are registered in the Client's name. This is provided, however, that the commission has been submitted to the Institution at the latest five (5) banking days before the final date of entry into the shareholders' register for the right to attend the general meeting. These voting rights can be registered in accordance with established procedures at the central securities depository.

Voting rights registration for foreign shares may both take a longer time and result in costs. The Institution retains the right to charge the Client for these costs.

If the deposit account is held by two or more entities jointly, the voting rights of the shares will be registered in proportion to the share of each owner. Voting rights for excess fractions (decimals) will not be registered.

B.6 PLEDGES

The Client may not, without the Institution's approval in each individual case, pledge to another party or otherwise make use of pledged securities or pledged cash and cash equivalents. The Institution can, even if the Client objects to it, transfer securities as well as cash and cash equivalents to a pledgee or other party in accordance with written instructions from the pledgee. Transfers of this kind must be reported to the Client.

If a pledge is made in violation of this provision, the Institution has the right to cancel the deposit account agreement with immediate effect, without taking into account the period of notice indicated in Point G.12 below.

C.1.5 The issuer has an obligation to know its shareholders, which is why the Institution is obligated to submit information about the Client's name and address upon request by the issuer.

C.1.6 The Institution can forbear from carrying out a measure, either in whole or in part, if there are no funds for the measure in the deposit account or if the Institution is not provided with the information required for the measure or to fulfil requirements under EU regulations, laws or instructions.

C.1.7 The Institution may carry out, or forbear from carrying out, measures indicated in Points C.2–C.4 if the Institution has specifically indicated so in a notification to the Client, and the latter has not provided instructions

C. THE INSTITUTION'S COMMITMENTS REGARDING SECURITIES

C.1 GENERAL

C.1.1 The Institution undertakes on the Client's behalf to carry out the measures indicated under Points C.2–C.4 as regards securities received.

C.1.2 The commitments come into effect, if not otherwise indicated below or specifically agreed on, for Swedish financial instruments registered at securities depositories starting on the fifth (5th) banking day, and for other Swedish (i.e. from an issuer with a registered office in Sweden) securities as well as foreign financial instruments starting on the fifteenth (15th) banking day after the securities have been received by the Institution. The Institution is thus not obligated to monitor deadlines that expire before this.

C.1.3 The Institution will carry out the measures indicated in Points C.2–C.4, provided that the Institution has received adequate information in due time on the circumstances that give rise to the measures through notifications from the Client, third party custodian, issuer, agent (or equivalent) or securities depository. The Institution may apply other deadlines in relation to the Client than those indicated in the Prospectus or through other official publication.

C.1.4 The issuer is responsible for distribution of annual reports, interim reports, prospectuses and other information. For the securities that the Client has registered with central securities depositories and in the deposit account, the Institution will supply the Client's name and address information upon request by the issuer via central securities depositories. The Prospectus and other information about the Office are not normally distributed by the Institution. Instead, the Institution will provide the Client with a summary of the Offering. At the same time, the Client will receive instructions as to where more information on the Offering can be found.

For information pertaining to the fund company's annual reports, interim reports and so on, the Client should contact the fund company the Client is interested in. The Client can access fact sheets pertaining to the funds whose fund units the Institution procures via the Institution's website.

otherwise within the response time indicated in the notification. The Client is thereafter bound by the measure the Institution has carried out or forbore from carrying out as if the Client themselves had commissioned the measure.

C.1.8 In the event of the sale of rights by the Institution in accordance with the indications below, the sale may take place jointly for several clients and, where applicable, in accordance with the Institution's guidelines in effect at any time for executing orders and for consolidation and allocation of orders. The proceeds will be allocated proportionately among the clients.

C.1.9 If the Client, in accordance with applicable laws or regulations for an issue or an offer, does not have the right to exercise pre-emption rights that are due to the Client as a result of their holdings of certain securities, the Institution can sell these pre-emption rights.

C.2 SWEDISH FINANCIAL INSTRUMENTS

The term "Swedish financial instruments" in this section pertains to financial instruments from issuers with registered offices in Sweden who are registered with central securities depositories licensed to conduct business in Sweden and admitted to trading in Sweden or trade at a Swedish trading venue. For Swedish financial instruments, the measures indicated in Points C.2.1–C.2.5—with potential deviations following from what is stated in Point C.1.7—cover the Institution's commitments.

As regards foreign financial instruments, the indications in Point C.3 apply instead.

C.2.1 Equities

As regards equities, the Institution undertakes to carry out measures in accordance with Points C.2.1.1–C.2.1.9.

C.2.1.1 Reinvestment

The Institution offers Clients services for the reinvestment of liquid assets freed up in connection with corporate events or administrative measures, unless otherwise indicated in the provisions of this agreement. The Institution reinvests the liquid assets in the original security on the banking day after the assets have been received by the Institution. Reinvestments are in fractional shares, and free of charge. In accordance with Point G.2, the Institution will make deductions for any liabilities to the Institution in connection with a reinvestment in securities.

If the Client has submitted a notification that reinvestment in the deposit account and/or security is not required, or if the original security is no longer registered in the deposit account, the liquid assets are booked in the Client's deposit account instead. Notice to abstain from investment of dividends must be submitted to the Institution at the latest one (1) banking day before the payment date of the dividend. In the event of new share issues and redemptions, notice must have been submitted four (4) banking days before the official trading day for rights or options.

There is no reinvestment in securities traded solely in stock exchange orders.

C.2.1.2 Cash dividends and spin-offs

The Institution undertakes to receive dividends on the Client's behalf and register them in the deposit account. If there is a possibility of choosing between dividends in cash and another form, the Institution will choose dividends in cash.

Cash dividends are registered in the Client's deposit account when the dividend has been received by the Institution.

In the event of a spin-off, whole or partial securities issued will be assigned to the Client's deposit account. If the security is not part of the Institution's product range, it will be sold off if possible. Sales are in fractional shares in accordance with the price list in effect.

C.2.1.3 Bonus issue

In the event of a bonus issue, whole or partial new shares will be assigned to the Client's deposit account.

C.2.1.4 Split and reverse split

The Institution undertakes to inform the Client

in the event of splits and reverse splits, and to assist the Client in connection with administrative measures. The Institution undertakes to administer and register assignments and reductions, respectively of whole or partial shares in the Client's deposit account.

C.2.1.5 Share issues

In connection with a preferential share issue or redemption programme, or in connection with other similar corporate events, rights and/or options will be assigned to the Client's deposit account. The Institution undertakes to notify the Client via e-mail and to publish the dates for the last day for applications and other information on the Institution's website.

The Client's wishes regarding participation in share issues can be adjusted to apply in general to all securities in the deposit account or for a specific security in the deposit account. The Client can themselves select what will apply pertaining to participation in share issues by registering their choices in the Institution's internet services or by contacting the Institution.

C.2.1.5.1 Share issue with pre-emption rights

In connection with share issues with pre-emption rights, the Institution undertakes the following measures:

(i) If the Client has chosen to participate in the share issue, the Client's rights and options will be exercised provided that there are sufficient rights and options, and liquid assets, in the deposit account at the latest four (4) trading days before the final official trading day for the rights and options. (ii) If the Client has chosen to abstain from participation in the issue event, or if any of the conditions in the first point have not been fulfilled, the Institution will if possible sell the rights and options on the Client's behalf without brokerage commission or other fees during the last three (3) official trading days for the rights and options. Reinvestment will take place if the Client has not declined the option. If the rights and options entail no financial value, or if they are not being traded, the rights and options will appear as worthless. (iii) If the Institution trades a security only in stock exchange orders, participation in the share issue will take place in whole securities. If the Client abstains from participation in the share issue and the rights and options are sold, no reinvestment will take place.

If the Institution trades the security in fractional shares, participation in the share issue will also take place in fractions of the security. In connection with the sale of rights and options for securities in which the Institution trades in fractional shares, reinvestment will take place automatically if the Client has not informed the Institution otherwise.

C.2.1.5.2 Share issue without pre-emption rights

Share issues without pre-emption rights can be subscribed with the issuer (the company issuing shares), the agent (the institution administering the share issue) or the depository institution (the institution housing the subscriber's deposit account).

Subscription to share issues without rights are prescribed in prospectuses, memoranda or similar informational documents. If subscription takes place via an issuer or agent that is not the Institution, the Client must contact these businesses for further subscription instructions. If the Institution owns the agent, or if the Client subscribes to a share issue via the Institution as depository institution, the following will apply with the exception of what is written in the information documents:

- Written statement of interest must have been received by the Institution not later than the day before the final subscription date;
- Total subscription amount desired must be available in the Client's deposit account at the Institution at the latest on the day before the subscription date;
- The total subscription amount will be blocked for trading and withdrawal (reserved) up until the final allocation is confirmed from the issuer or agent;
- In the event of any oversubscription in the share issue, there may be an allocation of a lower number of shares or no allocation at all;
- When allocation occurs, the deposit account will be charged the actual subscription amount, whereupon the remaining liquid assets will again become available for trading and withdrawal in the deposit account;

- If no allocation takes place, the block on liquid assets in the deposit account will be removed and they will become immediately available for withdrawal and trading;
 - Securities will be recorded on the deposit account when they are on hand for registration at the Institution.

Applications in a share issue are binding, although incomplete or incorrect statements of interest may be disregarded. The Institution also retains the right to disregard an application that does not meet the two first criteria in the preceding paragraph.

SHARE ISSUE WITHOUT RIGHTS IN ISK, IPS OR ENDOWMENT INSURANCE DEPOSIT ACCOUNT

If the Client wishes to subscribe to a share issue without rights in ISK, IPS or an endowment insurance deposit account with the Institution, this must always take place via the Institution. The information indicated in point C.2.1.5.2 above applies to the subscription process. For subscription in these deposit accounts, statutory regulations on permitted securities in the deposit account apply (see the terms for approved securities under sections H, I and K).

C.2.1.6 Redemption/repurchase

The Institution undertakes in connection with redemption offers from issuers to exercise the Client's rights and options, provided that there are sufficient shares and rights/options in the deposit account at the latest four (4) trading days before the last official trading day for the rights and options. The Client must have chosen to participate in share issues on their deposit account in order for the above commitment to be fulfilled.

C.2.1.7 Buy-out (public offer of transfer)

In the event of a takeover bid pertaining to Swedish listed shares in the Institution's product range, the Institution undertakes to accept the offer on the Client's behalf, provided that:

- i. the offeror complies with the regulations of the marketplace pertaining to public takeover bids
- ii. no Swedish owner(s) with a holding exceeding 10 percent has publicly declined the offer before the offer period expires
- iii. the Board of Directors of the target company has not rejected the offer

An announcement that has been made public in accordance with the regulations of the marketplace in effect at any time, or with practice for public takeover bids on the share market, will be regarded as a public announcement of abstention from the takeover bid under Point 2.

The Institution retains the right to abstain from a takeover bid despite the conditions above having been met, if the Institution considers it not to be advantageous for the Client or if participation would entail administrative difficulties for the Institution without direct benefit to the Client. The Client must be notified of an abstention of this kind as soon as a decision to abstain has

been made.

In the event payment for the takeover is made with securities that are not part of, or will not be part of, the Institution's product range, the security will be sold if possible and the proceeds from the sale will be registered in the Client's deposit account. The security will be sold in fractional shares in accordance with the price list in effect.

If the Client has put savings on a regular basis into the shares of the company bought out, this investment will be terminated as a result of the takeover bid being accepted. Liquid assets will continue to be drawn for savings on a regular basis if the Client does not notify the Institution to stop. The liquid assets drawn into the monthly savings will be registered in the Client's deposit account. The Client must inform the Institution if the liquid assets are to be invested in securities, and if so which ones.

If the Client does not wish to accept a takeover bid that the Institution has decided to accept on the Client's behalf under the first paragraph, the Client can request transfer of the security concerned to another institution in exchange for a transfer fee in accordance with the price list in effect at any time. The notification of the transfer must be submitted to the Institution at the latest five (5) banking days before the response period for the offer expires.

In connection with the takeover of foreign companies in the Institution's product range, the Institution may sell

the securities concerned to the party that submits the highest bid, or over the market if after careful consideration the Institution deems it advantageous for the Client. This could mean that the Client's securities in a foreign company could be sold even if the offer is rescinded at a later stage. The Institution is not responsible in such cases for restoring the Client's holdings in the securities concerned.

C.2.1.8 Merger (fusion between companies) and division (demerger of companies)

If, in connection with a merger, the Client receives securities that are part of the Institution's product range, the old security is replaced with the new one. If, in connection with a merger, the Client receives securities that are not part of the Institution's product range, the security will be sold if possible and the proceeds from the sale will be registered in the Client's deposit account. Sales are in fractional shares in accordance with the price list in effect.

If the Client does not wish to accept the sale, the Client can request a transfer of the security concerned from the Institution in exchanged for a transfer fee in accordance with the price list in effect. The notification of the transfer must be submitted to the Institution at the latest five (5) banking days before the record date for the merger.

If the Client has put savings into the transferring company's securities on a regular basis, these savings will automatically transfer to the new company if the Client does not otherwise notify the Institution.

In the event of a division in a company, the same process as in a spin-off is applied (refer to Point C.2.1.2).

C.2.1.9 Compulsory redemption, liquidation, bankruptcy, delisting

The Institution undertakes to inform the Client regarding compulsory redemption, liquidation, or bankruptcy. In the aforementioned cases, the Institution will receive and register a principal amount from the issuer in the Client's deposit account.

In the event of liquidation or bankruptcy, the Institution undertakes to sell the Client's shares to the extent possible on the market until trading in the security is halted. The proceeds from any such sales will be registered in the Client's deposit account with the Institution.

In the case of a delisting of financial instruments, the Institution undertakes to notify the Client of the event. If there is a possibility, and the Client accepts it, the Institution will sell the share to the extent possible before delisting takes place. The proceeds from any such sales will be registered in the Client's deposit account with the Institution.

C.2.2 Fund units

The Institution undertakes to carry out measures pertaining to the ownership of fund units on the Client's behalf in accordance with this Agreement or the provisions of the fund.

The Institution distributes and trades fund units in funds via an external fund distributor. The Institution also distributes fund units in funds that are administered by its fellow subsidiary, Aktieinvest Fonder AB. These fund units are traded directly at the Institution.

C.2.3 For Swedish depository receipts specifically
Regarding Swedish depository receipts pertaining to foreign shares, the Institution undertakes to carry out similar measures as for Swedish shares in accordance with the above if the Institution deems it possible and suitable, taking factors such as the Client's interests into account. In other cases, the Institution will carry out the same measures as those regarding foreign securities (refer to Point C.3 below).

C.2.4 Promissory notes and other debt securities
Regarding promissory notes and other debt securities intended for trading on the capital

market, the Institution undertakes:

- i. to receive and disburse interest and principals, respectively, or other amounts that in connection with redemptions, drawings or cancellations have fallen due for payment after the debt security has been received;
- ii. to carry out conversions regarding convertible promissory notes or debt securities in accordance with particular orders by the Client;
- iii. in connection with the issue of promissory notes and debt securities

in which the Client has pre-emption rights, participation in the issue will take place in the same manner as in Point C.2.1.5.1 above.

iv. in connection with a public offer of transfer of financial instruments directed at the Client from the issuer or other party which the Institution has received information about, in the manner indicated above in Point C.2.1.7, to notify the Client and as specifically assigned by the Client to assist them with the desired actions in this connection. The same applies in connection with public offers for acquisitions of financial instruments directed at the Client.

v. regarding structured products that are promissory notes, to disburse interest, dividends and principals.

C.2.5 Other Swedish financial instruments Regarding financial instruments not covered by Points C.2.1–C.2.4 above, such as structured products that are not promissory notes, the Institution's commitments cover disbursement of dividends where appropriate, and otherwise to carry out measures that the Institution deems practicable and suitable, taking factors such as the Client's interests into account, or the Institution has undertaken in a separate agreement with the Client.

C.3 FOREIGN FINANCIAL INSTRUMENTS

C.3.1 Regarding shares and debts not covered by Point C.2 that were admitted for trade in a regulated market in the EEA or in a similar market outside the EEA or at an MTF, the Institution's commitments cover (with the potential deviations that could follow from the information indicated in Point C.1.7) carrying out the same measures as for Swedish financial instruments when the Institution deems it practicable and suitable, taking factors such as the Client's interests into account. Exceptions to the provisions of this Agreement on takeover of foreign companies in the Institution's product range.

The Client's attention is drawn in particular to the fact that for certain foreign shares registered with central securities depositories or similar institutions outside the EEA owing to limitations on its commitments, there may be limited opportunities for the Client as shareholder to exercise certain rights such as taking part in general meetings and participating in share issues as well as receiving information about them.

C.3.2 Regarding other foreign financial instruments than those in the preceding points, the Institution's commitments cover only carrying out the measures that the Institution has undertaken in a separate agreement with the Client.

C.3.3 The Client accepts that the Client's rights pertaining to foreign financial instruments may vary, depending on applicable foreign laws or regulations. The Client also accepts that where the measure pertains to foreign financial instruments, the Institution may often apply different deadlines to the Client than those applied in the country where the measure is to be carried out.

C.4 ON SHARE PORTFOLIOS AND FUND PACKAGES SPECIFICALLY

Share portfolios and fund packages offered to the Institution's Clients involve trading in portfolio orders, also known as savings boxes (refer to the description under Point E.3). The Client may choose to invest in the underlying assets of the portfolio or package in accordance with the criteria published at any given time by the Institution on its website. If an administrative measure pertaining to any security leads to liquid assets being freed up, these will be placed in the Client's deposit account. The Institution will not reinvest the liquid assets thus freed up in the underlying assets of the portfolio or package; the Client must choose themselves how the liquid assets are to be invested. If an instrument that is part of the portfolio or package is excluded or liquidated, it may be replaced with a new instrument in accordance with the portfolio/package criteria. New savings in the portfolio or package will subsequently be invested in accordance with the composition of the new portfolio or package.

Portfolio savings are a separate product that deviates from these terms and conditions. Portfolio savings are regulated under section J below.

D. LIQUID ASSETS IN DEPOSIT ACCOUNTS

D.1 CLIENT ACCOUNTS

D.1.1 Liquid assets received by the Institution on the Client's behalf are kept in the client accounts at the current depository credit institution (bank). Funds are received with a reporting obligation in accordance with the license from the Swedish Financial Supervisory Authority, and are kept separate from the Institution's own assets.

D.1.2 The Institution receives liquid assets from the Client, which constitute an advance for purchasing commissions or proceeds for sales commissions, yields on securities managed and liquid assets that the Client has otherwise handed over to the Institution or the Institution has received on the Client's behalf and have a connection with the deposit account.

D.1.3 The funds deposited by the Client, and transactions, are reported in the Client's deposit account. The Client may, at any time, obtain a printout of the transactions on the deposit account by contacting the Institution's Customer Service Centre.

D.2 DEBITING A DEPOSIT ACCOUNT

The Institution may debit the Client's deposit account in the amount of every expenditure, cost, fee or advance tax connected with the deposit account. Moreover, the Institution may debit the deposit account with payments for other unpaid liabilities that have fallen due that the Institution may have at any time in relation to the Client.

As regards fees and other costs in the deposit account and management of debts, refer to points G.1 and G.2 below.

D.3 FUNDS IN FOREIGN

CURRENCIES Funds in foreign currencies that the Institution pays and receives, respectively, on the Client's behalf must be converted to SEK before the amount is deposited or withdrawn, in accordance with the Institution's terms and conditions in effect at any time.

D.4 INTEREST ON BALANCES

Interest on the Client's balances in the deposit account is calculated in accordance with the interest rate the Institution applies at any time to balances in the deposit account. The current interest rate is indicated by the Institution's price list in effect at any time. Interest on balances is calculated from the day after the deposit up until the day before withdrawal. The interest is capitalised once per year, or in connection with the Client closing their deposit account. Clients are notified of changes in interest rates in accordance with the rules for changing the terms and conditions of the agreement, and changing fees (refer to Point G.14).

D.5 PENALTY INTEREST

If the Client is in arrears on payments, the Institution has the right to penalty interest on the amounts due, from the due date up until payment is made. Interest is paid at an interest rate corresponding to the applicable reference rate established at any

time by the Riksbank under Section 9 of the Swedish Interest Act (SFS 1975:635) plus eight percentage points.

E. TRADING IN SECURITIES OVER THE DEPOSIT ACCOUNT

E.1 TERMS AND CONDITIONS FOR TRADING

E.1.1 The Institution is commissioned by the Client to purchase and sell financial instruments and carries out other assignments pertaining to trade in financial instruments on the Client's behalf. After completion, and if conditions for doing so exist, the Institution registers these transactions in the Client's deposit account.

E.1.2 Upon signing this Agreement or making use of the Institution's services pertaining

to trading in financial instruments, the Client is bound by the Institution's guidelines in effect at any time for the best order execution and the combination and division of orders, and the terms and conditions in effect at any time applying to trading in certain financial instruments. "Terms and conditions" here means the terms and conditions in effect at any time for trading in financial instruments, terms and conditions in order documentation and terms and conditions in contract notes prepared by the Institution. Upon request by the Client, the Institution will provide the Client with the applicable guidelines and terms and conditions referred to in this paragraph.

In connection with trading in financial instruments, other applicable regulations adopted by the Institution, Swedish or foreign issuers, place of execution, central counterparty (CCP) or central securities depository also apply. These regulations are provided by the Institution or the issuer, trading venue, central counterparty (CCP) or central securities depository concerned. Upon inquiry by the Client, the Institution can provide the Client with details on where the information is available (i.e. website or contact information).

E.1.3 In the event either of the parties is goes bankrupt or if a company reorganisation is decreed for the Client under the Swedish Company Reorganisation Act (SFS 1996:764), all outstanding obligations owing to trading in financial instrument between the parties will be offset against each other though a final settlement as of the day such an event takes place. Anything that accrues to one party after such a final settlement will become due for immediate payment.

E.2 THE ASSIGNMENT, ETC.

E.2.1 Orders from the Client regarding trading in financial instruments must be submitted in the manner assigned by the Institution (refer to Point E.3). An order of this kind means a commitment for the Institution to attempt to sign an agreement in accordance with the instructions submitted by the Client. The Institution is not obligated to accept assignments for trading in financial instruments. The Institution provides no guarantee that an order received will lead to trading.

E.2.2 The Institution can decline assignments if the Client is in arrears on the obligations due to the Client pertaining to the assignment under these general terms and conditions, or if there is otherwise reasonable cause to do so. Moreover, the Institution can decline assignments without indicating the reason for doing so if the Institution suspects that executing the assignment could conflict with applicable laws (e.g. on market abuse), applicable market regulations, or best practices in the securities market; or if the Client does not provide the information or documents required for the Institution or Client to fulfil their obligations, either under this Agreement or following from applicable EU regulations, laws, directions, general legal principles, or regulations of execution venues, central securities depositories or central counterparties (CCP), or if the Institute otherwise deems there are particular reasons for doing so.

E.2.3 The Institution carries out assignments in accordance with best practices in the market. When executing orders for Clients who are managed by the Institution as retail or professional clients, the Institution's guidelines in effect at any time for executing orders, as well as for combining and separating orders, will apply. Upon request by the Client, the Institution will provide the Client with the applicable guidelines and terms and conditions referred to in this paragraph.

E.2.4 An order is valid during the period of time agreed on between the Client and the Institution. If an agreement of this kind is not signed, the

order is valid on the day it is received, though at most until the point in time on the same day the Institution completes the trade with the type of financial instrument the order pertains to.

E.2.5 In executing and forwarding orders on the Client's initiative pertaining to uncomplicated instruments of the kind

indicated in Chapter 9, Section 25 of the Swedish Securities Market Act (SFS 2007:528), the Institution does not regularly assess whether the Client possesses the necessary knowledge or experience to establish whether the service or the financial instrument suits the Client.

E.3 THE INSTITUTION'S TRADING METHOD

E.3.1 The Institution has four different trading methods:

E.3.1.1 Stock Exchange Order

Stock Exchange Orders involve trading in whole securities directly against a regulated marketplace or trading platform. A Stock Exchange Order can be placed via the Institution's online services or by telephone with the Institution's brokers. An order must contain the number of securities to be traded and the limit that will apply to the order (highest price for buy orders or alternately lowest price for sell orders). The Institution makes no guarantees that the order will be concluded. When placing a Stock Exchange Order, the period of validity must be indicated directly in connection with placement of the order in accordance with the regulations of the respective regulated markets.

E.3.1.2 Fractional shares

Fractional shares involve trading in whole and/or fractional securities against the Institution's levelling inventory. A fractional share cannot be limited. Fractional shares can be placed via the Institution's internet services, by telephone with the Institution's Customer Service Centre, or by written letter. Purchase orders can also be placed through a notification attached to a payment via postal or bank giro, or via a predetermined direct debit savings plan. More information on fractional shares can be found under Point E.4.

E.3.1.3 Portfolio orders (Savings boxes)

Portfolio orders involve investments in a portfolio with securities (shares or funds). Investments are made in amounts, which means that the Client deals in whole or fractional shares or fund units. Minimum investment amounts for the portfolio may apply. Portfolio orders may be placed via the Institution's online services, by letter or by telephone with the Institution's Customer Service Centre. Purchase orders can also be placed through a notification attached to a payment to a postal or bank giro account, or via the Monthly Savings (Månadsspar) service.

E.3.1.4 Fund orders

Fund orders involve trading in fund units. Fund orders may be placed via the Institution's internet services, by telephone with the Institution's Customer Service Centre or by post. Purchase orders can also be placed through a notification attached to a payment with postal or bank giro, or via a predetermined direct debit savings plan. Purchase and sales, respectively, of fund units are carried out as soon as practically possible after the buy and/or sell order have been placed, and in connection with transfer purchases when the proceeds from the sale are on hand in the Client's deposit account.

E.3.2 Securities and trading venues

The Institution retains the right at any time to determine which securities may be traded under this Agreement (refer to Point B.2).

The Institution retains the right to determine which trading venue will be applied for order placement and which trading currency the Client's assignment will be carried out in. Transactions in Sweden are carried out primarily in the trading venue where the security has primary listing, unless otherwise indicated. Transactions in Sweden outside of such markets are registered with the securities institution that organises trading in the instrument.

Upon request from the Client, the Institution can provide information on the date and time of the transaction being carried out.

E.3.3 Cut-off times for trading

The Institution will apply customary cut-off times for trading in stock exchange orders.

For trading in fractional shares, portfolio orders and fund orders, the Institution will apply specific cut-off times for placing orders. Information on the cut-off times

in effect at any given time is published on the Institution's website, or can be requested from the Institution's Customer Service Centre.

E.3.4 Order placement

The Client has the possibility of placing buy and sell orders over the deposit account in accordance with the regulations stated under Point E.2.

The Institution executes buy orders only if cash and cash equivalents for the order amount and brokerage commission are available in the Client's deposit account at the time the order is placed.

The Institution executes sell orders only if the securities are available in the Client's deposit account. Proceeds from sales are registered in the Client's deposit account when the order has been executed and after deduction for brokerage commission. The proceeds are available for withdrawal on the settlement date.

The Institution also takes orders that have already been placed into account that have not yet led to a transaction when coverage checks are performed. In the event an order is executed despite the lack of coverage (both liquid assets for buy orders and securities for sell orders), the Client is still bound by the order. For management of debts to the Institution, refer to Point G.2.

E.3.5 Pricing

The price shown in direct connection with the placement of orders for fractional shares, portfolio orders and fund units is preliminary.

E.3.6 Refusal of orders

If the Institution believes that the Client has not provided sufficient information for the execution of orders, or if the Client has acted improperly in the placement of an order, the order may be refused. In connection with the placement of an order, the Client pledges not to act in contravention of applicable EU regulations, laws and other statutes or otherwise violate best practices in the securities market.

The Client pledges not to place buy or sell orders that could lead to transactions against other buy or sell orders placed by the Client themselves

- or—provided the order was not placed for a purpose that can be deemed proper—by a physical or legal person who is a related party to the Client.

If any uncertainties arise in connection with placement of an order, a change or a cancellation, the Client must immediately call the Institution's attention to them. The Institution is not responsible in any case for damages that could have been avoided if their attention had immediately been called to the matter.

Regarding cancellation and invalidation of orders as well as complaints, refer to Points E.10 and E.11.

E.3.7 Disruptions to operations

If the Institution's online services are disrupted, the Client will be instructed to place orders with the

Institution's brokers by telephone.

E.3.8 Misuse of order book/price updates When placing an order, the Client has the possibility of obtaining prices in real time via the Institution's online services (the "Order Book"). The Institution retains the right to deduct an administration fee for excessive use of the Order Book. Misuse of the service can also lead to suspension of the Client under Point G.11.

E.3.9 Contract note

When the Institution has executed an assignment, the Institution will submit information regarding the execution through a contract note or similar reporting.

If the assignment was executed through direct agreement with the Institution, it will be indicated in the contract note or similar reporting that the assignment was executed by self-contract, through internal business or with the Institution as the Client's counterparty.

If the Institution, under separate agreement with the Client, prepared a contract note without having bought or sold the financial instruments on the Client's behalf, this circumstance will be indicated on the contract note, for example, by indicating that the Institution only assists in the exchange of liquid assets and financial instruments.

E.4 ON TRADING IN FRACTIONAL SHARES IN PARTICULAR

E.4.1 Fractional shares are traded with five (5) decimal points of accuracy. A fractional share may pertain to several securities.

E.4.2 In connection with buy orders, the Client must indicate the amounts per security that the order pertains to. In connection with sales, the Client must indicate the number of shares per security the order pertains to.

E.4.3 Re-investment under fractional shares involves the Client placing a buy and sell order at the same time, whereupon a purchase is made for either the entire or partial amount of the proceeds from the sale. The buy order is executed on the trading day following the executive of the sell order. The Client can expand the re-investment proceeds if there are cash and cash equivalents available in the deposit account. Re-investment is counted as separate buy and sell transactions.

E.4.4 Fractional shares submitted within the order placement window that the Institution applies at any given time will be executed the same trading day. Fractional shares submitted after that time will be executed the following trading day. Information on the applicable time for order placement is available on the Institution's website or through a request with the Institution's Customer Service Centre. Limited trading times apply on banking days before public holidays.

E.4.5 Fractional shares in foreign securities require the trading venue in question to be open. This means that an order involving several Swedish and foreign securities may be executed over several trading days.

E.4.6 The Client can change and annul a fractional share order placed during the time for order placement that the Institution applies.

E.4.7 The Institution guarantees transactions on the same fractional share order, with the exception that the Institution can abstain from executing orders if there has been a trading halt in the security in question for an extended period during a trading day or at the end of the trading day, and if large abnormal price fluctuations were registered during the trading day in question.

E.4.8 The purchase price for fractional shares is the highest price paid on the relevant trading day less five (5) percent of the difference between the highest and lowest price paid on the trading date. The sale price for fractional shares is the lowest price paid on the relevant trading day, plus 5 percent of the difference between the highest and lowest price paid on the trading date. If these cannot be established during the trading day in question, the latest established purchase or sale price for fractional shares will be used.

E.5 CALL RECORDING

The Client is aware that the Institution records and stores telephone calls and other electronic communication that could be assumed to lead to transactions, for example, in connection with the Client giving the Institution a trading assignment or instructions pertaining to the Client's deposit account. Copies of recorded calls and stored electronic communications with the Client will be made available upon request for a period of five years. The Client has the right, upon request, to study the contents of recorded calls and stored electronic communications, for which the Institution has the right to charge a reasonable fee.

E.6 TRADING ON COMMISSION, ETC.

In connection with commission assignments, the Institution executes the assignment under its own name on the Client's behalf (commission), with another Client of the Institution

(combination) or by the Institution itself coming in as buyer or seller (self-contract). The contract note will indicate how the assignment was executed. In connection with trading in fractional shares, the Client's assignment is always executed under the Client's own name against the

Institution's stock inventory.

E.7 THE CLIENT'S RIGHT TO CANCEL ASSIGNMENTS

The Client has the right to cancel the assignment if the Client has taken the necessary measures in connection with the assignment and the Institution, within a reasonable amount of time after the transaction has been conducted:

- in connection with purchasing commissions, has not taken the actions incumbent upon the Institution for providing the buyer with the instruments covered by the assignment; or
- in connection with sales commissions, paid out the proceeds owing to the assignment.

If the Client cancels an assignment in such cases, the Client is released from the obligations owing to the assignment.

Cancellations under this provision must be carried out in consideration of applicable EU regulations (e.g. the EU Market Abuse Regulation), laws or statutes.

E.8 CLIENT DISCLOSURE OBLIGATIONS

It is incumbent upon the Client, upon request by the Institution, to submit information including written documents that the Institution deems necessary to fulfil the obligations incumbent upon the Institution under this Agreement or that follow from applicable EU regulations, laws, statutes, general legal principles, or regulations at places of execution, central securities depositories or central counterparties (CCP).

E.9 CLEARING AND SETTLEMENT OF COMPLETED ASSIGNMENTS

The rules of an execution venue for clearing and settling transactions conducted at the place of execution must be followed by the Institution. Such rules could include requirements for the use of a clearing organisation in the form of a central counterparty. Completed assignments are concluded between the Client and the Institution in accordance with the indications concerning purchasing and sales assignments, unless otherwise agreed.

E.10 ORDER CANCELLATION AND REVOCATION OF TRANSACTIONS

E.10.1 The Institution has the right to cancel the Client's order or revoke transactions concluded on the Client's behalf to the same extent that the order has been cancelled or revoked by the execution venue in question. The same applied if the Institution, in another case, finds it necessary to cancel an order or revoke a transaction with regard to the fact that an obvious error has been committed by the Institution, market counterparty or the Client, or if the Institution suspects that the Client has acted in contravention of applicable EU regulations, laws or other statutes, or if the Client has otherwise violated best practices in the securities market.

E.10.2 If the transaction revoked has already been registered in the Client's deposit account, the Institution will correct the registration and report the revocation in the Client's deposit account.

E.10.3 If the order has been cancelled or the transaction revoked, the Institution must notify the Client without unreasonable delay. If the execution venue, as a consequence of a trading halt, technical error or similar has cancelled all orders affected, the Institution will not normally inform the Client.

E.11 COMPLAINTS AND CANCELLATION

E.11.1 The Client must ensure that contract notes or similar reports have been received, and review them.

E.11.2 The Client must immediately notify the Institution of any errors or deficiencies in the contract note, that the contract note or similar reporting has not been received, of any other errors or deficiencies in the execution of the assignment (complaint).

E.11.3 If the Client wishes to cancel a purchasing or sales assignment that has been executed, this must be expressly conveyed to the Institution

in connection with the Institution being notified of the error or deficiency. For completed commission assignments submitted by a consumer in the capacity of a retail client, however, the request for cancellation must be conveyed to the Institution without delay, and the request for another price must be conveyed to the Institution within a reasonable time of the Client having realised, or should have realised, the circumstances forming the basis of the request in question.

E.11.4 If the complaint or request for cancellation or other price is not submitted within a reasonable time after the Client realised, or should have realised, the circumstances forming the basis of the request in question, the Client may lose the right to cancellation, compensation or other measure.

E.12 MÅNADSSPAR — USE OF DIRECT DEBIT

E.12.1 The bank giro central office is tasked with managing direct debit routines on behalf of banks. By consenting to direct debit, the saver permits account and address information from the depository bank's register to be matched with information from the bank giro central office. The execution of transfers requires the approval of the bank account indicated by the depository bank.

E.12.2 The saver consents to transfers being made from the bank account indicated, upon request of the Institution, via autogiro to the Client's deposit account indicated. The depository bank is not obligated to check the authority of, or notify, the saver in advance concerning requested transfers. The saver's account is debited in connection with transfers in accordance with the regulations of the depository bank. The saver will be notified of transfers by the depository bank. The consent will remain valid until the saver notifies the Institution or the depository bank that the autogiro is to be discontinued.

E.12.3 The saver must ensure that the account has a sufficient amount for transfer on the banking day before the date of withdrawal. If the account balance is not sufficient on the transfer date, the transfer may fail to take place. If the transfer takes place despite an insufficient account balance, the depository bank may charge interest and fees in accordance with the bank's regulations.

E.12.4 The depository bank and the Institution have the right to terminate the saver's direct debit if the saver repeatedly has not had a sufficient account balance on the withdrawal date, if the account that the consent pertains to is closed or if there are other well-founded reasons for doing so. The saver can halt individual transfers, change the amount saved and/or withdrawal date as well as revoke consent by telephone with the Institution's Customer Service Centre or via the Institution's online services at the latest five (5) banking days before the withdrawal date. The saver can request by letter to the Institution to switch the account indicated. Consent can also be revoked upon request by the saver via the depository bank.

F.1.1 The Client is responsible for making sure of their tax residence on their own. For physical persons, this is normally the country or state whose laws indicate the liability to pay tax owing to primary residence, abode, or similar circumstance. For legal entities, this normally pertains to the country in which the legal entity is registered, or where the company or Board of Directors has its registered office.

F.1.2 If the Client resides or is registered to pay tax outside Sweden, the Institution requires proof of the tax residence and information regarding tax identification number (TIN), if any. In that case, the Institution requires a certified copy of the residency certificate

F. TAXES, ETC.

F.1 THE CLIENT'S TAX RESIDENCE

or similar document issued by a competent authority in the country where the Client has their tax residence.

F.2 US PERSON

In signing this Agreement with the Institution, the Client affirms that they are not a US tax subject (US Person). The Institution retains the right to obtain and store such affidavits from the Client under the Identification of Reportable Financial Documents Due to the FATCA Agreement Act (SFS 2015:62). The Client is responsible for submitting information regarding tax residence and/or tax return residence that is valid at any given time.

F.3 TAX AND EXCHANGE OF INFORMATION

F.3.1 The Client is solely responsible for taxes and other fees to be paid in accordance with Swedish or foreign law, statutes or decisions from Swedish or foreign government agencies, international agreements or the Institution's agreements with Swedish or foreign authorities pertaining to securities registered in the deposit account (e.g. preliminary tax, foreign tax at source and withholding tax on dividends).

F.3.2 As a consequence of Swedish or foreign law, the statutes or decisions of Swedish or foreign government authorities, international agreements or the Institution's agreements with Swedish or foreign authorities, the Institution can be obligated to take measures on the Client's behalf regarding tax and other fees based on dividends, interest rates, spin-offs or holdings pertaining to the Client's securities. It is incumbent upon the Client to provide the information, including signing written documents, that the Institution deems necessary to fulfil such obligations.

F.3.3 If the Institution, as a result of obligations under these provisions, has paid tax on the Client's behalf, the Institution can reimburse itself an equivalent amount using the methods indicated in Point D.2.

G. OTHER PROVISIONS

G.1 FEES, ETC.

G.1.1 For storage and other services under this Agreement, fees will be charged in accordance with the indications in this Agreement or that the Institution has notified the Client of upon opening the deposit account or later using the methods indicated in Point G.14.

G.1.2 The Institution charges a brokerage commission as well as buying and selling fees for trading the securities that are part of the Institution's product range in accordance with the price list in effect at any time.

G.1.3 The Institution retains the right to charge the Client an administrative deposit account fee with the periodicity indicated in the price list in effect at any time. The Institution retains the right to charge a notification fee for mailing notifications to the Client owing to commitments the Client has not fulfilled (e.g. settlement of debts under G.2).

G.1.4 For management of securities being stored in the Client's deposit account that are not part of the Institution's product range, the Institution retains the right to charge reasonable fees arising in connection with management (buying and selling the security, registration of voting rights, etc.). The Client will be notified of the fee before the assignment is begun.

G.1.5 The Client will compensate the Institution for costs and expenditures associated with the Institution's assignments under this Agreement, as well as costs and expenditures for monitoring and collecting claims from the Client.

G.1.6 Fees and costs are charged to the deposit account in SEK, unless otherwise indicated by the Institution. In connection with trading in foreign securities and securities traded in currencies other than Swedish kronor, the Institution charges a currency exchange fee

in accordance with the price list in effect at any time. In the event the Client lacks cash and cash equivalents in their deposit account, a debt will be accumulated that will be settled in accordance with the provisions in Point G.2.

G.1.7 The Institution will annually revise and adopt the fee structure that will be in effect for the following period. The Institution also retains the right to amend the fee structure as needed. The Client will be notified of changes to the fee structure in accordance with the provisions in the terms of this Agreement under Point G.14.

G.1.8 Clients that meet the criteria under Point A.2.4 above have the right to make use of the pricing plan for members. In connection with the termination of membership, the Institution's standardised fee plan will be applied to the Client's deposit account as soon as the Institution has been notified that the membership has been terminated. The Institution will notify the Client of changes to fees in the manner indicated in Point G.5.

G.2 NEGATIVE BALANCE IN THE DEPOSIT ACCOUNT

G.2.1 The amount of debt accumulated in the deposit account owing to fees, interest, taxes or other costs charged will be settled in connection with the Client depositing cash funds into the deposit account, selling securities and receiving cash dividends or interest.

G.2.2 If the Client does not regulate its debt, the Institution will notify the Client of the outstanding amount. Any notification fees charged on that occasion will increase the amount of debt and will be taken into account in settlement of the debt. If the Client does not settle the debt despite notification, the Institution retains the right to sell securities from the Client's deposit account, in the manner it sees fit, corresponding to the amount of debt.

G.3 CONTRACT NOTE, FOUR-MONTH STATEMENTS AND TAX RETURN DOCUMENTATION

G.3.1 Contract note, four-month statements and tax return documentation are submitted to the Client via the Institution's online services, unless otherwise indicated. The Client may request to receive these reports by post. Fees for post will be charged in accordance with the price list in effect at any time.

G.3.2 The contract note will be prepared at the latest on the next banking day following the business transaction.

G.3.3 Four-month statements are prepared for every four-month period within fourteen (14) banking days after the end of the period.

G.3.4 Tax return documentation is prepared after the end of the year.

G.4 PASSWORD, LOGIN, ETC.

G.4.1 The Client accepts that all assignments and instructions submitted to the Institution using the Client's password or BankID is binding for the Client. The Client or their Proxy pledge to:

- keep passwords secret
- not write down passwords in a way that can be traced to the Institution
- immediately change passwords themselves if it is suspected that an unauthorised person has gained knowledge of them.

G.4.2 The Client is responsible for losses or damage that affects the Institution, third parties or the Client themselves owing to the Client failing to observe the provisions under this Agreement. If two or more persons jointly sign this Agreement, such persons are jointly and severally liable for losses or damage.

G.4.3 The Institution has the right, without prior warning, to block the password issued to the Client by the Institution for logging in to the Institution's Internet services if the incorrect password is used five times in a row, or under the suspicion of unauthorised use of the password. The Client can then request a new password for a fee in accordance with the price list in effect at any time.

G.4.4 The Institution is not responsible for either direct or indirect damage caused to the Client

as a result of a blocked password.

G.4.5 The Institution will turn off the Client's ability to log in thirty (30) days after the deposit account agreement has been terminated. During this period, the Client will have access to the transaction history in the deposit account, but no possibilities for trading. Misuse of access to the deposit account will be prosecuted. In accordance with the law, the Institution will save information on everything pertaining to the Client's involvement with the Institution for five (5) years after the Client has terminated their agreement with the Institution. Institution pledges not to save information for longer than has been stipulated by law.

G.5 NOTIFICATIONS

G.5.1 Notifications from the Institution
The Institution will send notification to the Client either by ordinary letter or registered mail to the Client's registered address (or similar).

The Institution has the right to send notifications to the Client through the Client's Online Deposit Account, or to the e-mail address indicated by the Client, or via other electronic communication when the Institution deems that such methods of communication are appropriate.

Notifications sent by the Institution via registered mail or by ordinary letter are considered as having been received by the Client at the latest five (5) banking days after sending, if the letter has been sent to the address indicated in the first paragraph.

Notifications via the Institution's website, e-mail or other electronic communication are considered to have been received by the Client upon sending. If the Client receives such a notification at a time outside the Institution's normal office hours in Sweden, the Client is considered to have received the notification at the start of the following banking day.

The Client is responsible for keeping the e-mail address provided to the Institution active and monitoring it. For deposit accounts belonging to minors, the guardians are responsible for providing an active, monitored e-mail address for the deposit account. The Institution is not responsible for information that has been sent to the Client's last provided e-mail address not being received by the Client.

G.5.2 Notifications to the Institution
The Client can submit notifications to the Institution via the Institution's telephone service or by sending a letter. Letters to the Institution must be sent to the address indicated on the Institution's website, provided that the Institution has not requested that responses be sent to another address.

The Institution will be considered as having received notifications from the Client on the banking day the notification arrived at the address indicated. In other cases as well, the Institution will be considered as having received the notification from the Client if the latter can show that the notification was sent in a suitable manner. In such cases, the Institution will be considered as

having received the notification on the banking day that the Client can show that the Institution should have received it.

For notifications pertaining to complaints and cancellation owing to commission assignments that a consumer has submitted in the capacity of a retail client in accordance with the Institution's categorisation of the client in accordance with the Swedish Securities Market Act (2007:528), the notification can be considered valid if the Client can show that it was sent in a suitable manner even if it had been delayed, corrupted, or never arrived at all. However, the Client must re-send the notification to the Institution if they have reason to believe that the Institution has not received the notification or if it has been corrupted.

G.6 CHANGES OF ADDRESS, ETC.

G.6.1 The Institution updates the Client's address information against the state personal address register (SPAR) and in communication with the Client uses only the registered address or other specific address reported to the Swedish Tax Agency. Clients that have, or as a result of moving abroad will have, an address not registered with SPAR undertake to notify the Institution without delay of the new address and to verify it with an extract from the equivalent national register for the country of residence or in another way (e.g. bank account statement, tax certificate or similar).

G.6.2 Legal entities must advise the Institution as soon as possible regarding a new mailing address and verify it by sending in a new, valid proof of registration.

G.6.3 Changes to the Client's telephone number and e-mail address must be reported to the Institution as soon as possible by letter to the Institution's address indicated on the Institution's website, or by contacting the Institution's Customer Service Centre.

G.7 PROCESSING OF PERSONAL DATA AND RELEASE OF INFORMATION TO OTHER PARTIES

G.7.1 Processing of personal data

The Institution will process the Client's personal data (both information submitted by the Client themselves and such information as may be obtained from other sources, e.g. public registers) to the extent required for preparatory and administrative purposes, as well as fulfilment of this Agreement, assignments related to this Agreement and its provisions, and for fulfilment of the Institution's legal obligations.

The Institution can process the Client's personal data for information to the Client concerning changes to regulations and terms and conditions, financial instruments, products and services and so on with reference to the Agreement and its provisions. Moreover, the personal data will also form the basis of market and client analyses, business monitoring, business and method development and risk management. If the Client has not requested a block on direct advertising, the Client's personal data can also be processed by the Institution for purposes pertaining to direct marketing.

Personal data may also be processed (within the limits of applicable confidentiality provisions) by other companies in the Institution's group, or by partners the Institution has agreements with.

Other Swedish or foreign securities institutions, deposit account banks, clearing organisations or similar organisations can also process data for the purpose of facilitating or simplifying management of the Client's order.

Clients who do not want their personal data being processed for purposes concerning direct marketing can report this to the Institution in writing via e-mail or by letter.

If the Client wishes to received information on his or her personal data that has been processed by the Institution, the Client can request this in writing from the Institution at the address indicated on the Institution's website, www.aktieinvest.se

Clients wishing to request a correction of incorrect or incomplete information can contact the Institution at the address indicated above.

G.7.2 Release of information to other parties

As a consequence of Swedish or foreign laws, orders or decisions from Swedish or foreign authorities, international agreements and the Institution's agreements with Swedish or foreign authorities, trade regulations or conditions for certain securities, the Institution may be obligated to submit information on the Client's circumstances under this Agreement. Upon request by the Institution, it is incumbent upon the Client to provide the information, including written documents, that the Institution deems necessary to fulfil such obligations.

The Institution may also release information about the Client's circumstances under the deposit account or account agreement to other institutions with which the Institution has signed agreements and if it entails an obligation under law, statute, decision, international agreement or agreement with government authority for the Institution to release such client information or obtain such information from institutions.

G.8 INVESTOR PROTECTION AND DEPOSIT INSURANCE

The deposit account held by the Client with the Institution is not covered by deposit insurance. Cash and cash equivalents owned by the Client that are kept in client accounts at the Institution's bank, however, are covered by the rules for deposit insurance. Each individual owner of money in the client account will be compensated

up to the maximum amount of the deposit insurance. The Swedish National Debt Office pays out compensation within seven working days of the date that the Institution was declared bankrupt, or the Swedish Financial Supervisory Authority decided that the insurance would come into effect.

Under the Swedish Investor Protection Act (SFS 1999:158),

the Client has a right to separate compensation in the amount prescribed by law if the Client is unable to recover its financial instruments at the Institution in the event of the Institution's bankruptcy. The aforementioned compensation may also include funds that the Institution received with a reporting obligation. Clients wishing to be compensated must present their claim at the latest one year from the date of the bankruptcy decree to the National Debt Office, which will pay out compensation after review.

G.9 LIMITATION OF THE INSTITUTION'S RESPONSIBILITY

G.9.1 Direct and indirect damages

The Institution is not responsible for damages due to legal enactments in Sweden or abroad, actions by Swedish or foreign authorities, crises, strikes, blockades, boycotts, lockouts or other similar circumstances beyond the Institution's control. Reservations in relation to strikes, blockades, boycotts and lockouts also apply if the Institution is subjected to, or adopts, similar types of industrial action.

Provided that it has taken due care, the Institution is not liable to pay compensation for any damages arising from any other event. The Institution is not liable for damage caused by execution venues, third party custodians, central securities depositories, clearing organisations, or other bodies in Sweden or abroad that provides equivalent services, nor is it liable for damage caused by contractors that have been engaged or instructed with due care by the Institution or third party custodian or assigned by the Client. The same applies to damage caused by the organisations or contractors above becoming insolvent. The Institution is not liable for damage to the Client or other party due to restriction on the right of access that may be applied to the Institution regarding financial instruments.

The Institution is not responsible for indirect damages. This limitation does not apply, however, if the indirect damages were caused by gross negligence. Nor does the limit apply to assignments submitted by the consumer if the indirect damages were caused by the Institution's negligence.

The Institution is not responsible for information, or for damages owing to any deficiencies or errors pertaining to securities, share prices and so on, obtained by the Institution from external distributors of information. The Institution has the right, however, to change the scope and structure of the information.

If the Institution is wholly or partly prevented from conducting activities under this Agreement, buy or sell orders, and receiving payment and deliveries, such activities are to be postponed until the hindrance has been removed. If, as a result of such circumstances, the Institution is prevented from making or receiving payments and deliveries, neither the Institution nor the Client will be obligated to pay interest.

The limitations of the Institution's responsibility apply if not otherwise prescribed by the Swedish Central Securities Depositories and Financial Instruments Accounts Act (SFS 1998:1479).

G.9.2 Interruptions to operations and other disruptions

The Client is aware that there may be interruptions to operations or other errors or disruptions in the Client's, Institution's or third party computer systems (hardware or software), telephony or electrical systems. If the Client detects an error, disruption or deficiencies in the information provided, the Client is obligated to immediately notify the Institution of this. In the event of technical errors or disruption, the Client has the possibility of placing orders by telephone during the Institution's office hours indicated.

If the Institution has taken due care, the Institution will not be responsible for damages the Client suffers as a result of errors, disruptions or deficiencies in the information provided.

G.9.3 Limitation of commitments and relations to other agreements

The Institution is not obligated to take measures other than those indicated in this Agreement and its provisions unless a separate written agreement to that effect has been signed. The information expressly indicated in such a separate agreement will take precedence ahead of this Agreement and its provisions.

G.10 WITHDRAWAL FROM

ASSIGNMENTS, ETC. The Institution has the right under the provisions of this Agreement to decline assignments pertaining to Swedish financial instruments registered with central securities depositories (e.g. Euroclear Sweden) within five (5) banking days, and for other Swedish securities and foreign financial instruments within fifteen (15) working days, after the securities have been received by the Institution. For release or transfer of the security in question, the provisions stated in Point A.6 on release or transfer on termination of this Agreement thus apply.

G.11 THE RIGHT TO SUSPEND A CLIENT

G.11.1 The Institution has the right to suspend the Client, with immediate effect and without notification, from the possibility of placing orders and/or from the possibility of access to such information that the Institution provides on suspicion that the Client's use of the service would conflict with applicable legislation, market regulations, best practices or this Agreement, and if the Institution finds that particular reasons exist on other grounds to do so.

G.11.2 Upon suspension, the Client will be informed as soon as possible. The Institution is not obligated to indicate the reason for suspension.

G.12 CANCELLATION OF AGREEMENTS

G.12.1 The Institution can cancel this Agreement by letter, with termination two (2) months after the Client is considered to have received notification in accordance with Point G.5.

The Client can cancel this Agreement using the method indicated in Point G.5, with termination one (1) month after the Institution is considered to have received notification in accordance with this same Point.

If the Client's deposit account has been inactive and contained no holdings for at least six (6) months, the Institution will have the right to close out the deposit account without notifying the Client.

G.12.2 Upon expiration of the agreement, the parties must immediately settle all their obligations under these provisions. However, the agreement is valid in its applicable parts until the party has fulfilled all its obligations towards the counterparty.

G.12.3 Regardless of what has been stated in the preceding paragraph, the party can terminate this Agreement with immediate effect if the other party has substantially violated this Agreement. In such a case each violation that has not been rectified as quickly as possible despite reminders to do so will be considered a substantial violation of this Agreement. The Institution can also terminate this Agreement with immediate effect in the event of changes concerning the Client's tax residence resulting in the Institution no longer being able to fulfil its obligation to take measures on the Client's behalf pertaining to tax in accordance with the provisions in Section F or in the fulfilment of such obligations becoming considerably more difficult.

G.13 IN THE EVENT OF DEATH

G.13.1 In the event of a death, the deposit account of the estate will be closed to trading when the Institution is notified of the death. The Institution will thereafter await the estate inventory deed and a written assignment from the authorised representative of the estate as to how the

assets are to be managed.

G.13.2 The authorised representative of the estate is the beneficiary or beneficiaries, a duly appointed estate manager or other party who has lawful power of attorney to represent the beneficiaries.

G.13.3 In the event of a death in jointly owned deposit accounts (e.g. share savings association), the Institution retains the right to move the assets of the estate of the deceased to a deposit account in the name of the estate upon written request by an authorised person for the joint deposit account (contact person). If the estate has another deposit account with the Institution, the holdings will be moved to this deposit account. Otherwise, a new deposit account covered by the Institution's General Terms and Conditions for Deposit Accounts and Trading will be opened in the name of the estate. The assets of the estate will thereafter be managed in accordance with the regulations in the first paragraph.

G.14 CHANGES TO TERMS AND CONDITIONS, AND CHANGES TO FEES

G.14.1 Changes to this Agreement and its provisions or to the Institution's fees (in accordance with this Agreement

and the price list in effect at any time) will go into effect in relation to the Client two (2) months after the Client is considered to have received notification of the change in accordance with Point G.5. If the Client does not approve the changes, they have the right within the aforementioned period to terminate the agreement, without consideration of the period of notice indicated in Point G.12.

G.14.1 The new terms and conditions of the Agreement will replace all previous terms and conditions regarding deposit accounts and trading between the Client and the Institution.

The terms and conditions in effect at any time are published on the Institution's website.

G.15 APPLICABLE LAW

This Agreement will be interpreted and applied under Swedish law.

In effect from 1 January 2018