



# Customer agreement

PERSONAL CUSTOMER

**As an alternative to completing this form, you can register online at [dnb.no](http://dnb.no) ([www.dnb.no/mifid](http://www.dnb.no/mifid))**

As a provider of the financial services "order execution" and "investment advice", DNB Markets is required to collect information about its customers, in accordance with section 10-15 of the Norwegian Securities Trading Act.

When providing 'order execution' services, DNB Markets is required to assess your knowledge and experience of the financial instrument in question ("appropriateness test"). Prior to providing 'investment advice', we are required to collect information about your knowledge and experience with the instruments in question, as well as your financial situation, investment objectives and any sustainability preferences you may have. The information is used to determine which investments are suitable for you ("suitability test").

Please note that the questions below apply to only to the proportion of your portfolio you want to trade or investments to be made through DNB Markets. Any investment advice given will apply to the proportion of the portfolio traded/invested through DNB Markets.

## Privacy protection statement

In connection with this agreement, we will collect and process personal data in accordance with our privacy protection policy (which you can find here [www.dnb.no/en/about-us/protection-of-personal-privacy.html](http://www.dnb.no/en/about-us/protection-of-personal-privacy.html)). Personal data will be stored in DNB Group's customer register.

Customer details	
Last name:	
First/Given name(s):	
Telephone number:	E-mail:
Citizenship:	Norwegian national ID number or preliminary national ID ("D-number"):
Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Cohabitant <input type="checkbox"/> Single	
Work situation <input type="checkbox"/> Employed <input type="checkbox"/> Retired <input type="checkbox"/> Own business <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Other, please explain	
Number of children under the age of 18:	



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## Expected activity

What is the planned size of your portfolio to be invested with DNB Markets? (NOK)

- |  |  |
|--|--|
| <input type="checkbox"/> 0 – 10 000          | <input type="checkbox"/> 1 000 000 – 5 000 000 |
| <input type="checkbox"/> 10 000 – 100 000    | <input type="checkbox"/> 5 000 000 – 8 000 000 |
| <input type="checkbox"/> 100 000 – 1 000 000 | <input type="checkbox"/> Over 8 000 000        |

What is the planned average size of a single transaction to be executed through DNB Markets? (NOK)

- |  |  |
|--|--|
| <input type="checkbox"/> 0 – 10 000          | <input type="checkbox"/> 1 000 000 – 5 000 000 |
| <input type="checkbox"/> 10 000 – 100 000    | <input type="checkbox"/> 5 000 000 – 8 000 000 |
| <input type="checkbox"/> 100 000 – 1 000 000 | <input type="checkbox"/> Over 8 000 000        |

How many transactions do you expect to carry out through DNB Markets over the next quarter?

- |                                  |                                   |
|----------------------------------|-----------------------------------|
| <input type="checkbox"/> 0 – 10  | <input type="checkbox"/> 50 - 100 |
| <input type="checkbox"/> 10 – 50 | <input type="checkbox"/> Over 100 |

## Knowledge and experience

Do you have any experience with financial instruments in a professional context?

- Yes    No

If yes, have you worked in the financial sector for at least one year in a position that requires knowledge about transactions or investment services?

- Yes    No

Your highest level of education (check only one box):

- Primary school    Secondary school    College/university, up to 3 years    College/university, 4 years or more

Please indicate the level of knowledge and experience. Check "not relevant" for any product groups that would not be relevant for your relationship with DNB Markets.

<b>Products</b>	<b>Level of knowledge</b> (none/some/ substantial)	<b>Level of experience</b> (some/none/ substantial )	<b>Not relevant</b>
<b>Equity instruments and derivatives</b>			
Listed shares/primary capital certificates			<input type="checkbox"/>
Unlisted shares (OTC)			<input type="checkbox"/>
Subscription rights			<input type="checkbox"/>
Equity derivatives, options, forwards, futures			<input type="checkbox"/>
Securities lending and short selling			<input type="checkbox"/>
<b>Other financial instruments</b>			
Exchange traded funds (ETF) and other mutual fund products			<input type="checkbox"/>
Exchange traded notes (ETN) or similar			<input type="checkbox"/>
Listed warrants			<input type="checkbox"/>
Unlisted warrants			<input type="checkbox"/>



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Other unlisted products			<input type="checkbox"/>
<b>Debt instruments</b>			
Investment grade bonds and certificates			<input type="checkbox"/>
High yield bonds			<input type="checkbox"/>
AT1 bonds (perpetual bonds)			<input type="checkbox"/>
Convertible bonds			<input type="checkbox"/>
<b>Interest rate, currency and commodity instruments</b>			
Foreign exchange (spot)			<input type="checkbox"/>
Foreign exchange forwards and other currency derivatives			<input type="checkbox"/>
Interest rate derivatives (interest rate swaps and FRAs)			<input type="checkbox"/>
Commodity derivatives			<input type="checkbox"/>
<b>Direct investments</b>			
Investments in real estate syndicated projects, shipping projects, general and limited partnerships or similar			<input type="checkbox"/>

Financial situation	
Please specify the estimated amount/market value in whole numbers. Choose one of the following currencies (check only one box)	
<input type="checkbox"/> NOK <input type="checkbox"/> SEK <input type="checkbox"/> DKK <input type="checkbox"/> EUR <input type="checkbox"/> USD	
Bank deposits	
Holdings of listed shares	
Holdings of mutual funds	
Other, less liquid financial instruments	
Other significant wealth	
Real estate (estimated market value)	
Bonds (liquid)	
Debt	
Fixed obligations/annual expenses (insurance premiums, loans etc.)	
Gross income last year:	

Objective of trading (check only one box)	
<input type="checkbox"/> Hedging (mainly hedging of interest rates, currency and/or commodities)	<input type="checkbox"/> Investment (all forms of trade aimed at making a capital return)



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## Sustainability preferences (complete this part if your objective of trading is investment)

In DNB Markets, we have an obligation to collect information on our customer's sustainability preferences in order to take this into account when providing investment advice.

Do you want us to take your sustainability preferences into account when providing investment advice?

Yes  No

*Please note that this will narrow the selection of investment options that are suitable for you.*

*Not all companies report non-financial data relating to sustainability. This entails that we cannot guarantee that we can provide specific advice that matches your preferences. We inform our customers about this when giving investment advice. As more sustainability data is published, we will be able to provide advice on a wider range of financial instruments.*

If you want us to take your sustainability preferences into account when providing investment advice, please indicate what sustainability preferences you have:

### The EU taxonomy

[The EU taxonomy](#) is the EU's classification system for defining which economic activities are environmentally sustainable. For an activity to be environmentally sustainable in accordance with the EU taxonomy, it must contribute to achieving at least one out of six environmental objectives without having a material negative impact on the other five objectives. This is determined based on detailed requirements and performance thresholds set for different sectors and industries. The activity must also meet certain minimum criteria relating to social conditions and corporate governance (social safeguards).

The six environmental objectives are:

1. climate change mitigation
2. climate change adaptation
3. the sustainable use and protection of water and marine resources
4. the transition to a circular economy
5. pollution prevention and control
6. protection and restoration of biodiversity and ecosystems.

**Would you like advice on investments in companies whose operations can be classified as environmentally sustainable in accordance with the EU taxonomy?**

Yes  No

**Tick the box for the desired minimum proportion of EU taxonomy alignment:**

>0%  ≥10 %  ≥30 %

### The EU Sustainable Finance Disclosure Regulation (SFDR)

The [SFDR](#) like the EU taxonomy, sets out rules for when an investment can be considered sustainable. Unlike in the taxonomy, however, it is not the EU, but the providers of saving products, such as mutual funds, that need to develop further criteria and performance thresholds.

It is therefore difficult for DNB Markets to assess issuers of individual securities according to these rules. Accordingly, DNB Markets will not classify neither shares nor bonds as a 'sustainable investment' under the SFDR.



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## Principal Adverse Impact (PAI)

PAI is a set of indicators that measures the extent to which a company's activities have a negative impact on various sustainability factors.

DNB Markets collects PAI data from external suppliers.

The level of negative impact within each PAI indicator is ranked and compared with other companies in the same sector. Companies that outperform\* other companies in the same sector, stand out positively, in that their operations have a less negative impact on the sustainability factors.

For each PAI indicator you choose, DNB Markets will only recommend companies that outperform other companies in the same sector within the relevant PAI indicator.

Below you can tick boxes to specify which PAI indicators you want to focus on in your investments.

*\* For certain PAI indicators, this is based on reported and comparable figures. A company outperforming other companies in the same sector in this area means that the company's performance here is better than the median. For PAI indicators that are less based on measurable data, or binary PAI indicators based on yes/no questions, the companies' performance is ranked without the performance being assessed in light of the median.*

**Tick the box for the PAI indicators you want DNB Markets to consider in the investment advice, if relevant:**

I do *not* want DNB Markets to consider PAI when providing investment advice.

I want DNB Markets to consider the following PAI indicators when providing investment advice:

- greenhouse gas emissions
- carbon footprint
- greenhouse gas intensity
- exposure to the fossil fuel sector
- hazardous waste
- violations of the UN Global Compact and the OECD Guidelines
- lack of compliance mechanisms to monitor compliance with UN Global Compact and OECD Guidelines
- diversity in Board composition
- exposure to controversial weapons.

For certain PAI-indicators data is currently limited or not available. Consequently, are not able to consider these PAI-indicators when providing investment advice. As soon as we have received data about these PAI-indicators, we will give you the opportunity to choose them. At present, this includes the following PAI-indicators:

non-renewable energy  
energy intensity  
adverse effects to biodiversity sensitive areas  
emissions to water  
unadjusted gender pay gap

We will do our best to take your sustainability preferences into account when providing investment advice.

DNB Markets obtains its taxonomy and PAI data from an external provider. We aim at updating taxonomy and PAI data at least twice a year.



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## Risk willingness in connection with hedging

(complete only if the objective of trading is hedging)

Low risk (prefer instruments with limited fluctuations in value)	<input type="checkbox"/>
Moderate risk (willing to use instruments with moderate value fluctuations)	<input type="checkbox"/>
High risk (willing to use instruments where the value could fluctuate substantially.)	<input type="checkbox"/>

## Risk willingness in connection with investments

(complete only if the objective of trading is investment)

<b>Low return / low risk</b> (I have low return expectations. Low risk normally means a limited potential for loss. Examples of low-risk investments are bank deposits, money market funds and government bonds)	<input type="checkbox"/>
<b>Moderate return / moderate risk</b> (I am willing to take more risk to increase the potential return and understand that the risk of potential loss will increase as a result. Examples of moderate-risk investments are ordinary equity funds, ungeared ETFs and investment grade bonds)	<input type="checkbox"/>
<b>High return / high risk</b> (I want high returns and is willing to take a high risk to achieve this. The customer can also tolerate substantial fluctuations of value/losses. Examples of high-risk investments are listed shares on the Oslo Børs Main Index or the equivalent in other marketplaces, high-yield bonds, convertible bonds and ungeared currency futures)	<input type="checkbox"/>
<b>Highest risk</b> (I am able to bear the loss of the investment. Examples of higher-risk investments are listed shares that are not in the Oslo Børs Main Index or the equivalent in other marketplaces, unlisted shares, ungeared ETNs, ungeared commodity derivatives)	<input type="checkbox"/>
<b>Highest risk</b> (I am able to bear a loss that exceeds the invested amount. Examples of highest-risk investments are equity derivatives, margin accounts, short selling, geared ETFs, geared ETNs (Bull/Bear certificates), warrants, subscription rights, geared currency forwards, geared interest rate derivatives, geared commodity derivatives and currency trading)	<input type="checkbox"/>

## Investment horizon (complete only if the objective of trading is investment)

How long will the funds be invested in the market (not individual transactions)?	<input type="checkbox"/> Less than 1 year <input type="checkbox"/> 1-2 years <input type="checkbox"/> 3-4 years	<input type="checkbox"/> 5-10 years <input type="checkbox"/> More than 10 years
Do you plan to make substantial withdrawals during the investment period or immediately after?	<input type="checkbox"/> No	<input type="checkbox"/> Yes
If yes, please explain:		



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By signing this agreement, I confirm

- that I have read and accept DNB Markets' General Business Terms & Conditions
- that I agree to and accept DNB Markets' prevailing guidelines for order execution
- that customer orders may be executed outside a regulated market or Multilateral Trading Facility (MTF) to the extent this is permitted by the guidelines for order execution.
- That I agree to receive electronic communication from DNB Markets.

I hereby confirm that the information provided herein is correct and complete. I also agree to inform DNB Markets of any noteworthy changes to the information provided.

Signature	
Date:	Place:
Signature:	
Name (printed):	

Please return to **DNB Bank ASA, DNB Markets – Client Data, Postboks 7100, 5020 Bergen**