

## 1. The account contract

It is required according to laws and regulations that the Bank enters into a contract with its customers when a deposit account is opened and related payment services are used.

The account holder, or the person who opens an account for the account holder, shall when opening an account give proof of identity and confirm the accuracy of the information given. The Bank may, on valid grounds (objective reasons), refuse to open an account, receive deposits or act on payment instructions. Laws and regulations define as well the main content of account contracts

The account contract consists of the following parts:

- Part A. This main document**
- Part B. The Bank's General terms and Conditions for deposits and payment services – business and corporate customers**
- Part C. Other special contractual terms pertaining to the relevant type of account**
- Part D. The Bank's current price list**
- Part E. Other special contractual terms for auxiliary payment services linked to the account**
- Part F. Appointment of authorised signatories**
- Part G. Other relevant contractual documents**

## 2. Opening of new account(s)

Unless otherwise agreed, the terms and conditions of this account contract will apply also to any subsequently opened account(s) with the Bank by the account holder. As a confirmation hereof, the Bank will acknowledge the opening of this account in writing.

## 3. Expansion of account contract for new products and services

If the account holder and the Bank agree to expand the existing account contract to include other payment services and products, the account holder will receive the current tariff and relevant special conditions of contract for the payment service(s) to which the expansion applies. If any accounts are a part of a group account system, definitions and conditions for such accounts as described in the relevant group account system agreement with participation agreements shall apply.

The account holder will also receive the Bank's General terms and conditions for deposits and payment services if the conditions have been altered since the account holder last received them. The new ordinary conditions of contract that the account holder receives will also apply to the account and the payment services that the account holder already uses in the respective branch.

## 4. Collection of information on customer

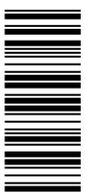
The setting up of an account and of related payment instruments takes place after preliminary checks have been made. The Bank can obtain information about the customer's financial position from various sources, such as credit agencies and other public sources, other banks and businesses in the financial sector.

## 5. Persons authorised to operate the account

The person or persons authorised to operate the account must prove their identity and confirm the authenticity of the information provided. Information about persons authorised to operate the account is noted on a separate form and considered a part of the account contract.

## 6. Signature of the account holder

The account holder confirms that he/she has read and accepts the terms and conditions of this account contract (including General terms and conditions for deposits and payment services and other relevant parts of the account contract) and information regarding the deposit guarantee.



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