

TERMS AND CONDITIONS OF ELECTRONIC SERVICES

DEFINITIONS

Client

A party to this Agreement who has approved these terms and conditions and acts in his/her own name and on his/her own behalf in relationship to Evli Bank and whom Evli Bank has approved as its client.

Client Account

The Client's bank account with Evli Bank, designated in the Client Relationship Agreement and/or in the Account Agreement, in which money transactions primarily related to Evli Bank's services are entered.

Place of Business

Evli Bank's places of business are Evli Bank's Internet service and a physical office in Helsinki.

SCOPE OF TERMS AND CONDITIONS

The terms and conditions contained in this Appendix shall always apply when the Client or the Client's representative use electronic services arranged by Evli Bank. The provisions of these terms and conditions concerning the Client shall also apply, without separate mention, to the Client's representative.

Electronic services shall mean all of Evli Bank's services that the Client accesses primarily by establishing a telecommunications link to a system designated by Evli Bank, as well as the related customer service that takes place personally or by phone.

In addition to the terms and conditions of electronic services, the valid agreement terms and conditions of the specific products and services selected by the Client, as well as Evli Bank's price list, shall be applied to the contractual relationship between the Client and Evli Bank.

Should the terms and conditions in this Appendix conflict in some respect with the terms and conditions related to Evli Bank's specific products and services, the terms and conditions contained herein shall take precedence. Additional terms and conditions may be appended hereto based on the service package selected by the Client.

In the event of a conflict between the different language versions of these terms and conditions or between the different language versions of terms and conditions of specific products and services, the Finnish language terms and conditions shall take precedence.

The Client gives assurance that he/she is sufficiently familiar with the different Financial Instruments and savings vehicles and their characteristics to be able to make independent investment and savings decisions. The Client alone shall be responsible for the financial consequences of all actions taken and investment and savings decisions made on the basis of this Agreement and shall have no right to receive compensation from Evli Bank for any consequent damages or losses.

AGREEMENT TERMS AND CONDITIONS

1. Minors and persons under guardianship

A client who is not legally competent may use electronic services only with the consent of his/her guardian. See the General Terms and Conditions of the Client Relationship Agreement (A.1), section III.2, or the General Terms and Conditions of Account Agreements (F.1), section 2.2.

2. Client information

The Client authorizes Evli Bank to obtain personal and credit information on the Client if necessary, in order to comply with Evli Bank's binding statutory obligation to identify customers and in order to fulfil Evli Bank's risk management policy.

3. Identifying information and the responsibility for its use

3.1 Identifiers provided by Evli Bank

Evli Bank shall deliver the agreements, together with a password, a user name and/or other client-specific identifier ("Identifying Information") to the Client by registered mail or shall bring these to the identified Client's knowledge in some other reliable manner.

The Identifying Information of corporate or institutional clients shall be delivered to the address of the Client's contact person. The corporate or institutional Client shall be responsible for ensuring that the Identifying Information required for electronic services is used by a designated contact person. Evli Bank must be able to trust that the person using the identifiers is entitled to use the electronic services in all respects. Written notice must be provided to Evli Bank regarding the replacement of the contact person. A certified copy of the contact person's identification papers must be delivered to Evli Bank as an appendix to the agreements. The corporate or institutional Client accepts, with respect to Evli Bank, that the designated person using the Identifying Information for electronic services shall always have the right to use the Client's electronic-services-related accounts and other services, even if this has not been separately informed to Evli Bank.

When accessing the electronic services, the Client shall identify him/herself by providing the Identifying Information. Properly entered Identifying Information is equivalent to the Client's signature, and the Client agrees to be bound by all orders, agreements and other expressions of intent made in the name of the Client after the proper Identifying Information for the use of electronic services has been provided to Evli Bank.

3.2 Responsibility for the unauthorized use of an identifier

The Client shall be responsible for all orders submitted with his/her Identifying Information and for any related funds flow. The Client agrees to safeguard his/her Identifying Information carefully so that it does not fall into the hands of third parties. If the Client loses the Identifying Information or if it is unintentionally disclosed to outsiders, Evli Bank's Investor Service, whose contact information can be found on Evli Bank's Internet pages, must be notified without delay. Any damages shall be borne by the Client until Evli Bank has received notice that the Identifying Information has been disclosed to outsiders and until Evli Bank has had a reasonable amount of time to prevent access to the electronic services.

The Client shall, however, be liable for any damages caused by the disclosure of the information to a third party, if the Client has safeguarded his/her Identifying Information negligently or if the Client has in some other manner clearly contributed to the disclosure of the information to an outsider.

3.3 Other identifiers accepted by Evli Bank

Evli Bank may accept identification of an electronic services client by other than Evli Bank's own identifiers, provided Evli Bank considers the identifiers to be reliable in identifying the Client.

Evli Bank shall announce in the electronic services those identifiers that the Client is entitled to use in accessing electronic services under this section of the agreement terms and conditions. Evli Bank may restrict the making of some electronic-service-related agreements and the use of the service by means of the identifiers referred to in this section.

Evli Bank shall be entitled to charge a fee, in accordance with the price list valid at any given time, for a right granted to a client to use electronic services by means of the identifiers referred to in this section. The Client shall be responsible for the validity of identifiers provided by another identifier service

provider, or the possible prevention of access to electronic services due to the prevention or expiry of the use of such identifiers. Evli Bank shall not be responsible for the availability of the use of electronic services to the extent that their use is restricted or prevented by disturbances in the service of another identifier service provider.

The provisions of section 3.2 on responsibility for the unauthorized use of identifiers also concern this section where applicable. However, if a situation arises in which the Client's identifiers accepted by Evli Bank have disappeared, the Client shall notify the disappearance to the party that delivered the said identifiers to the Client, in compliance with the agreement terms and conditions concerning the said identifiers. Evli Bank shall be entitled to trust transactions executed using the said identifiers, until the party that delivered the identifiers has prevented their use.

4. Sending of notices and other agreement information electronically

Evli Bank shall have the right to notify the Client of changes in the agreement terms and conditions and in its price list, and to send customer notifications to the email address provided by the Client and/or to inform the Client about these matters at the Place of Business. In this case, no written material shall be sent by post, but this material shall be available for viewing at Evli Bank's Places of Business.

5. Content and terms and conditions of use of the electronic services

The terms and conditions of use of Evli Bank's electronic services shall be available in the system and in the system operating instructions and notices. The Client must review these terms and conditions of use regularly and shall be required to comply with the valid terms and conditions of use at any given time. The Client shall be responsible for obtaining sufficient information on the valid terms and conditions of system use.

6. Service fees

Evli Bank shall collect from the Client's Client Account the fees and charges for using the electronic services in accordance with its valid price list at any given time, as well as other fees and charges notified to the Client. The price list shall be posted at Evli Bank's Places of Business.

7. Hardware, software and telecommunications links

The Client shall provide at his/her sole expense all hardware, software, telephone lines and other relevant telecommunications links required for the use of the electronic services, and shall also bear all related operating and maintenance expenses.

The Client shall be responsible for the operation of his/her hardware and software, as well as for the functioning of the telecommunications links and telecommunications services between the Client and Evli Bank. Both the Client and Evli Bank shall ensure that data security is appropriately addressed in their respective information systems.

Evli Bank shall have the right to deny access to the service, if the Client's hardware, software or telecommunications links, or the Client's use of them, pose a danger, in the judgment of Evli Bank, to the security or operation of the service.

Evli Bank does not guarantee that it will maintain its service systems so that they can be accessed with the Client's hardware. Evli Bank shall not be liable for any damages if the service cannot be accessed or is out of order. Evli Bank shall not be responsible for the content of materials published through its electronic services, for the accuracy of information, or for any possible errors or delays occurring therein. Evli Bank shall forward all information to its clients in the form it was received, even if it is incomplete or contains errors. The Client alone shall be responsible for ensuring that all electronic orders and notices sent to Evli Bank are received.

8. Electronic brokerage

Evli Bank's electronic services relating to securities brokerage and securities custody only allows the trading and custody of

securities which have been separately designated by Evli Bank and which are in book-entry form or under some corresponding international practice. Securities evidenced by physical certificates cannot be traded through the electronic services.

Evli Bank reserves the right to discontinue offering trading and custodian services at a given foreign marketplace or relating to a given share by notifying the Client no later than 30 days prior to the discontinuation of service. The notice of discontinuation may be filed even later, if the discontinuation of service is due to reasons independent of Evli Bank or if the Client is a professional investor.

The Client agrees that no sale or purchase transactions are possible with custodian assets or related book-entry accounts linked to Evli Bank's electronic services by any means other than Evli Bank's electronic services, unless otherwise separately agreed. It is not possible to make book-entry account transfers through the electronic services. The Client also agrees that the book-entry account or Client Account linked to the electronic services cannot be pledged as security to a third party.

8.1. Initial capital

Evli Bank may require that the Client deposit initial capital, either in accordance with Evli Bank's price list or as otherwise agreed with the Client, as a prerequisite for accessing the electronic securities brokerage services.

8.2 Client funds

The Client understands that funds can be transferred from his/her Client Account linked to the service only if liquid funds exist in the account.

8.3 Trade confirmations and reporting

A report on custodian activity and the Client Account shall be delivered to the Client annually. The information presented in this report covers the period between the first and last day of each calendar year. Other reports and confirmations related to trades, the Client Account, and other orders shall be available to the Client on the system.

8.4 Evli Bank's right to void Clients' buy or sell orders

Evli Bank shall have the right to void buy or sell orders placed or stock exchange trades made electronically by the Client if they contain manifest errors, if cancellation is required to avoid credit risk, or for other weighty reasons.

8.5 Cancellation of trades

The Client's trades may only be cancelled in accordance with the rules and regulations of the stock exchange or other applicable marketplace.

9. Right to examine the use of information

All intellectual property rights related to the electronic services shall belong to Evli Bank.

The Client understands that distribution of stock exchange information, market information, or other information received through the electronic services is strictly prohibited.

The market information and other information received through Evli Bank's electronic services may be used only for personal use. The use of any information for commercial purposes is forbidden. If requested, the Client shall be obliged to provide Evli Bank, or an information provider outside Evli Bank, with a reliable account of the manner in which information has been used.

The Client shall not have the right to use the electronic services, or any information contained therein, for securities brokerage or for any other comparable activity.

If the Client receives information from the service that he/she should not be able to access, the Client undertakes not to disclose or turn over such information to a third party in any manner.

10. Evli Bank's right to deny access to the service

Evli Bank shall have the right to deny access to the service, if the Client fails to satisfy Evli Bank's requirements regarding the

client relationship and/or the Client breaches any agreements between the parties.

11. Amending the terms and conditions of the Agreement

Evli Bank shall be entitled to amend the terms and conditions of the Agreement and the valid price list. The amended terms and conditions shall apply to any previously signed agreements, provided that the Client has been notified of the amendments and has been given the opportunity to object to the change or terminate the Agreement if he/she does not accept the new terms and conditions. The amendment shall come into force at the beginning of the calendar month that first starts after one (1) month of the sending of notification to the Client by email and/or of the publication of the amendment at Evli Bank's Place of Business.

12. Termination of the Agreement

The Client shall be entitled to terminate the client relationship five (5) days from the date on which Evli Bank has received notice of termination. Evli Bank shall be entitled to terminate the Agreement ten (10) days from the date on which the Client has received notice of termination. However, if the Client is not a business enterprise, Evli Bank's period of notice shall be thirty (30) days. Notice of termination shall be given in writing or by fax.

12.1. Rescission of the Agreement

The parties to this Agreement shall have the right to cancel the Agreement with immediate effect, if

- 1) one party to the Agreement has substantially neglected to fulfil the terms and conditions of this Agreement, or the obligations in accordance with it, or is in breach of the terms and conditions of this Agreement in any other substantial way,
- 2) one party to the Agreement is subject to restructuring or placed in liquidation or bankruptcy, or there is otherwise justified reason to assume that one party to the Agreement is insolvent,
- 3) the Client dies.

Orders that are open at the time of rescission of the Agreement shall terminate, unless otherwise agreed between the parties. Orders whose execution has begun shall be completed.

Evli Bank shall surrender the Client's assets in its possession to the Client as soon as possible and no later than seven (7) days after the completion of an order, if the Client has made all payments to Evli Bank in accordance with the agreements between the Client and Evli Bank. If Evli Bank has not been given instructions as to where to transfer the assets, they shall be deposited with the Provincial Government on the Client's behalf. If the assets include book-entry securities whose new custodian has not been notified to Evli Bank by the Client, the Client shall authorize Evli Bank on the basis of this Agreement, to open a book-entry account or other securities custody with the Finnish Central Securities Depository Ltd and to transfer the book-entry securities and/or other securities into this account on behalf of the Client.

After notice of rescission and/or termination of the Agreement, Evli Bank shall only be required to take actions that mitigate and limit liabilities.

13. Client's objections

The Client shall submit any objections or claims concerning the electronic services or this Agreement to Evli Bank in writing without delay, but no later than fourteen (14) calendar days from the date of the event. Unless an objection is submitted during this period, the Client shall be deemed to have accepted the action.

14. Conflict of regulations

The market regulations and instructions shall take precedence between the parties in cases which are not referred to in this Agreement.

If the terms and conditions of this Agreement conflict with the market regulations, the order of precedence shall be

the law, followed by the provisions deriving from the law, followed by other market regulations.

15. Assignment of agreements

The Agreement shall be binding on the parties and their statutory successors. The Client may not assign his/her contractual rights and obligations to a third party without the consent of Evli Bank. Evli Bank may, however, without the Client's consent, assign either all or some of its obligations under these terms and conditions and agreements to a Group Company.

16. Settlement of disputes and applicable law

Any disputes arising from these terms and conditions and agreements between the parties shall be settled in arbitration by one arbitrator in Helsinki if the amount in dispute exceeds ten thousand (10,000) euros and if the Client is a non-professional client deemed to be a consumer in the meaning of the Consumer Protection Act. If the parties are unable to agree upon the arbitrator, the arbitrator shall be appointed by the Finnish Central Chamber of Commerce.

Other disputes between the parties shall be settled by the Helsinki District Court unless a non-Professional Client deemed to be a consumer demands that the matter be handled in the court of first instance in the locality under whose jurisdiction he resides.

The Client shall submit any objections to these terms and conditions and to the agreements to Evli Bank in writing.

To the extent that these terms and conditions contain references to laws, the provisions valid at any given time shall be applied. The offering of investment services, the Investment Service Agreement and these General Terms and Conditions of Investment Service shall be governed by the laws of Finland excluding any international private-law provisions therein on the choice of law.

17. Information relating to distance selling

17.1 Right of withdrawal

A right of withdrawal may apply to agreements made by a consumer client in electronic services. The right of withdrawal shall be specified in the product-specific information or in the product terms and conditions. If no right of withdrawal and/or its use is mentioned in the product-specific information or the terms and conditions, the following terms shall be applied.

A consumer client shall have the right to withdraw from an agreement made in distance selling by notifying it to Evli Bank within fourteen (14) days of making the agreement. The notice of withdrawal can be made in writing to Evli Bank's Investor Service. The notice must specify both the client's personal information and the agreement to be cancelled. If a client cancels an agreement, Evli Bank shall have the right to charge the actual costs and fees of services executed as in the price list valid at any given time. When withdrawing from an agreement the client must return to Evli the payments received from Evli based on the agreement no later than thirty (30) days after submitting the notice of withdrawal, otherwise, the withdrawal will become null and void.

The right of withdrawal shall not apply to payment orders or to products whose price or value varies according to changes taking place on financial market that Evli Bank cannot influence. These include agreements on securities and investment services and products. Nor shall the right of withdrawal apply when dealings conducted by a means of distance communication concerns an existing agreement or if the agreement is fully completed at the client's express request before the expiry of the withdrawal period. Nor shall the right of withdrawal apply in making amendments to an agreement.

17.2 Out-of-court legal remedies available to consumer clients

Insofar as consumer protection legislation applies to the contractual relationship between Evli Bank and the Client, at least the following out-of-court legal remedies shall be available to the Client:

The Finnish Securities Complaint Board

The Finnish Securities Complaint Board seeks solutions in matters concerning the content of securities markets legislation and related official regulations, the application of the related agreement terms and conditions, good securities trading practices and other matters concerning securities practices. The service is free-of-charge and is available to all non-professional clients who are in a client relationship with a bank offering securities services, an investment firm or a fund management company. The client can be in contact with the Finnish Securities Complaint Board by telephone, letter, fax or email.

Contact information for the Finnish Securities Complaint Board

Address: Malminkatu 34, 00100 Helsinki, tel. +358 (0)9 4056 1230, fax +358 (0)9 4056 1235, email: info@arvopaperilautakunta.fi. Further information and detailed instructions for making complaints can be found at the Internet address: www.arvopaperilautakunta.fi.

The Consumer Disputes Board

The Consumer Disputes Board is a neutral and independent expert body whose members represent consumers and businesses equally. The Board issues recommendations in disputes between consumers and businesses over consumer services, etc.

The Consumer Disputes Board issues its recommendations only in response to written complaints.

Contact information for the Consumer Disputes Board

Address: Hämeentie 3, P.O. Box 306, 00531 Helsinki, tel. +358 (0)10 3665200 (switchboard), fax +358 (0)10 3665249, email: kuluttajavl@om.fi. Further information and detailed instructions for making complaints can be found at the Internet address: www.kuluttajariita.fi.

17.3 Evli Bank's contact information and supervisory authority

Evli Bank's license and contact information

Evli Bank Plc is a Finnish commercial bank which is licensed to operate as a credit institution under the Credit Institutions Act (Ministry of Finance 11/417/2001). Evli Bank Plc is registered in the Trade Register maintained by the National Board of Patents and Registration under the business ID 0533755-0.

Evli Bank Plc's contact information:

Aleksanterinkatu 19 A, 00100 Helsinki, tel. +358 (0)9 4766 90 (switchboard). The Investor Service is available at: tel. +358 (0)203 20 444, weekdays, 9 a.m. – 5 p.m.

Supervisory authority

Evli Bank Plc's operations are supervised by the Financial Supervision Authority, address: Snellmaninkatu 6, P.O. Box 159, 00101 Helsinki, tel. +358 (0)10 831 51 (switchboard), fax +358 (0)10 831 5328, email: rahoitustarkastus@rahoitustarkastus.fi. Further information: www.rahoitustarkastus.fi.

18. Contact point in accordance with the Act on Provision of Information Society Services

A contact point, as provided for in section 21 of the Act on Provision of Information Society Services (458/2002), has been notified on Evli Bank's Internet pages for the purpose of making contact.