

GENERAL TERMS AND CONDITIONS OF SECURITIES BROKERAGE

I SCOPE OF AGREEMENT TERMS AND CONDITIONS, AND DEFINITIONS

1. Purpose and scope of Agreement terms and conditions

These General Terms and Conditions of the Investment Service shall apply to the contractual relationship between the Client and Evli Bank Plc ("Evli Bank") concerning the provision of securities brokerage.

If Evli Bank offers the Client custody services, asset management or other individual services related to Financial Instruments, separate agreement will be made for these services.

The Client also undertakes to sign all agreements and other documents required by the Marketplace at any given time.

2. Definitions

Marketplace

Regulated market, multilateral or organized trading facility referred to in legislation, an options entity referred to in the Act on Trading in Financial Instruments, corresponding trading in another jurisdiction than Finland, or a Finnish or foreign clearing house.

Market Regulations

Decisions and the regulations and instructions of public authorities issued under valid legislation, and the regulations, instructions and orders of each Marketplace, the self-regulation of the markets and the trading practices applied at any given time.

Clearing Date

The date of clearing a trade involving a Financial Instrument.

Order

A client order, binding on the Client and given to Evli Bank, to buy or sell Financial Instruments, or to execute other acts relating to the Financial Instruments.

II TRADING

1. Placing an Order and entry into force

The Client may place a buy or sell order concerning a Financial Instrument orally, in writing (letter, fax or e-mail), by electronic means or in another way separately agreed upon with the Client.

Evli Bank shall have the right to send written information concerning an Order to the Client by letter, fax, e-mail or in another way separately agreed upon with the Client and to make it available in the electronic services if the Client has started using these services. The Client accepts that the use of a fax or e-mail and the electronic services as a communications device involves certain risks, because, among other things, the message may not reach its destination, the message may come to the knowledge of a third party, or a third party may alter the contents of the message. Evli Bank shall have the right to trust the authenticity and validity of an Order it has received by fax or e-mail, or by electronic means.

An Order shall enter into force when Evli Bank has received sufficient information as is hereinafter specified and has accepted it as an Order. The Client shall bear the responsibility for an Order reaching Evli Bank. When using e-mail or fax and the electronic services, the contents and time of arrival of an Order sent shall be verified from the information system or fax machine of Evli Bank.

An Order given by the Client shall include:

- The name of the Client and the person who has placed the Order
- Information on whether the Order is an Order to buy or sell
- The Financial Instrument and volume
- The price terms (e.g. price limit)
- The period of validity of the Order
- Any authorization given by the Client to execute the Order during its validity at a time deemed best by Evli Bank
- Any other information required to execute the Order and clear the transaction.

Evli Bank is entitled not to execute an Order with insufficient information.

The Client is aware of the fact that, unless the Client issues instructions to the contrary, Evli Bank may have an obligation under the legislation to disclose the Client's Order concerning shares if the Order cannot be immediately executed at the limit price defined by the Client or at a better price.

2. Validity of an Order

An Order shall be valid for a fixed period. If no period of validity has been specified in the Order, it shall be valid for the duration of the day on which the Order is submitted. If, upon receipt of an Order, trading has terminated, the Order shall be valid for the following trading day.

The Order shall automatically lapse if the trading system of the Marketplace removes an Order that has already been entered in the trading system for the reason, for example, that the share is being traded ex-dividend or ex-subscription right, the share is being split, a share issue is taking place, the share classes or shares are being combined, or a merger or demerger is taking place. An Order concerning a bond shall not lapse when a subordinated Financial Instrument is being traded ex-interest.

The Client shall have the right to amend or cancel an Order before the making of a binding offer leading to a trade or before the execution of a trade. The amendment or cancellation shall enter into force when Evli Bank receives it and the amendment or cancellation is recorded in the trading system of the Marketplace. An increase or decrease in the volume of the subject of the Order and a change of the price condition shall be deemed as a cancellation of the original Order and the placing of a new Order. An amendment to an Order may affect its priority. If Evli Bank has already taken action to execute the Order, the Order may be cancelled only if the Client reimburses Evli Bank for any expenses and damage caused to Evli Bank by the cancellation. An Order cannot be amended or cancelled to the extent that it has been executed.

3. Execution of an Order

After receiving an Order, Evli Bank shall execute it carefully and in the best interests of the Client. Evli Bank shall execute the Order in accordance with Evli Bank's order execution policy valid at any given time, unless the Client issues specific instructions differing from the order execution policy. When the Client gives an Order, the Client shall be deemed to have accepted Evli Bank's order execution policy valid at any given time.

The Order shall be executed without undue delay, unless an express agreement has been made with the Client to execute the Order at a time deemed best by Evli Bank or at some other time. The Client shall be obliged to co-operate in the execution of the Order.

If no price limit has been set in the Order, Evli Bank shall have the right to execute the Order at the prevailing market price. Evli Bank shall have the right to execute the Order in parts, unless otherwise agreed upon with the Client. Evli Bank shall have the right to combine the Client's Order with another client's order or with its own Order in accordance with the Securities Markets Act and the Market Regulations, unless otherwise agreed upon with the Client.

Information on the order execution policy is available at Evli Bank's website www.evli.com on Client Information page or Evli Bank on paper.

The Client is aware and accepts that Evli Bank, its Group Company or the real executor of the trade may be the counterparty of the Client's transaction.

If the Client issues a special instruction that diverges from the order execution policy valid at Evli Bank at any given time, this may, in the case of certain orders and with respect to the factors included in the instruction, prevent Evli Bank from executing such actions in accordance with the order execution policy, whose goal is to achieve the best possible results for the Client.

Financial Instruments subject to an Order to sell shall be delivered or made available to Evli Bank in connection with the placement of the Order in accordance with the Market Regulations, or at another time required by Evli Bank. Where necessary, the Client shall provide Evli Bank with the documents required to validate his/her acquisition. The Client shall reimburse any damage caused to Evli Bank due to a delay in the delivery of the Financial Instruments.

Evli Bank shall have the right to verify that the Client is in possession of the Financial Instruments for which he/she has placed an Order to sell or that the Client is able to deliver them within the time limit, and, for this purpose, to verify that the Client's book-entry account and custody account have a sufficient balance, and otherwise to verify the availability of the Financial Instruments and to reserve the Financial Instruments for the execution and clearing of the transaction.

Evli Bank shall also have the right to verify that the Client is able to pay the trading price of the Financial Instruments. In the case of an Order to buy, Evli Bank shall have the right to require a down payment, or partial or full payment in advance. Evli Bank shall have the right, on the basis of the Order and an executed trade, to take action to clear the trade in order to secure the right of retention of Evli Bank in accordance with these Agreement terms and conditions and any right of lien of the Marketplace and to take any other corresponding action.

Evli Bank shall not have the right to disclose to the Client the name of a customer acting as the other party to a trade.

Evli Bank shall have the right to refuse to accept an Order if it has substantial reason for this.

4. Notification of the execution of an Order

Evli Bank shall notify the Client of an executed Order. The notification shall be made by a notice sent no later than on the trading day following the date of execution of the Order, unless otherwise agreed upon with the Client.

With regard to trades executed abroad, Evli Bank shall notify the Client of a trade without delay after Evli Bank has itself been informed of it.

The Client has the right to request information about the status of his order

5. Delivery of Financial Instruments and collateral

Evli Bank shall be responsible for ensuring that the Financial Instruments acquired on behalf of the Client can be delivered to the Client on the Clearing Date of an Order to buy in accordance with the Market Regulations, unless otherwise agreed upon. If all the Financial Instruments cannot be delivered at that time, the Client shall accept a partial delivery.

If the Financial Instruments subject to an Order to sell are not available to Evli Bank in accordance with the Market Regulations, the Client shall be liable to Evli Bank for any damage caused by this.

Provisions on the use of Financial Instruments as collateral and on other actions securing the clearing are issued in the by-laws of the clearing house.

6. Evli Bank's right to acquire a Financial Instrument on behalf of the Client

If it is evident that a Client who has sold a Financial Instrument cannot fulfill the delivery requirement of the Financial Instruments subject to the trade within the time limit specified in the by-laws of the clearing house or in other binding regulations, Evli Bank shall have the right to borrow the Financial Instruments on behalf of the Client or on its own account in order to fulfill the delivery requirement by making, on its own initiative and without notifying the Client thereof in advance, a lending agreement on the borrowing of the Financial Instruments. Evli Bank shall have the right to take all actions required to implement the lending agreement.

In the situation described above, Evli Bank may otherwise acquire the Financial Instruments on behalf of the Client or on its own account without notifying the Client thereof in advance. The Client shall be liable for all expenses incurred by the actions referred to in this section, including fees, taxes and other expenses, and for any damage.

7. Payment of the transaction price

The Client shall pay the transaction price of the Financial Instruments, plus Evli Bank's receivable and any tax or other costs levied on the transaction, on the Clearing Date of the Order to buy the Financial Instruments. The payment shall be at Evli Bank's disposal by the time of payment specified in the Market Regulations, unless otherwise agreed upon by the parties. The Client shall be liable to pay interest on arrears for any delayed amount in accordance with the provisions of the Interest Act valid at any given time.

Evli Bank shall be responsible for ensuring that the transaction price received for Financial Instruments subject to an Order to sell, less Evli Bank's receivables relating to the Order and any tax levied on the transaction, is paid to the Client on the Clearing Date of the Order to sell the Financial Instruments. If it is not possible to pay the transaction price in full, the Client shall accept a partial payment. A condition for the payment of the transaction price is that the Client has fulfilled his/her obligations under the Order. If the payment is delayed due to a reason attributable to Evli Bank, Evli Bank shall be liable to pay interest on arrears on the delayed amount in accordance with the provisions of the Interest Act valid at any given time.

8. Cancellation of a trade and non-execution of an Order

A trade may be cancelled only in accordance with the Market Regulations. If the cancellation is due to a reason attributable to the Client, the Client shall reimburse any damage caused to Evli Bank due to the cancellation.

Evli Bank shall have the right not to execute an Order if the party placing the Order has materially failed to meet his/her obligations with respect to the Order, these terms and conditions, an agreement between the Client and Evli Bank relating to another investment service, or the Market Regulations, or if Evli Bank has reason to suspect abuse of insider information or manipulation of the price of a Security, or other procedure

contrary to the law or the regulations. The Client shall reimburse Evli Bank for any damage incurred.

Evli Bank shall have the right to refrain from executing the measures required by an Order, or to cancel an Order relating to the Financial Instruments, if the sales reservation made in favor of Evli Bank is removed or otherwise becomes invalid or if the Financial Instruments are no longer managed by Evli Bank or the Client.

III OTHER TERMS AND CONDITIONS OF THE INVESTMENT SERVICE

1. Right to use the services of another securities dealer

Evli Bank shall have the right, without notifying the Client in advance, to use the assistance of another Finnish or foreign investment firm or credit institution or branch thereof when attending to tasks pertaining to the Financial Instruments. If Evli Bank uses the services of another securities dealer and unless agreed otherwise with the other securities dealer, the order execution policy of the other securities dealer will be applied in executing the Order.

If the Client wants to place an Order in a Marketplace where Evli Bank is not itself a member, Evli Bank will strive to carefully choose the investment firm or credit institution it uses, but will not be responsible for the actions of that investment firm or credit institution. If damage is caused to the Client due to the operations of the foreign investment firm or credit institution, Evli Bank shall undertake the measures deemed reasonable to collect damages from the party that has caused the damage. Evli Bank shall, without delay, pay to the Client his/her share of any compensation obtained.

2. Derivatives contracts

Evli Bank shall have the right, without consulting the Client, to close the Client's derivatives account position in full or in part immediately if the Client makes a claim concerning his/her derivatives account position, if the Client fails to fulfill a payment obligation relating to a derivatives transaction, if the Client does not provide the requested collateral or additional collateral within the prescribed period, or if the receivables from the Client have matured or their payment to Evli Bank has been neglected, or if Evli Bank's risk relating to the Client has grown significantly, or if Evli Bank has justified reason to assume that the Client will neglect his/her collateral obligations or otherwise act contrary to this Agreement or the Market Regulations. In this case, Evli Bank shall have the right, among other things, to buy and sell derivatives contracts on behalf of the Client and to close the derivatives account position either entirely or partially before maturity of the derivatives contracts. Evli Bank shall have the right not to execute the Orders placed by the Client in the above-described situations.

3. Netting

If Evli Bank and the Client have opposing payment obligations deriving from same-day purchases and sales, Evli Bank shall be entitled to net the payments between Evli Bank and the Client. Evli Bank shall have the right to convert the receivables into the same currency for the purposes of netting.

In the event of the Client's insolvency, Evli Bank shall have the right to make the Client's payment and delivery obligations fall due immediately and to net them in accordance with the Act on Certain Conditions of Securities and Currency Trading and Settlement Systems. If the Client is a legal person, Evli Bank shall also have the right pursuant to the Financial Collateral Act to net from the Client the receivables covered by the Client's collateral.

4. Foreign Orders

If the Client places an Order concerning Financial Instruments subject to trading outside Finland, the Client understands and

accepts that Market Regulations other than those in use in Finland shall be applied to the execution of the Order where applicable. The dealer shall, in that case, execute the Order in compliance with the Market Regulations of the place of execution, which are also binding on the Client. The Client undertakes to sign any documents necessary for the execution of such Order.

5. Currency exchange and currency risk

Unless otherwise agreed upon with the Client, Evli Bank shall have the right to make the currency transactions required to execute an Order on behalf of the Client. The Client shall be liable for the expenses caused by currency exchange and shall bear the risk pertaining to variations in the currency exchange rates related to the Order.

6. Book-entry account

The Client shall authorize Evli Bank to open book-entry accounts for the Client in a book-entry register maintained by Evli Bank in the capacity of account custodian or agent if this is necessary for handling an Order or managing the client relationship.

7. Custody

If, in connection with an Order, the Client has not issued Evli Bank with specific instructions concerning the custody of Financial Instruments, they shall be transferred to the Client's securities custody with Evli Bank. If the Client does not have such securities custody, Evli Bank shall temporarily hold the Financial Instruments in paid custody opened for the Client.

8. Consignment account

The Client shall authorize Evli Bank to use a consignment account as permitted by law for the clearing and settlement of trades.

9. Reporting, claims and duty to inform

Evli Bank shall report to the Client on executed Orders in the manner agreed upon. The Client shall inspect the notifications and reports received.

The Client shall inform Evli Bank of any error immediately after detecting this in information received. Unless proven otherwise, the Client shall be deemed to have received such information seven (7) days after the notification in question was made available to the Client in Evli Bank's electronic services. Clients that do not have access to Evli Bank's electronic services shall be deemed to have received the information seven (7) days after the notification in question was sent, if the Client's reporting address is in Finland. If the Client's reporting address is abroad, the Client shall be deemed to have received the information fourteen (14) days after the notification was sent, unless otherwise agreed. If the transaction does not take place, the time limit for the notification made to the Client shall be calculated from the end of the validity of the Order.

A Client who is not a Professional Client or an Eligible Counterparty and Evli Bank shall be deemed to have accepted each other's actions unless one party notifies the other party that it does not accept the latter's action no later than seven (7) days after having been informed of the action of the other party.

If no objection is submitted within the time limits described above, the contracting parties shall be deemed to have accepted each other's actions.

The Client shall, without undue delay, notify in writing (by letter, fax or e-mail) or electronically of any changes in the information submitted to Evli Bank. The duty to inform also concerns changes occurring in the position of a Professional Client which might affect the client classification. Evli Bank shall not be liable for damage that is due to the Client not informing Evli Bank of the changes in the information referred to above. If the Client him/herself wishes to give up his/her right to receive the

notifications referred to in section 4 of part II, the Client shall
forfeit his/her right to object.