

EVLI BANK'S GENERAL TERMS AND CONDITIONS OF THE CLIENT RELATIONSHIP

I PURPOSE AND SCOPE OF AGREEMENT TERMS AND CONDITIONS

These general Terms and Conditions of the Client Relationship shall be applied to the investment service client relationship between the Client and Evli Bank Plc ("Evli Bank"). These terms and conditions shall be applied to the dealings at Evli Bank of both the Client and the Client's representative. The provisions of these terms and conditions concerning the Client shall also apply, without separate mention, to the Client's representative. In addition, the separate agreement terms and conditions (including fund prospectuses and fund rules) concerning the products and services selected by the Client at any given time, which are combined with the Client Relationship Agreement, as well as Evli Bank's price list valid at any given time, shall be applied to the client relationship. These terms and conditions, the terms and conditions specific to the products and services, and the price list shall be applied whenever the Client uses the services offered by Evli Bank, even if the Client and Evli Bank have not signed a separate agreement.

II DEFINITIONS

Professional Client

A Client that is a professional client referred to in the Act on Investment Services. A precondition for being professional is, among other things, that the Client's investment activity is clearly professional in terms of its scope, regularity and organization.

Security and book-entry

A security in the form of a certificate or book entry, or a derivatives contract, referred to in the Securities Markets Act. A book-entry is a security that is held in the book-entry system.

Client

A party to the Agreement who has accepted these terms and conditions and operates on his/her own account in relation to Evli Bank and whom Evli Bank has approved as its client.

Client Account

The Client's bank account with Evli Bank, in which money transactions primarily related to Evli Bank's services are entered.

Eligible Counterparty

A Professional Client who is to be deemed as an Eligible Counterparty pursuant to the Act on Investment Services.

Financial Instruments

A Security included in the Investment Service or other Financial Instrument referred to in Act on Investment Services

In these terms and conditions, Financial Instrument also refers to other transferable rights or commitments.

Investors' Compensation Fund and Deposit Guarantee Fund

Non-professional clients to whom investment service or financial instruments custody and management service has been offered are covered by the Investors' Compensation Fund as provided by applicable

law. The Compensation Fund provides compensation for indisputable overdue claims on the basis of insolvency or another corresponding reason.

The Compensation Fund shall not, for example, compensate losses due to declining share prices or wrong investment decisions.

Assets in the account or assets being transferred that have not yet been entered in the account are covered by either the Deposit Guarantee Fund or the Investors' Compensation Fund. The same assets shall not have double protection.

Evli Bank is a member of the Investors' Compensation Fund and the Deposit Guarantee Fund.

III GENERAL AGREEMENT TERMS AND CONDITIONS

1. Client's representative/Contact person

A contact person authorized in writing by the Client may place orders and issue instructions to Evli Bank on the Client's behalf. The Client shall inform Evli Bank in writing of such authorizations and shall, without delay, give written notification of changes in the authorization of the contact person or of the replacement of the contact person. The Client shall be responsible for the legal actions carried out by his/her authorized contact person until Evli Bank has received a notification regarding the discontinuation of the authorization and Evli Bank has had a reasonable amount of time to update its information systems with the information that the authorization has been discontinued.

Evli Bank shall have the right, at the liability of the Client, to comply with orders and instructions given by a party other than the contact person authorized in writing, if the party giving the order or instruction is entitled to do so because of his/her position, or if Evli Bank otherwise has a justified reason to assume that the person is entitled to act on the Client's behalf.

2. Minors and other supervised parties

On behalf of a minor or other supervised party, all guardians shall together sign and terminate the client agreement unless the guardians have given another authorization. Any changes in guardianship shall be notified to Evli Bank in writing.

3. Client information

The Client shall, in making an agreement about a client relationship or an individual product or service and during the client relationship, submit to Evli Bank the client-specific and contact information requested from the Client at any given time, together with the relevant documents and the suitability and appropriateness assessment information.

The Client shall, without undue delay, inform Evli Bank in writing of any changes occurring in the submitted client-specific and contact information, other client information, and the suitability and appropriateness assessment information, or of any changed circumstances affecting the use of products or services, such as the expiration of representation of interests or of the power of representation or other corresponding changes. The duty to inform also con-

cerns changes occurring in the position of a Professional Client, which can affect the client classification. The Client is not entitled to claim that he/she did not receive information affecting the client relationship if such non-receipt was due to the Client neglecting to notify Evli Bank of changes occurring in the information referred to above. Evli Bank shall not be liable for damage due to the Client neglecting to notify Evli Bank of changes occurring in the information submitted.

Evli Bank shall have the right to update the Client's information from the public registers from which Evli Bank can obtain necessary information on the Client. Such information includes the Client's address information available in population information register.

The Client shall separately notify Evli Bank in writing if information that is available in public registers must not be used as the Client's address and other contact information. The Client cannot claim that he/she has not received information affecting the client relationship if the non-receipt of information is due to the Client neglecting to notify Evli Bank that it wants information from the bank on the basis of contact information other than that obtained from public registers.

Evli Bank is obliged to verify the Client's financial standing prior to the commencement of a client relationship. The Client shall authorize Evli Bank to inspect his/her client and credit information. The said authorization shall be valid during both the client relationship approval process and the client relationship.

Evli Bank shall collect and file personal data in its information systems in compliance with the Personal Data Act and the legislation on credit institutions. The description of the file on personal data processing, is available at Evli Bank's offices and on its websites. The Client shall have the right, by separate written request, to be informed about the data saved in the information system concerning him/herself.

4. Investment advice

Investment advice means a personal recommendation made to the Client, at the initiative of the Client or Evli Bank, for a transaction in Financial Instrument.

Evli Bank may use both Evli Bank's and its partners' products in provision of investment advice. Thus, in accordance with the legislation, the investment advice that Evli Bank provides is defined as non-independent. Advice can be based on a more restricted analysis of different types of financial instruments than in independent investment advice. Financial instruments considered can be issued or provided by entities having close links with Evli Bank, such as contractual relationships. Evli Bank may, based on close link or contractual relationship, receive for example sales commissions from a third party or another group company. Purpose of any such payments received is to enhance quality of the service for the Client.

Evli Bank will ensure suitability of recommendation for the Client before making investment decisions and non-professional Client will be provided a suitability report in a durable medium before executing a transaction. Evli Bank does not recommend unsuitable products or services to the Client.

Before provision of investment advice, the Client undertakes to provide the necessary information on the Client's financial situation, investment experience and knowledge, and investment objectives in order to enable Evli Bank to recommend suitable Financial Instruments or services for the Client.

If the Client does not provide Evli Bank the necessary information, Evli Bank cannot assess suitability of personal recommendations to the Client, and therefore, may not provide investment advice. If Evli Bank assess that a Financial Instrument or service is not suitable for the Client, Evli Bank will notify the Client and warns the Client of the risks related to unsuitable investment.

Evli Bank does not provide periodic assessment of suitability of the recommendations, if not otherwise agreed with the Client. Information on possible periodic assessment of suitability of recommendations is included in the suitability report given to the Client before executing a transaction.

5. Orders at the initiative of the client with simple financial instruments

When execution or transmission of Client order happens at the initiative of the Client with simple Financial Instrument, as defined in legislation, Evli Bank does not have the obligation to assess suitability of the transaction for the Client nor if the Client has the necessary experience and knowledge to understand investment risks relating to the Financial Instrument.

6. Confidentiality

The management, personnel and trusted agents of Evli Bank, or of a company belonging to Evli Bank's consolidation group, or of an agent or of any other company operating on behalf of Evli Bank are, in accordance with the valid legislation, subject to a confidentiality obligation.

Evli Bank shall have the right to transfer information in accordance with the valid legislation.

Evli Bank shall have the right to transfer information regarding the Client to the market place upon demand in accordance with the relevant market regulations.

7. Recording of conversations and electronic messages

Evli Bank shall have the right to record its telephone conversations with the Client pertaining to its activities, and to use them for the purposes notified in the description of the data file and as proof in the resolution of any disagreements.

The Client has the right to request a copy of the record.

The Client is aware that Evli Bank is obliged to submit the recordings to the competent authorities upon request.

8. Fees and charges

Evli Bank shall charge the fees or charges for its actions in accordance with the price list valid at any given time or as separately agreed upon with the Client. In addition to the fees concerning products and services paid to Evli Bank, the Client shall be liable to pay any fees collected from Evli Bank by a third party, any other clearing and settlement costs related to products or services, other costs related to the maintenance of the book-entry account or collateral management, the related costs of financing the

Client's orders and any taxes and other fees under public law.

If the price of a particular action is not specified in the price list, or if it has not been agreed separately, Evli Bank will be entitled to charge to the Client the expenses arising from the action, together with a reasonable fee.

Evli Bank shall charge all matured fees and charges, as well as the other costs mentioned above, from the Client's Client Account. The Client shall pay penalty interest on overdue payments in compliance with the Interest Act. The Client shall be responsible for ensuring that the Client Account has sufficient funds to pay for actions executed pursuant to the agreement terms and conditions and for the collection of Evli Bank's charges and fees. If an account is overdrawn, Evli Bank shall be entitled to collect the statutory interest on arrears and other charges and fees on the price list related to the overdrawing of an account. Unless the necessary sum of money is in the Client Account on the payment date, Evli Bank will not be liable to execute the order.

9. Client's objections

Any objections or claims concerning a product, service, agreement or order shall be submitted to Evli Bank in writing immediately, and in no case later than thirty (30) days from the date of the event. Objections concerning products and services shall always, however, be submitted to Evli Bank within the time limit set by the separate agreement terms and conditions specific to the various products and services.

With respect to orders to subscribe for or redeem mutual fund units, the time for objections shall be seven (7) days from the date when the Client was informed concerning Evli Bank's action. Clients shall be deemed to have received the information seven (7) days after the notification in question was made available to the Client in Evli Bank's electronic services or 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 been informed in fourteen (14) days from the sending of the notification, unless otherwise agreed upon.

When the Client has been notified of a possible conflict of interest between the Client and Evli Bank or between the Client and another client of Evli Bank, the Client is deemed to have approved the situation unless he/she immediately makes a complaint about it to Evli Bank. Upon request, the Client will receive additional information on the conflict of interest.

10. Right of retention of Financial Instruments

Evli Bank shall have the right of retention concerning Financial Instruments acquired on behalf of the Client and other assets at Evli Bank as collateral for unpaid fees related to products or services, any asset transfer tax or foreign tax payable on investment service orders, its own fees and commissions, other expenses or payments caused to Evli Bank due to an Order, interest on arrears in accordance with the Interest Act, or other damage caused to Evli Bank. If the Client fails to pay a matured receivable to Evli Bank, Evli Bank shall be entitled to sell the Financial Instruments, without further hearing the Client, in the manner it considers best, and, where possible, in public trading. The transaction price so acquired and any matured returns shall be used to pay the matured receivable and any damages and expenses

caused to Evli Bank. If any funds remain thereafter, they shall be paid to the Client.

11. Currency exchange and currency risk

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 expenses arising from the exchange of currency and shall carry the order-related risk arising from fluctuations in foreign currency rates.

12. Electronic communication devices

The Client is aware and accepts that certain risks are involved in the use of electronic communications media such as email and fax, which include the message not arriving or the content of the message being read or modified by an outsider. Evli Bank shall have the right to trust the authenticity and validity of a message it has received by electronic communication devices.

13. Reporting

Evli Bank shall report to the Client in accordance with the separate agreement terms and conditions specific to the various products and services. Evli Bank may also submit the information on the Client required by the competent tax authorities directly to said tax authorities.

14. Restrictions regarding certain countries

The legislation of certain countries such as the US restricts the marketing and offer of investment services to their citizens or persons residing therein. Certain restrictions regarding the availability of Evli Bank's products and services may apply to the citizens of these countries or the citizens of other countries who stay in these countries during their stay in these countries. Evli Bank has the right to terminate the Agreement with immediate effect if the Client moves to a country subject to restrictions for provision of services. The Client undertakes to immediately notify Evli Bank if he/she moves outside Finland.

15. Information for Clients

According to the legislation, Evli Bank must give information for the Clients on, inter alia, Financial Instruments and related risks, prevention for conflict of interests, safeguarding of client assets, inducements and complaints handling.

Above mentioned information is available at Evli Bank's website www.evli.com on Client Information-page and Evli Bank on paper.

IV LIABILITIES OF THE PARTIES TO THE AGREEMENT

1. The liability of Evli Bank if the Client's assets are lost

If Financial Instruments delivered to Evli Bank under an agreement concerning a product or service are lost or destroyed due to reasons attributable to Evli Bank, Evli Bank shall notify the Client and replace them with corresponding Financial Instruments. If it is impossible or unreasonably expensive to acquire corresponding assets, Evli Bank shall compensate the Financial Instruments at their market value on the date when the damage was discovered. Other compensation may also be agreed upon with the Client. If Evli Bank has compensated the Client for lost assets, and if the assets are found, they will be transferred to Evli Bank's ownership. Evli Bank shall have the right to amortize lost or destroyed Financial Instruments.

2. The liability of the Client in a breach of contract

The Client shall be liable to reimburse Evli Bank for damage resulting from the Client's failure to fulfill his/her obligations under these terms and conditions, or under an agreement and its terms and conditions concerning a product or service. These damages may, for example, include additional expenses and work due to breach of contract as well as expenses caused by changes in the prices of Financial Instruments.

3. Limitation of liability

Neither of the two parties to the Agreement shall be liable for indirect damage caused to the other party.

Financial damage, for example, is counted as indirect damage, and therefore, Evli Bank shall not be liable for any loss of income, uncollected yield, share price losses, disruptions in other contractual relationships, claims of third parties or other damage caused to the Client that is difficult to foresee by Evli Bank.

Evli Bank shall not be liable for third party actions or for any damage they may cause to the Client.

Evli Bank shall not be liable for damage resulting from incorrect information received from the Client or third parties.

Evli Bank has no obligation to inform the Client of any class action/lawsuit concerning a Financial Instrument held by the Client, even if Evli Bank becomes aware of such class action.

4. Financial liability of the Client

The Client is aware of the risks associated with investment activity and shall be liable for the financial outcome and tax consequences of his/her actions and investment decisions. The Client shall bear this liability regardless of whether Evli Bank has performed a suitability and appropriateness assessment of the Client or the Financial Instrument or whether it is deemed that the Client has received investment advice for his/her investment decision. The Client is aware that investment decisions cannot be based purely on marketing, marketing material, investment research or investment advice concerning the Financial Instruments, but on the entire body of information concerning the Financial Instruments.

5. Force majeure

A party to the Agreement shall not be liable for damage caused by a force majeure.

A force majeure shall mean a circumstance that prevents a party to the Agreement from fulfilling his/her obligations and which is unforeseeable, cannot be overcome by action of a party and has a causal relationship to the non-fulfillment of the obligation. A force majeure may be, for example, a disturbance in electricity distribution, data communication or data systems, a fire, a natural disaster, an earthquake, a war, revolt or strike, a lockout or other industrial action.

A party to the Agreement may invoke a force majeure only if the other party has been notified of the event as soon as possible, or if the other party has otherwise been aware of the event. The discharge from liability further requires that a party has used its best efforts to restrict the damage caused to the other party.

6. Evli Bank's duty of due care in relation to suspicious business activities

The Client affirms that no suspicious or criminal features are associated with the origin of the assets used for the products and services offered by Evli Bank and left in custody.

If Evli Bank notices that the structure or size of the Client's Orders, or the size or location of his/her undertaking differ from what is normal or that they lack an evident financial purpose or that they are incompatible with the economic circumstances or business operations of the Client, Evli Bank shall, with due diligence, in accordance with the Act on the Prevention and Investigation of Money Laundering and other regulations concerning money laundering, ascertain the reasons and purpose of the Client in using the services offered by Evli Bank.

If Evli Bank, after fulfilling the requirement for due diligence referred to above or otherwise, has reason to suspect the legal origin of the assets included in the Client's transactions, or that they are being used for the financing of terrorism referred to in the Penal Code, or abuse of insider information, or the manipulation of the price of a Security, Evli Bank shall be obliged to suspend the transaction pending further investigations or refuse the transaction and always, without delay, notify the matter to the Money Laundering Clearing House or other authority specified in the law, and submit to it, upon request, all the information and documents that may be of significance in investigating the suspicion. If Evli Bank has reason to suspect an abuse of the markets, Evli Bank shall, without delay, notify the Fin-Fsa or other authority specified in the law, and Evli Bank shall not disclose to the Client the making of this notification. Evli Bank shall, in that case, be liable for financial damages to the Client only if Evli Bank has not complied with the level of due diligence that could reasonably be required in view of the circumstances.

If refusing the transaction or its suspension is likely to complicate efforts to identify the beneficiary of the transaction, the transaction may be completed, after which the Money Laundering Clearing House or other authority specified in the law shall be notified of the matter without delay. Under the law, Evli Bank may not disclose the submission of the notification to the person suspected.

The Money Laundering Clearing House or another authority may order Evli Bank to refuse the transaction for a maximum of five (5) banking days, if such refusal is necessary with respect to the pre-trial investigation measures of the authorities.

V AMENDMENT, TERMINATION AND ASSIGNMENT OF THESE TERMS AND CONDITIONS

1. Evli Bank's right to refuse to offer 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.

2. Amendment of the Agreement Terms and Conditions and the price lists

Evli Bank shall have the right unilaterally to amend the terms and conditions of the Client Relationship Agreement and of the agreements concerning products and services, other terms and conditions concerning products and services, the fees and the price

lists. The amendment shall enter into force at the beginning of the calendar month which starts one (1) month from the date on which the Client has, in the manner referred to in these Agreement Terms and Conditions, received a notification of the amendment. Unless proven otherwise, the Client shall be deemed to have received such information seven (7) days after the notification regarding the amendment or action 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 regarding the amendment or action 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 Client does not accept the amendment, the Client shall have the right to terminate the Agreement in accordance with the Agreement Terms and Conditions by informing Evli Bank thereof no later than two (2) weeks before the entry into force of the amendment. The termination shall enter into force on the day on which the amendment would have entered into force.

3. Notice to terminate and cancellation of the Agreement

The Client shall have the right to terminate the Agreement five (5) calendar days after Evli Bank has received the notice to terminate.

Evli Bank shall have the right to terminate the Agreement ten (10) calendar days after Evli Bank has sent the notice to terminate. However, the period of notice for Evli Bank shall be thirty (30) calendar days in cases where the Client is not a Professional Client or an Eligible Counterparty. The notice to terminate shall be made in writing.

If the Client has not used Evli Bank's services for one (1) year and the Client has left no assets in the control of Evli Bank, Evli Bank may deem the Client Relationship Agreement and any separate agreements concerning products and services to have been terminated without separate notice.

The parties to this Agreement have the right to cancel the Agreement immediately, if the other party

1. has materially failed to meet his/her obligations under these Terms and Conditions or under the Agreement, or has otherwise materially breached these Terms and Conditions or the terms of the Agreement;
2. is placed in restructuring, liquidation or bankruptcy, or if it is otherwise justified to assume that the party has become insolvent; or
3. dies.

Unless otherwise agreed upon with the Client, Orders that have not been executed but which were placed before the termination or cancellation of the Agreement shall be cancelled after the termination or cancellation of the Agreement, if this is technically possible. Orders to buy or sell Financial Instruments whose execution has been started shall be completed.

After termination or rescission of the Agreement, Evli Bank shall hand over 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,

provided that the Client has made all payments to Evli Bank in accordance with the agreements between the Client and Evli Bank. If, despite its inquiries, Evli Bank has not been given instructions as to where to transfer the assets in its custody, Evli Bank shall have the right to sell the fund units, book entries and other securities in its custody. Evli Bank shall sell the assets, if possible, through a marketplace and no earlier than 30 calendar days from the date on which Evli Bank has provided written notice to the Client after the termination of the Agreement or in conjunction with the termination of the Agreement about the obligation to provide notice of the new custody. The specified time period shall begin seven (7) banking days after the sending of the notice or it being made available to the Client in Evli Bank's electronic services. Evli Bank shall pay the assets accumulated in the sale to the Client's contra account in another credit institution after first deducting the expenses and receivables incurred by Evli Bank. If the transfer of assets to a contra account is not possible, the assets shall be deposited in the Regional State Administrative Agency of Evli Bank's domicile on behalf of the Client. Evli Bank shall send physical securities by registered mail to the Client's address known to Evli Bank if the Client does not give instructions as to where to deliver the securities.

After cancellation and/or termination of the Agreement, Evli Bank shall be obligated only to take actions that reduce and limit liabilities.

4. Assignment of the Agreement

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 under this Agreement to a third party.

VI OTHER TERMS AND CONDITIONS

1. Settlement of disputes and applicable law

Any disputes arising from these terms and conditions and other agreements between the parties shall be settled in arbitration by one arbitrator in Helsinki if the amount in dispute exceeds thirty thousand (30,000) euros and if the Client is not 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.

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 Client 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.

2. 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.

Should there be any conflict between these terms and conditions and other special agreement terms and conditions between the Client and Evli Bank concerning products or services, the other special agreement terms and conditions concerning products or services shall take precedence.

In the event of a conflict between the different language versions of Evli Bank's agreement 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.

3. 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 Complaints Board

The Finnish Securities Complaints 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 investors who are in a client relationship with a bank, investment firm or fund management company offering services.

Contact information for the Finnish Securities Complaints Board:
Porkkalankatu 1
FI-00180 Helsinki
tel. +358 (0)9 6850 120

fax +358 (0)9 6850 1220
email: info@fine.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.

Contact information for the Consumer Disputes Board:

Hämeentie 3
P.O. Box 306
FI-00531 Helsinki
tel. +358 (0)10 3665200 (switchboard)
fax +358 (0)10 3665249
email: kriil@oikeus.fi.

Further information and detailed instructions for making complaints can be found at the internet address: www.kuluttajariita.fi.

4. Evli Bank's contact information and supervisory authority**Evli Bank's contact information**

Evli Bank Plc's contact information:
registration number: 0533755-0
address: Aleksanterinkatu 19 A
FI-00100 Helsinki
phone: +358 (0)9 4766 90 (switchboard).

Supervisory authority

Finnish Financial Supervisory Authority
address: Snellmaninkatu 6, P.O. Box 103, 00101 Helsinki
tel. +358 (0)10 831 51 (switchboard)
e-mail: finanssivalvonta@finanssivalvonta.fi Further information: www.fin-fsa.fi.