

GENERAL TERMS AND CONDITIONS FOR CORPORATE ACCOUNTS

These general terms and conditions for corporate accounts are applied to account agreements with the exception of those of private individuals and these terms and conditions are considered part of the account agreement.

I GENERAL TERMS AND CONDITIONS FOR ACCOUNTS

Definitions

Value day

The value day is the reference day that Evli Bank uses when calculating interest on funds debited from or credited to the account.

Client

Client refers to the account holder.

Payment service

Payment service refers to the execution of payment transactions as account transfers or fund transfers to a service provider's payment account. The client may use the payment service either for making or receiving payments.

Payment transaction

A payment transaction is a procedure by which funds are transferred, withdrawn or allocated for use, but does not include transactions involving crediting or charging deposit interest.

Payment account

An account that is intended and can be used for the execution of payment transactions without any restriction on use arising from the account terms and conditions or the law.

Execution of a payment order

A payment order is an order, issued by the client to Evli Bank, to execute a payment transaction as an account transfer or as a fund transfer to a service provider's payment account. The execution of a payment order includes the measures taken by Evli Bank to process the order and execute the payment.

Payment instrument

Payment instrument refers to a user-specific method or procedure or combination of these, which the account holder and Evli Bank have agreed to use for issuing payment orders. Payment instruments include electronic banking codes.

Banking day

Banking days are days on which Evli Bank is open and can execute a payment transaction. Unless separately notified otherwise by Evli Bank, banking days in Finland are weekdays from Monday to Friday excluding the Finnish religious holidays, Finnish Independence Day (6 December), May Day, Christmas Eve, Midsummer's Eve and days that are otherwise not to be considered banking days.

Deposit interest

If an agreement has been made to pay deposit interest to the account, Evli Bank will pay to or charge from the account owner the deposit interest agreed in the account agreement.

Person opening the account

The person opening the account is the person who enters into an agreement with Evli Bank about opening the account.

Person entitled to access the account

A person entitled to access the account is a person whose right to control the account is based on his/her status as legal representative or on an authorization issued by the account holder.

Person authorized to access the account

The account holder may authorize one or more people to access his/her account in accordance with these account terms and conditions by stipulating in a specific power of attorney the persons authorized to access the account and the scope of this authorization.

Account holder

Account holder refers to the party to whom Evli Bank owes the funds in the account and who can control the account and the funds in the account in its preferred way, unless otherwise stated below.

Account transfer

Account transfers refer to the debiting of the payer's payment account, as prompted by the payer, in order to transfer funds to the payee's payment account.

Funds may be transferred to the client's account at Evli Bank only from another financial institution, and funds may be transferred from the account only to another financial institution; transfers may also be made within Evli Bank. Cash cannot be directly withdrawn from (withdrawal) or deposited into (deposit) the account.

For as long as Evli Bank is not a member of the payment transaction system used by Finnish banks, direct bank transfers cannot be made to the client's bank account at Evli Bank. Instead, transfers must be made using Evli Bank's payment transaction accounts with other banks in accordance with separate instructions issued by Evli Bank.

Account transaction

Account transactions are instances of crediting and debiting of the account that affect the account balance.

Place of business

Evli Bank's places of business are its web services and its office in Helsinki.

Contra account

A contra account is a bank account outside Evli Bank into which outbound money transfers requested by the client are made, unless otherwise agreed with the client. Evli Bank may impose a restriction whereby outbound transfers can only be made to this contra account.

1. Account agreement

The following matters shall be agreed on in the account agreement:

- currency
- determination of interest rate
- rate of interest or applicable reference rate
- method of interest calculation
- interest payment date
- interest period
- other matters that may be agreed on the basis of these general terms and conditions.

For services connected with the account, the agreement terms of the service in question will also apply.

If the account includes a line of credit, the amount and terms of such credit shall be the subject of a separate written agreement.

1.1 Concluding of agreement and opening of account

Written agreement

The person opening the account and Evli Bank shall enter into an account agreement either in writing or online using electronic banking codes.

An account is generally opened by the account holder. Other parties than the account holder may also, with Evli Bank's consent, agree on opening an account on behalf of another account holder. Account openers cannot withhold the right to use the account.

1.2 Information provided to Evli Bank

The account opener and account holder are liable to provide Evli Bank with the information on the account opener and account holder required by Evli Bank at any given time and on the owners of the account holder and the parties exercising control. Furthermore, the account holder must also provide information on parties with authorization to access the account as required by Evli Bank at any given time. If requested by Evli Bank, the account holder and those authorized to access the account must provide the bank with a sample of their signature.

Evli Bank may use the information referred to above and signature samples it has previously received.

The account holder is liable to notify Evli Bank of any changes regarding the name, address and other information relevant to the provision of banking services of the account holder and those authorized to access it. In addition, Evli Bank is entitled to procure the information from public registers kept by the authorities and from other reliable sources. Evli Bank is not liable for any damage resulting from the account holder's neglect to notify the bank of the aforementioned changes, including a terminated right of access to the account.

1.3 Communications between Evli Bank and the client

If the client has been granted access to Evli Bank's web services, Evli Bank will make the information on payment transactions and other notifications regarding the account available electronically in the web services.

Information on payment transactions is provided once per month, unless otherwise separately agreed. Evli Bank will be entitled to collect a fee in accordance with its price list for information that is provided more often than once per month or by means other than that agreed on.

If the client has not been granted access to Evli Bank's web services, Evli Bank will provide the information on payment transactions once a year by sending this by mail or by making it available to the client in another agreed manner. Evli Bank will send other notifications regarding the account to the client in writing or in a separately agreed manner electronically. However, if the client starts using Evli Bank's web services, Evli Bank will subsequently make the information on payment transactions and other notifications regarding the account available to the client only in electronic form in the web services.

1.4 Provision of information

The information on payment transactions provided in the web services will be available to the client for at least one year following the provision of the information. Evli Bank will have the right to charge a fee in accordance with its price list for the provision of information older than this.

When Evli Bank provides information on payment transactions or other notifications regarding the account in its web services, at its place of business or by mail, the account holder or other person will be deemed to have received the information or notification no later than on the seventh day after the information was made available or sent.

The client will send Evli Bank notifications regarding these terms and conditions in writing or in another manner agreed separately. Evli Bank will be deemed to have received the notification no later than on the seventh day after it was sent.

Finnish, Swedish or English may be used during the contractual relationship as agreed with the client.

1.5 Telephone banking and storage of messages

Evli Bank has the right to store information regarding client communications and transactions in its information systems and to record any telephone conversations with the client that relate to its operations, and to store any electronic messages exchanged between Evli Bank and the client. The content of an ambiguous order submitted or trade made by telephone will be decided on the basis of the recording.

Evli Bank may require clients to identify themselves using an identification method employed by Evli Bank.

2. Rights of the account holder

The account holder controls the account. The account holder may decide on the use of the funds in the account and on the persons entitled to access the account, and may agree with Evli Bank on changes to the account agreement and closing the account.

2.1 Pledging of account funds

The account holder may pledge funds in the account. The pledgee must notify Evli Bank about the pledge in order to perfect its security interest.

2.2 Payment instruments

Payment orders regarding the account may be issued using payment instruments approved by Evli Bank. Evli Bank and the account holder shall agree separately on the payment instruments to be issued to the account holder and to person(s) entitled to access the account, unless otherwise agreed in the account agreement. When an account is closed or access revoked, Evli Bank will also have the right to close the payment instruments related to the account.

3. Rights of persons entitled to access the account

A person authorized to access the account may, with Evli Bank's consent, access the account, control the account and receive information on account transactions within the limits of the account holder's authorization issued on the basis of a specific power of attorney. The authorized person may not transfer the authorization to another person, unless stated otherwise in the power of attorney.

4. Overdrafts

The account holder and person(s) entitled to access the account can use the account and/or payment instruments connected to it only within the limits of available funds or the applicable line of credit. If the account holder or a person entitled to access the account does not use the account and/or payment instruments connected to it in the manner stipulated above, Evli Bank will be entitled to post the amount owed in the account as a payable to Evli Bank falling due immediately. If the agreement violation is significant, Evli Bank is entitled to cancel the account agreement with immediate effect.

For any overdrafts, the account holder is, in addition to the payable, liable to pay Evli Bank penalty interest, the fee for sending a reminder letter and any other fees and charges incurred in collecting the overdrawn amount, as laid down in the price list. In addition to the payable, Evli Bank has the right to collect these fees and charges from the account.

5. Evli Bank's right to refuse account access

5.1 Evli Bank's right to refuse account access

Evli Bank has the right to refuse account access if

- Evli Bank has not been provided with the information referred to in section 1.2 or requested on the basis of law or an order issued by the authorities;
- the signature on a payment transaction deviates from the specimen signature provided to Evli Bank;
- the person accessing the Account cannot reliably establish his or her identity,
- the authorization does not satisfy Evli Bank's requirements;
- Evli Bank has reason to doubt the authenticity of the proof of identity presented by the person accessing the account; or
- Evli Bank has another reason to suspect that the account is being accessed improperly.

For security reasons Evli Bank has the right to restrict account access outside of Evli Bank's places of business.

5.2 Closing of account

Evli Bank has the right to close the account if:

- a restructuring or debt restructuring application concerning the account holder has been left at a court or the account holder is being placed in bankruptcy or the account holder is placed in liquidation
- the requirements for setoff under the Act on Credit Institutions have been satisfied, or
- account holder demands it
- Evli Bank has a reason to suspect that the account is being misused.
- closing of the account is based on a regulation issued by the authorities
- there are no funds in the account and it has not been used for the past two consecutive years.

Evli Bank has the right to close the account if, despite a reminder, the account does not have funds to cover Evli Bank's fees and charges until such time as the account holder has paid to Evli Bank all the fees and charges pursuant to sections 4 and 10 of these account terms and conditions.

Evli Bank will notify the account holder of the closure of the account after the account is closed.

6. Crediting and debiting of account, value day

Debiting of account

Evli Bank will execute payment orders on the agreed due date or upon receiving an order. If the agreed due date is not a banking day, it will be moved to the following banking day. If no due date has been agreed on, the date for executing payment orders received on a non-banking day or on a banking day after the times notified in Evli Bank's prior information will be the following banking day.

If the payer's and payee's accounts are at Evli Bank, a euro-denominated payment order issued with a payment instrument that is received on a non-banking day will be executed no later than the following banking day.

The value day for debiting an account is the day on which the amount of a payment transaction is debited from the account or, if the debiting date is not a banking day, then the value day is the banking day following the debiting date.

6.1 Crediting the account

The amount of a euro-denominated payment transaction carried out in real time within Evli Bank will be credited to the payee's account on all weekdays.

The amount of a euro-denominated payment order carried out between banks or bank groups will be credited to the account holder's account immediately on the banking day on which the funds are paid to Evli Bank's account and Evli Bank

receives the information required for crediting the funds to the account holder's account.

The value date for crediting an account is the day on which the amount of a payment transaction is paid to Evli Bank's account. If the crediting date is not a banking day, the value date for crediting is the banking day following the crediting date.

6.2 Orders requiring currency conversion

If executing a payment order requires currency conversion, an order will be deemed to have been received once the currency conversion has been made. In order for a currency transaction to be carried out, the day in question must be a banking day both in Finland and in the currency's country of origin.

If the original amount of the payment order is denominated in an EEA currency, the funds will be credited to the account holder's account immediately on the banking day on which the funds are paid to Evli Bank's account and Evli Bank receives the information required for crediting the funds to the account holder's account and the necessary currency transactions have been carried out. In this case the value date for crediting an account is the banking day on which the necessary currency transactions were carried out.

If the original amount of the payment order is not denominated in euros or an EEA currency, the funds will be credited to the account holder's account no later than two banking days after the funds have been paid to Evli Bank's account and Evli Bank has received the information necessary to credit the funds to the account holder's account and the necessary currency transactions have been carried out. In this case the value date for crediting an account is the banking day on which the funds are credited on the account holder's account.

7. Protection of deposits

If agreement has been made to pay deposit interest to the account, Evli Bank will pay the account owner the deposit interest agreed in the account agreement. The deposit interest may be negative. When the deposit interest is negative, Evli Bank will charge the account in accordance with the interest agreed in the account agreement.

The interest of a fixed-rate account will remain the same for the duration of the deposit period unless otherwise has been agreed.

If the deposit interest paid on or charged from the funds in the account is tied to a reference rate, the deposit interest will be based on the reference rate and margin.

Evli Bank will not separately notify the account holder of changes in the deposit interest based on a change in the reference rate. The value of the reference rate applicable to the account is available from Evli Bank.

7.1 Determination of reference rate

General reference rates

Determination of the value of money market reference rates and their quotation are based on prevailing international practices.

As the reference rate daily quotation changes, so too does the account reference rate, changing by an amount equal to the change in the reference rate value. If the inspection day is a day on which the reference rate is not quoted, the value of the reference rate on the previous quotation day is used. Evli Bank will not notify account holders separately of changes in the reference rate. If the reference rate decreases the account's interest rate may become negative.

7.2 Discontinuation or suspension of reference rate quotations

If the quotation of the reference rate is discontinued or suspended, the reference rate applied to the account will be determined in accordance with any new reference rate regulation or decision or instruction of the authorities.

If there is no new reference rate regulation or decision or instruction of the authorities, Evli Bank and the account holder shall agree on the new reference rate to be applied to the account. Unless the client and Evli Bank agree on a new reference rate within one month of the discontinuation or suspension of the quotation, the reference rate applied to the deposit will be based on Evli Bank's refinancing costs for the currency in question. Until a new reference rate has been determined as referred to above, the latest quotation of the reference rate before the discontinuation or suspension of quotation will be used as the reference rate.

8. Exchange rate procedure

Evli Bank will determine the value of the exchange rate at any given time on the basis of market prices. Evli Bank and the account holder may also separately agree on the value of the exchange rate for an individual account transaction.

Evli Bank is entitled to limit the use of the account due to a disruption in the foreign exchange market independent of the bank if the bank does not determine an exchange rate for the account currency in question at the time.

In connection with an outbound money transfer request made by the client from the currency account, the cash funds to be transferred from the currency account to the contra account will be converted into euros in compliance with the exchange rate procedure set out above, unless the contra account is in the same currency as the currency account.

The account holder is aware of the risks caused by exchange rate fluctuations, and the account holder will have sole liability for these risks. When measures related to the currency account require the execution of currency transactions Evli Bank will execute currency transactions on behalf of the account holder. The account holder shall be liable for the expenses arising from the exchange of currency and will bear the risk arising from fluctuations in foreign currency rates that is associated with the measures taken.

Exchange rate gains on the currency account are taxable income for the account holder. The account holder will be solely responsible for notifying the tax authorities of exchange rate gains or losses in accordance with applicable law.

9. Account transactions

Evli will post account balances, changes therein, and other account transactions in its accounting records, which will be considered a reliable record of the status of debt/receivable relationship between Evli Bank and the account holder, unless the account holder presents proof to the contrary.

10. Fees and charges

The account holder is required to pay any fees and charges related to the opening, use and maintenance of the Account and to notices sent by Evli Bank, the amount of which will be based on the price list in effect at the time. Evli Bank has the right to collect these fees and charges from the account. The same also applies to analyses of the account carried out by request of the authorities.

10.1 Sufficiency of funds to cover fees and charges

The account holder is responsible for making sure that the account balance will be sufficient to cover all interests, fees and charges that Evli Bank has the right to charge from the account based on this account agreement or other commitments. When the balance is insufficient, Evli Bank is,

however, entitled to post the sum to be charged to the account as payable to Evli Bank or to charge the fees and charges to the account holder's other account with Evli Bank, unless otherwise has been agreed with the account holder. Evli Bank also has the right to set aside funds in advance in the services referred to above.

11. Changes to the price list

Evli Bank has the right to change the price list and pricing. If the change is the result of new fee or charge based on new legislation or instructions issued by the authorities, Evli Bank will announce the rise in prices by making the changed price list available to the account holder at Evli Bank's place of business and by publishing it on the Evli Bank website.

Evli Bank will announce other changes to pricing to the account holder by making the changes available to the account holder electronically.

If the account holder does not have an electronic banking method, Evli Bank will inform the account holder by publishing information on the change at Evli Bank's place of business and on its website.

The change will take effect as of the date announced by Evli Bank, but no sooner than one (1) month after delivering the notification to the account holder. The account holder is deemed to have been notified at the time referred to in section 1.4. If the change is the result of new legislation or instructions issued by the authorities, the change will take effect as of the date announced by the bank.

The agreement as amended shall continue in force unless, before the notified date on which the amendments take effect, the account holder notifies Evli Bank in writing or in a separately agreed manner electronically that it objects to the change. The account holder has the right, before the notified date on which the amendments take effect, to terminate the account agreement with immediate effect in accordance with section 13 of these account terms and conditions. If the account holder objects to the amendments, the account holder and Evli Bank have the right to terminate this agreement in accordance with section 13 of these account terms and conditions.

12. Changes to account agreement and account terms and conditions

Evli Bank has the right to change the account agreement. If the change is the result of new legislation or a decision taken by the authorities or the change in the terms and conditions of the account agreement does not add to or reduce the account holder's rights, Evli Bank will announce a change concerning the account agreement by making the terms and conditions concerning the agreement available to the account holder at Evli Bank's place of business and publishing them on the Evli Bank website. The amendment of the terms and conditions of the account agreement referred to above will take effect as of the date announced by Evli Bank.

Evli Bank will make other changes concerning the account agreement available to the account holder electronically in the online service or by sending them to the account holder in written form. In such cases the amendment of the terms and conditions will take effect as of the date announced by Evli Bank, but no sooner than one (1) month after making the notification available to the account holder or sending it to the account holder.

The agreement as amended shall continue in force unless, before the notified date on which the amendments take effect, the account holder notifies Evli Bank in writing or in a separately agreed manner electronically that he/she objects to the change. The account holder has the right, before the notified date on which the amendments take effect, to terminate the account agreement with immediate effect in

accordance with section 13 of these account terms and conditions. If the account holder objects to the amendments, the account holder and Evli Bank have the right to terminate this agreement in accordance with section 13 of these account terms and conditions.

13. Validity, termination and cancellation of account agreement

The account agreement shall remain in force until further notice, unless agreed otherwise.

Unless otherwise agreed in the account agreement, the account holder is entitled at any time to terminate the account agreement with immediate effect, in which case the transferable funds in the account must be transferred. Evli Bank is entitled to terminate agreements with effect one (1) month from the notice of termination, unless a longer period of notice is agreed in the account agreement.

Evli Bank is entitled to cancel an account agreement with immediate effect if the account holder or another person authorized to access the account has materially breached the obligations under the account agreement. Correspondingly, the account holder is entitled to cancel the account agreement with immediate effect if Evli Bank has materially breached its obligations under the account agreement. In this case, the funds in the account must also be withdrawn.

Evli Bank will send a notification of termination or cancellation to the account holder in writing or in a separately agreed manner electronically.

Evli Bank has the right to close the account once the termination notice period has expired or the account agreement has been cancelled in the manner described above.

All fees and charges related to the account at the time of termination or cancellation of the account agreement become due for payment immediately upon expiry of the account agreement's termination notice period or date on which the cancellation takes effect. Evli Bank must return the account holder's fees and charges that were paid in advance to the extent that these relate to the period following the date on which the termination became effective.

Any funds in the account at the time of its closure will be transferred by Evli Bank to a contra account of the client's designation at another credit institution or, if this is not possible, Evli Bank will hold them on behalf of the account holder. No interest will be paid on such funds.

Services related to the account will no longer be accessible after expiry of the account agreement's termination notice period or date on which the cancellation takes effect.

14. Force majeure

Neither contracting party shall be liable for any loss or damage if it can demonstrate that the fulfillment of an obligation pertaining to it was prevented for an unusual and unforeseeable reason over which it had no control and the consequences of which it could not have avoided even with all due care and attention. Evli Bank shall not be liable for any loss or damage if fulfillment of the obligations under this agreement would have been contrary to Evli Bank's obligations set out elsewhere in the law. Each contracting party is required to notify the other as soon as possible of any such force majeure circumstances.

Evli Bank may place a force majeure notice in national newspapers or in comparable electronic media.

15. Liability for loss or damage

Evli Bank will only be liable to compensate the account holder for any direct loss or damage caused by Evli Bank's error or omission. In such cases Evli Bank will only compensate

interest rate losses and the necessary and reasonable costs of determining the damage and return collected service fees only to the extent that these relate to the omission that caused the loss or damage.

Evli Bank will not be liable for any indirect damages caused to the account holder.

16. Limiting loss or damage

An account holder suffering loss or damage must undertake reasonable measures to limit the loss or damage. If failing to do so, he/she alone shall be responsible for loss or damage in this respect. Any compensation that becomes payable by Evli Bank on the basis of action that was contrary to the law or the agreement can be adjusted if it is unreasonable in view of the reason for the infringement, the account holder possible contributory negligence, consideration to be paid for a payment service, Evli Bank's opportunity to foresee and prevent the occurrence of the loss or damage, and other circumstances.

17. Out-of-court legal remedies

The account holder may submit disputes regarding the general terms of the account and the account agreement for settlement by the Finnish Financial Ombudsman Bureau or to the Banking Complaints Board that operates in connection with it. The client may also notify the Financial Supervisory Authority of Evli Bank's actions.

18. Supervisory authorities

Evli Bank's operations are supervised by the Financial Supervisory Authority www.finanssivalvonta.fi.

The contact information of the Financial Supervisory Authority is as follows: Financial Supervisory Authority, P.O. Box 103, 00101 Helsinki, tel. +358 (0)10 831 51 (switchboard).

19. Legal venue and applicable law

Disputes between the parties arising from this agreement shall be settled in Helsinki District Court.

This agreement shall be governed by the laws of Finland.

20. Disclosure of information

Evli Bank has the right to disclose information regarding the account holder in accordance with the legislation in force at any given time.

21. Protection of deposits

Funds in this account are protected by the deposit guarantee arrangements in force at any given time and to the extent laid down by law. More information on the deposit guarantee is available at www.evli.com/clientinformation.

22. Information on the service provider

Evli Bank Plc
Aleksanterinkatu 19 A, P.O. Box 1801
FI-00100 Helsinki
Telephone +358 9 476 690 (switchboard),
E-mail www.evli.com (contact request)

Evli Bank is entered in the Trade Register maintained by the National Board of Patents and Registration of Finland under the business ID 0533755-0.

Evli Bank Plc is a Finnish commercial bank that has a credit institution license in accordance with the Act on Credit Institutions. This license covers investment and auxiliary services referred to in the Act on Investment Firms.

II GENERAL TERMS AND CONDITIONS FOR TIME DEPOSITS

1. Definition of a time deposit

Evli Bank will accept time deposits from the client in a separate account for withdrawal without notice at the end of the predetermined time period.

A separate deposit confirmation will be issued on time deposits, and the applicable parts of the above general terms and conditions of corporate account agreements will also apply to such deposits in addition to the account agreement and these general terms and conditions for time deposits. Should there be a conflict between these general terms and conditions for time deposits and the general terms and conditions for corporate account agreements, the former shall take precedence in respect of time deposits.

The deposit period runs from the opening of the deposit account to the maturity of the deposit.

The deposit interest rate is set at the time the deposit is made and interest will be calculated from the deposit date to the maturity date, excluding the day of maturity. The deposit interest may be negative.

2. Making a time deposit

The client may make a time deposit at Evli Bank either through Evli Bank's electronic services using the client's identifiers or personally at an Evli Bank office or by telephone or in another way indicated by Evli Bank. A time deposit account is always connected to the client's bank account at Evli Bank specified in the account agreement.

3. Deposit confirmation

Confirmations concerning the making and termination of deposits are issued by e-mail or by another agreed method.

The information given in the deposit confirmation concerning a time deposit will include the following details on the time deposit:

- deposited principal
- deposit starting date
- deposit maturity date
- currency
- interest rate
- method of interest calculation.

4. Price List

Evli Bank's price list in effect at any given time shall apply to time deposits.

5. Maturity of deposit and payment of interest

The deposit matures on the maturity date at the end of the deposit period. If the deposit maturity date falls on a weekend or a holiday, the deposit will mature on the first banking day following the date of maturity.

Interest will be paid or charged on the deposit maturity date. On deposits of more than one year, interest will be paid or charged annually on the anniversary of the deposit opening date. If the interest payment date falls on a weekend or a holiday, interest will be paid on the first banking day following the maturity date.

The matured deposit principal and interest will be paid into or charged from the client's bank account at Evli Bank in accordance with the deposit confirmation. Any statutory taxes and charges applicable to the client, and Evli Bank's fees in accordance with its price list, will be taken account of in the amount of interest paid.

6. Early withdrawals

If the client wishes to withdraw funds before the original deposit maturity, the date of withdrawal will be considered the maturity date and Evli Bank will have the right to charge the client an early withdrawal fee in accordance with its price list and to apply a new rate of interest to the new deposit period.

The new level of interest will be calculated on the basis of the interest rate on the original opening date. Interest will be calculated on the deposit from the opening date to the early withdrawal date. Evli Bank will notify the client of the new interest rate on the date on which the early withdrawal is made.

7. Changes to the terms and conditions of deposit

The terms and conditions of deposit may be amended in accordance with section 12 of the general terms and conditions of corporate account agreements.

8. Pledging

Funds in a deposit may be pledged as security. The pledgee must provide Evli Bank with a written notice of the pledge based on a proof of claim in order to perfect its security interest.

An account statement or account agreement will not serve as a proof of claim giving access to the account, and nor may they be pledged or assigned.