Conditions of College Fund+ (IE’2018)

A unit-linked life insurance contract with a capital guarantee by the maturity date of the contract

Valid from 17.05.2018
Approved by a resolution of the Management Board of Swedbank Life Insurance SE.

These terms and conditions have been translated into English. If there is any inconsistency or ambiguity between English version and Estonian version, the Estonian version shall prevail.

1. Substance of Contract
College Fund+ is a unit-linked life insurance contract whereby the investment risk is borne by Policyholder and the Insurer is obligated to give a Guarantee pursuant to the procedure and to the extent specified in these conditions.

Insurance Premium is converted into Investment Units in accordance with the Investment Structure specified in the Price List.

The agreed Investment Structure is such that the risk level of investments decreases throughout the contract term as the contract approaches the Maturity Date.

The Policyholder must bear in mind that the value of the Investment Units may increase or decrease over time and, respectively, the value of the Investment Units and the Savings Reserve may also increase or decrease over time.

The Maturity Indemnity equalling the Savings Reserve will be paid to the Beneficiary on the Maturity Date.

If on the Maturity Date the Savings Reserve value is lower than the Guaranteed Amount, the Insurer will pay the Guaranteed Amount to the Beneficiary.

Upon death of the insured, the Insurer will increase the Saving Reserve of the Contract by the Sum Insured.

2. Definitions

2.1. Insurer
means Swedbank Life Insurance SE.

2.2. Policyholder
a natural person who concludes the Contract with the Insurer. The age of the Policyholder at the time of conclusion of the Contract must be at least 18 years.

2.3. Insured
a natural person whose life is being insured.

2.4. Beneficiary
the person designated by the Policyholder, who is entitled to receive the Maturity Indemnity on the Maturity Date. The Beneficiary is specified in the Contract.

2.5. Child
means the person designated by the Policyholder who at the moment of conclusion of the Contract is less than 16 years of age and who is also the Beneficiary in the event of death of the insured.

2.6. Unit-linked life insurance contract (hereinafter the Contract)
means the Contract concluded between the Insurer and the Policyholder whereunder

- the Policyholder undertakes to pay the Insurance Premium to the extent and pursuant to the procedure provided for in the Contract, and
- the Insurer undertakes to increase Contract Savings Reserve by the Sum Insured and pay the Maturity Indemnity in cases and to the extent set out in the Contract.

2.7. Insurance Policy (hereinafter the Policy)
means a document issued by the Insurer, which certifies the conclusion of the Contract.

2.8. Price List
means an inseparable part of the Contract, where the Contract fees, the Investment Structure, the rules of making transactions with Investment Units, limits of amounts and other terms and conditions of the Contract are set out.

2.9. Insurance Premium
means any monetary contribution made to the Insurer on the basis of this Contract, except amounts that are not included in the Contract pursuant to conditions stipulated in the Contract (e.g. if Contract has not entered into force and the paid amount is below the minimum Insurance Premium specified in the Price List).

2.10. Insured Monthly Payment
means an amount of money equal to the Insurance Premium set out in the payment schedule agreed in the Contract, but no more than the maximum Insured Monthly Payment set out in the Price List.

2.11. Sum Insured
means the amount of money for which the life of the insured is insured. The Sum Insured is equal to the applicable Insured Monthly Payment multiplied by the number of full calendar months remaining until the Maturity Date, but not less than 2% of the Savings Reserve.

2.12. Maturity Indemnity (Indemnity)
means the amount of money calculated pursuant to the Contract and payable by the Insurer to the Beneficiary on the Maturity Date.

2.13. Maturity Date
means the date agreed in the Contract.

2.14. Savings Reserve
means the monetary value of the Contract, which equals the value of the Investment Units purchased for the Insurance Premium and the amount of the Insurance Premium not yet converted to the Investment Units, less the Contract fees specified in the Price List.
2.15. **Guaranteed Amount**
means the minimum Maturity Indemnity guaranteed by the Insurer.

2.16. **Investment Structure**
means the set of Underlying Assets and percentage distribution between those defined in Price List, which determines the distribution of the Insurance Premium and the Savings Reserve between the Underlying Assets.

2.17. **Underlying Assets**
means financial instruments specified in Price List, which are offered and invested in by the Insurer to attain the objectives of the Contract.

2.18. **Investment Unit**
means a conditional capital unit whose value equals the total monetary value of the Underlying Assets divided by the total number of the Investment Units.

2.19. **Surrender Value**
means an amount of money that the Insurer undertakes to pay to the Policyholder upon premature termination of the Contract.
Surrender value is equal to the Savings Reserve less the termination fee set out in the Price List.

2.20. **Internet Bank**
means an online service that allows the Insurer to display Contract information on the Internet and through which the Policyholder can access Contract information, amend the Contract and take other steps related to the Contract. To use the Internet Bank, the Policyholder must conclude an agreement with Swedbank AS.

3. **Conclusion of Contract and other conditions**

3.1. **Conclusion of contract**
The Policyholder submits an insurance application to the Insurer and the Insurer issues a Policy thereafter. The Contract will be deemed as concluded upon the issue of the Policy and the date of issue of the Policy will be deemed the Contract conclusion date. If the information given in the insurance application submitted by the Policyholder differs from the contents of the Policy, the Insurer will indicate the differences in the Policy.

3.2. **Contract term and entry into force of insurance cover**
3.2.1. The insurance cover means the Insurer’s contractual liability to increase the Savings Reserve by the Sum Insured upon death of the Insured that is considered as an insured event, and to pay the Maturity Indemnity as provided for in the Contract.
3.2.2. The insurance cover will take effect at 00:00 on the day following the day when the Policyholder made the first Insurance Premium payment or paid a part thereof that is not smaller than the minimum Insurance Premium set out in the Price List. The insurance cover is effective 24 hours a day throughout the world.
3.2.3. The Maturity Date is determined by agreement of the parties and specified in the Contract.

3.3. **Suspension and reinstatement of insurance cover**
3.3.1. If the Savings Reserve is insufficient to cover the Contract fees, the Insurer will notify the Policyholder of the additional Insurance Premium amount to be paid and the due date by which the Insurance Premium has to be paid.
3.3.2. If the Policyholder has not made the payments by the due date notified, the insurance cover will be suspended as of the date specified in the notice.
3.3.3. The Insurer will not charge any Contract fees for the period of suspension of the insurance cover. The payments made under the Contract, which are smaller than the sum demanded in the notice specified in section 3.3.1 will not be converted into Investment Units and the Sum Insured will not be added to the Savings Reserve in the event of death of the Insured. The Insurer will also not be obligated to pay the Maturity Indemnity.

3.4. **Inseparable parts and currency of Contract**
3.4.1. These conditions, the insurance application, the Policy, the Price List and all other annexes to the Contract constitute inseparable parts of the Contract.
3.4.2. The Contract currency is the official currency of the Republic of Estonia. The Policyholder will pay the Insurance Premium in the Contract currency and the Insurer will convert respective payments into Investment Units denominated in their original currency. For transactions and reporting purposes the Sum Insured and the Savings Reserve are calculated in the Contract currency based on the exchange rate set out in the Price List. The Insurer makes payouts in the Contract currency.

3.5. **Change of contact persons and informing of Beneficiary**
3.5.1. The Policyholder must inform the Beneficiary and/or their legal representative of their rights and obligations arising from the Contract.
3.5.2. The Policyholder is entitled to change the Beneficiary at any time until the death of the Insured, notifying the Insurer of the change in writing or in a form reproducible in writing.
3.5.3. After the death of the Insured, the Child specified in the Contract will become the Beneficiary and will have the right to receive the Maturity Indemnity.
3.5.4. After the death of the Policyholder, the Child specified in the Contract will have the right to assume the rights of the Policyholder by submitting a respective written application to the Insurer.
3.5.5. If the Child certifies in writing that they waive the assumption of the Policyholder’s rights, the ownership of the insurance contract will transfer to the successors of the Policyholder pursuant to the procedure provided by law.
3.5.6. If the Child is a minor, they will be represented by their legal representative or act with the consent of the legal representative in the operations described in sections 3.5.4 and 3.5.5.

4. **Insurance Premium**
4.1. The Policyholder and the Insurer agree on a schedule of payment of the Insurance Premium, including the monthly Insurance Premium payment amount and the due date.
4.2. The Policyholder must make the first Insurance Premium payment or pay at least the minimum Insurance Premium not later than within 60 days after concluding the Contract.
4.3. If the Policyholder has not made the first Insurance Premium payment or a portion thereof that is not smaller than the minimum Insurance Premium within 60 days as provided for in section 4.2, the Contract will be deemed as ineffective from the moment of conclusion at 00:00 on the 61st day.
4.4. The Policyholder may make the following Insurance Premium payments at the time and in the amount of their own choosing. The Policyholder will pay Insurance Premium at least to an extent that ensures a sufficient Savings Reserve for subtracting the Contract fees set out in the Price List.
4.5. An Insurance Premium payment will be deemed as paid upon accrual of money to the current account of the Insurer.
provided that the exact reference number of the Contract and other details required by the Insurer have been indicated in the payment order. If not all the required details are indicated in payment order, Insurance Premium will be deemed as paid after the payment has been identified by the Insurer.

4.6. Insurance Premium will be converted into Investment Units pursuant to the procedure set out in the Price List.

4.7. If payments made under the Contract cannot be converted into Investment Units due to the conditions of the Contract, the amount will be refunded to the Policyholder after the Insurer has submitted respective application to the Insurer in writing or in a form reproducible in writing.

4.8. The Insurance Premium is paid in the Contract currency in the manner agreed in the Contract. If the Insurance Premium is paid in another currency, the Insurance Premium may be deemed as duly paid upon the consent of the Insurer. In such an event the Insurer has the right to debit the payment with all the costs related to currency exchange and other fees and charges related to the payment order before binding the payment to the Savings Reserve.

5. Investment

5.1. Investment Structure of Contract

5.1.1. The Insurer converts the paid Insurance Premium into Investment Units according to the effective Investment Structure.

5.1.2. The Insurer is not responsible for the rate of return of the Underlying Assets of the Investment Structure. The value of the Underlying Assets of the Investment Structure may rise or fall, thereby influencing the value of the Investment Units and the Savings Reserve.

5.1.3. The distribution of the assets related to the Savings Reserve may differ from the current Investment Structure due to fluctuations of the value of the Underlying Assets. The Insurer will bring the Savings Reserve of the Contract into compliance with the Investment Structure established in the Price List by the date specified as the Maturity Date in each calendar year.

5.1.4. When for reasons beyond the control of the Insurer it is not possible to make transactions with the Underlying Assets belonging to the Investment Structure or to calculate the value of the Savings Reserve and therefore the Insurer cannot convert Investment Units linked to the Contract, the price date for making the pending transactions will be the earliest possible date. In this case any complaints by the Policyholder concerning the transactions will be dismissed.

5.1.5. If dividend or interest is paid on the Underlying Assets linked to the Savings Reserve, the number of Investment Units will be increased to the extent of these amounts according to the Investment Structure.

5.1.6. The Insurer has the right to unilaterally change the Investment Structure (the Underlying Assets and the weight of the components thereof). The Insurer will communicate such changes to the Policyholder in writing or in a form reproducible in writing at least 30 days prior to the planned date of implementation of the change. If the Policyholder disagrees with the change, the Policyholder has the right to terminate the Contract and the Savings Reserve will be paid to the Policyholder. To receive the Savings Reserve, the Policyholder must submit to the Insurer a respective written notice or a notice equal to a written notice. If the Policyholder has failed to submit a Contract termination notice to the Insurer within 30 days after the sending of the notice of change, the Policyholder will be deemed to have consented to the change.

5.1.7. The Insurer is the lawful owner of the Underlying Assets.

5.2. Contract fees

5.2.1. Contract fees are sums of money that the Insurer is entitled to deduct from the Insurance Premium and from the Savings Reserve pursuant to the conditions and the procedure set out in the Price List.

5.2.2. In order to deduct Contract fees from the Savings Reserve, the Insurer reduces the number of Investment Units in proportion to the division of the Underlying Assets of the Savings Reserve.

5.2.3. During the Contract term the Insurer is entitled to unilaterally change the Contract fees established in the Price List. The Insurer will communicate such changes to the Policyholder in writing or in a form reproducible in writing at least 30 days prior to the planned date of implementation of the change. If the Policyholder disagrees with the change, the Policyholder has the right to terminate the Contract and the Savings Reserve will be paid to the Policyholder. To receive the Savings Reserve, the Policyholder must submit to the Insurer a respective written notice or a notice equal to a written notice. If the Policyholder has failed to submit a Contract termination notice to the Insurer within 30 days after the sending of the notice of change, the Policyholder will be deemed to have consented to the change.

6. Insured events and contractual payouts

6.1. Insured events and exclusions

6.1.1. Insured events include the following:
- death of the Insured, and
- the arrival of the Maturity Date, provided that the events occur after the date of entry into force of the Contract and the insurance cover.

6.1.2. For the purposes of this Contract, the Insurer is not obligated to pay the Sum Insured if the death of the Insured was caused by any of the following:

- 6.1.2.1. suicide by the Insured within two years from the entry into force of the Contract or within two years from an increase of the monthly Insurance Premium payment of the Insured to the extent of the increased sum;
- 6.1.2.2. an illness within one year from the conclusion of the insurance contract;
- 6.1.2.3. a wilful act of the Beneficiary, which caused the death of the Insured or inflicted on the Insured a bodily injury as a result of which the Insured died;
- 6.1.2.4. the driving of a means of transport by the Insured in a state of intoxication;
- 6.1.2.5. a wilful illegal act of the Insured;
- 6.1.2.6. a state of war, the participation of the Insured in military operations or in mass disruptions (a military operation does not include reservist training or compulsory military training during peacetime);
- 6.1.2.7. a nuclear disaster or other weapons of mass destruction.

6.2. Death of the Insured

6.2.1. In the event of the death of the Insured, except where the Insured has died due to a reason specified in section 6.1.2, the Insurer is required to increase the Savings Reserve by the Sum Insured effective at the time of the death of the Insured.

6.2.2. If the Beneficiary is required to personally or via third parties immediately after learning of the death of the Insured inform the Insurer of the death of the Insured:
- passport or another identification document;
- the Policy (at the request of the Insurer);
- the death certificate and medical death notice of the Insured;
- other documents requested by the Insurer.

6.2.4. The Insurer has the right to request additional evidence and obtain necessary information from the Insurer, the Beneficiary and third parties for the purpose of investigating the insured event or the Insurer’s obligation.
6.2.5. If the Beneficiary deliberately fails to comply with the notification obligation or deliberately fails to submit the documents listed in section 6.2.3 or additional evidence described in section 6.2.4, the Insurer will be relieved of the obligation to increase the Savings Reserve by the Sum Insured.

6.2.6. The decision on whether Insurer is obliged to increase the Savings Reserve or not (according to sections 6.2.1 and 6.2.2) will be taken within 30 days from the fulfilment of the conditions specified in section 6.2.3.

6.2.7. If death due to an illness occurs within one year from the increase of the insured monthly premium, the Sum Insured payable into the Savings Reserve will be calculated based on the insured monthly premium to the extent that does not exceed the insured monthly premium in force one year before occurrence of the insured event. This section does not apply to a dynamic increase of the monthly insured premium agreed on in the Contract.

6.2.8. After the death of the Insured, the Contract will become payment-free (there will be no obligation to pay Insurance Premium) and the insured monthly payment will turn zero. The Insurer is required to manage the investments and it will continue to charge the Contract administration fees and the guarantee fee according to the Price List until the Maturity Date.

6.2.9. If, due to late evidence about the death of the Insured, the Insurer was unable to fulfill its obligations to increase the Savings Reserve before the Maturity Date, the Sum Insured will be paid to the Beneficiary on the Maturity Date.

6.3. **Arrival of Maturity Date**

6.3.1. Upon arrival of the Maturity Date, the Insurer is obliged to pay out the Maturity Indemnity to the Beneficiary and the Contract expires.

6.3.2. In order to receive the Maturity Indemnity, the Beneficiary must submit to the Insurer an application in the agreed form and the following documents:
   - passport or another identification document;
   - the Policy (at the request of the Insurer);
   - other documents requested by the Insurer.

6.3.3. The Maturity Indemnity must be equal to the higher of the following two sums:
   - the Savings Reserve, or
   - the Guaranteed Amount.

6.3.4. The Guaranteed Amount is calculated as follows:

6.3.4.1. by adding up all the Insurance Premium payments made by the calculation date and, in the event of the death of the Insured, also the Sum Insured added to the Savings Reserve of the Contract (except the events specified in section 6.1.2).

6.3.4.2. Thereafter the Contract fees deducted by the calculation date and, in the event of partial surrender, the amounts in proportion to a decrease of the Savings Reserve will be subtracted from the sum.

6.4. **Death of Beneficiary or Child**

6.4.1. If the Child dies before the occurrence of the insured event, the Policyholder will have the right to the payout of the Savings Reserve and the Contract will terminate.

6.4.2. If the Child dies after the death of the Insured, the Child’s successors will be entitled to the payout of the Savings Reserve.

6.4.3. In the event of the simultaneous death of the Insured and the Child, the successors of the Insured person will be entitled to the payout of the Savings Reserve.

6.4.4. If the Beneficiary dies after the Maturity Date, the successors of the Beneficiary will be entitled to the Maturity Indemnity.

6.4.5. If the payout is applied for in connection with the death of the Child or the Beneficiary, the entitled person will have to submit the Child’s (Beneficiary’s) death certificate (or, at the request of the Insurer, a copy of the certificate authenticated by a notary or the local authority), the succession certificate and the passport or another identification document.

6.4.6. To receive the Indemnity, the entitled person must perform the obligations of the Beneficiary under this Contract, unless the Beneficiary has not performed the respective obligations towards the Insurer by the moment of the death of the Beneficiary.

6.5. **Partial withdrawal**

6.5.1. The Policyholder is entitled to perform a partial withdrawal of money from the Savings Reserve based on a respective application and by taking into account the limits set in the Price List.

6.5.2. Upon partial withdrawal, the Insurer will decrease the Savings Reserve by the amount specified in the Policyholder’s application and pay it to the Policyholder after debiting the service fee set in the Price List.

6.5.3. Upon partial withdrawal, the Guaranteed Amount of the Contract will be reduced in the same proportions as the Savings Reserve value was reduced due to the withdrawal.

6.5.4. A partial withdrawal is not allowed after the death of the Insured.

6.6. **Termination of and withdrawal from Contract**

6.6.1. The Contract is terminated on the initiative of the Policyholder, by mutual agreement of the Policyholder and the Insurer or in accordance with the terms and conditions of the Contract.

6.6.2. In order to terminate the Contract, the Policyholder submits to the Insurer a termination declaration in the agreed form. Upon termination of the Contract, the Surrender Value of the Contract is paid to the Policyholder.

6.6.3. The Policyholder has the right to withdraw from the Contract within 14 days from the conclusion of the Contract (if Contract was concluded using means of distance communication, within 30 days). In this case the Insurer will return the paid Insurance Premium to the Policyholder. In order to withdraw from the Contract, the Policyholder will submit to the Insurer a respective declaration in the agreed form.

6.6.4. If the Contract is terminated by the Insurer due to a breach of the Contract by the Policyholder or if the Insurer has exercised its right of unilateral termination of the Contract in connection with the suspension of the insurance cover, the Insurer will pay the Policyholder the Surrender Value.

6.7. **Other conditions regulating payouts**

6.7.1. The Indemnity, the Surrender Value or partial withdrawal of money is subject to taxation in accordance with the procedure established by the laws of the Republic of Estonia. The Insurer has the right to request the submission of additional information if it is required for the purpose of ensuring correct taxation.

6.7.2. The Insurer makes payouts from the Contract only by way of a bank transfer to the bank account indicated on the respective application by the person entitled to receive the payout.

6.7.3. If a payout is to be transferred to a bank account opened outside the Republic of Estonia, all the transfer charges and the transaction risk will be borne by the recipient of the payout.

6.7.4. If the Insurer receives a notice of any pledge of property rights or a change of the Beneficiary after payment of the Indemnity and the Surrender Value, the Insurer will not satisfy the claims of the persons giving such a notice.

6.7.5. If the Policyholder and/or the Beneficiary and/or another entitled person does not perform their contractual obligations or does not perform their obligations properly and the Insurer suffers losses as a result thereof, the Insurer will have the right to reduce the payout to the extent of losses suffered.

6.7.6. The Insurer undertakes to pay the Maturity Indemnity and the Surrender Value as well as to execute a partial withdrawal within 30 days from the submission of all the documents prescribed by the Contract. The Insurer has the right to renew this term if it has a good reason to call the correctness and/or sufficiency of the documents submitted for the payout into doubt.

6.7.7. If the Insurer does not make a payout within 30 calendar days at its own fault, the Beneficiary may claim late interest from the Insurer as of the due date of the obligation until due performance. The late interest rate set out in subsection 1 of §
7. Other provisions

7.1. Amendment of Contract

7.1.1. The terms and conditions of the Contract are amended by agreement between the Insurer and the Policyholder in the manner specified in the Contract.

7.1.2. If the Policyholder requests the amendment of the terms and conditions of the Contract, the Insurer will have the right to collect a service fee for the amendment of the Contract at the rates set out in the Price List or to refuse to make the amendments.

7.1.3. If the monthly Insurance Premium agreed in the Contract is changed, the related insured monthly payment will change as of the first date of the following calendar month.

7.1.4. The Insurer has the right to amend the terms and conditions, allowing for the amendment to take effect on the first day of the following calendar month, if the amendments arise either from amendments to legislation or requirements established by a supervision authority or changes in steps related to Investment Units. Other unilateral amendments by the Insurer are allowed if they are necessary for the protection of the interests of the Policyholder or for improving the Policyholder's situation or for the protection of the interests of the Insurer and do not substantially harm the interests of the Policyholder.

7.1.5. The Insurer will notify the Policyholder of any amendments imposing more obligations or costs on the Policyholder compared to the earlier period by sending the respective notice to the Policyholder at least 30 days before entry into force of the amendments. The Policyholder has the right to terminate the Contract upon disagreement with the amendments by giving the insurer notice thereof in writing or in a form reproducible in writing. If the Policyholder fails to inform the Insurer of the termination of the Contract within 30 days from sending the notice regarding the amendments, it will be deemed that the Policyholder has consented to the amendments.

7.1.6. If the Policyholder terminates the Contract due to the circumstances listed in section 7.1.5 (unilateral amendment of the terms and conditions), the Savings Reserve of the Contract will be paid to the Policyholder.

7.2. Notification

7.2.1. Upon conclusion of the Contract, the Policyholder must inform the Insurer of any and all circumstances on which the Insurer has requested information.

7.2.2. During the Contract term, the Policyholder must inform the Insurer of changes in the personal and contact details of the Policyholder. When leaving abroad for a period exceeding three months, the Policyholder must give to the Insurer an Estonian address where Insurer can send notices to the Policyholder.

7.2.3. All declarations, applications and notices related to the Contract must be submitted to the Insurer in the way and form allowing for the identification of the person who submitted the declaration, application or notice.

7.2.4. The Insurer sends its notices, applications and declarations to the Policyholder at the last known postal address of the Policyholder. If the Policyholder has changed their postal address without notifying the Insurer thereof, all notices will be deemed as received in the period when they would have reached the Policyholder in the event of ordinary delivery (5 days).

7.2.5. By mutual agreement, the Insurer has the right to give a notice to the Policyholder by e-mail or text, make notices available to the Policyholder via the Internet Bank or use other electronic means for giving notices. The delivery of the aforementioned notices is considered equivalent to sending a notice to the Policyholder’s postal address.

7.2.6. All instructions, representations, requests, inquiries, notices and expressions of intent in another form submitted by the Policyholder to the Insurer and vice versa using mutually agreed electronic means of communication have the same legal force as the intent expressed in a personally signed paper document, provided that the intent of the Policyholder and the Insurer has been communicated to the other party by using a secure electronic signature, including a signature authenticated in the Internet bank.

7.2.7. At the request of the Policyholder, the Insurer is required to issue:

7.2.7.1. a replacement policy if the Policy is lost or destroyed;

7.2.7.2. copies of documents related to the Contract.

7.3. Personal data

7.3.1. Upon processing your personal data (including special categories of personal data), Insurer will follow the Principles of processing personal data which are available on the website at the address www.swedbank.ee under Terms and Conditions and in Swedbank AS branches.

7.4. Settlement of disputes

7.4.1. Upon conclusion and performance of the Contract, the parties follow the laws and other legislation of the Republic of Estonia.

7.4.2. The ineffectiveness of a single provision of the Contract due to its conflict with law does not render the entire Contract or other provisions of the Contract ineffective.

7.4.3. Issues not regulated by the Contract as well as any disagreements with regard to the performance or amendment, modification and correction of the Contract are settled by way of negotiations between the parties. Failing agreement, the dispute will be resolved at the court of the seat of the Insurer in Estonia, unless otherwise provided by the law of the Republic of Estonia.