1. GENERAL PRINCIPLES OF THE AGREEMENT
1.1 Investment deposit is a deposit opened on the terms and conditions set out in the Agreement, where the interest paid on the deposit depends on the change in the underlying asset value.
1.2 The bank offers the deposit during the sales period specified in the Terms and Conditions of Investment Deposit. If agreements have not been entered into in the minimum volume of deposits by the final day of the sales period in the offer, the Agreement is deemed to be terminated and no deposit is opened.
1.3 The bank shall give a notice of achieving the minimum volume of deposits in its branches, on its website or through internetbank.

2. DEFINITIONS
2.1 Underlying Asset – a security, exchange index or any other financial instrument specified in the Terms and Conditions of Investment Deposit;
2.2 Deposit – deposit account opened for the Customer in the Bank on the basis of the Agreement;
2.3 Deposit Period – effective term of the Deposit specified in the Agreement;
2.4 Deposit Amount – amount of money in the Deposit;
2.5 Principles for Processing Client Data is document regulating the basic principles and the terms and conditions of processing Client Data (including banking secrecy) in the Estonian companies of Swedbank.
2.6 Customer – person who has entered into the Agreement with the Bank;
2.7 Account – current account opened in the Bank by the Customer, which is linked to the Deposit;
2.8 Agreement – this Investment Deposit Agreement;
2.9 Bank – Swedbank AS;
2.10 Risk Premium – money paid by the Customer to the Bank the amount of which is fixed in the Agreement. The Risk Premium shall not be returned to the Customer.

3. OPENING OF DEPOSIT AND SETTLEMENTS
3.1 The Terms and Conditions of Investment Deposit (hereinafter the Terms and Conditions), including the Deposit currency, Deposit Amount, Deposit Period, Underlying Asset, interest calculation formula and termination fee shall be established by the Bank and constitute an inseparable part of the Agreement. The Customer can receive further information on the Terms and Conditions from Bank employees, the bulletin board or the Bank's website.
3.2 Upon opening of the Deposit, the Terms and Conditions shall be fixed in the Agreement.
3.3 The Bank shall commence the calculation of the Deposit Period on the initial date of the Deposit Period, which is specified in the Terms and Conditions.
3.4 The Customer undertakes to ensure the existence of the Deposit Amount and the Risk Premium, if the Deposit has a Risk Premium, in the Account on the initial date of the Deposit Period. The Bank has the right to debit the Deposit Amount and the Risk Premium out of the overdraft if the Bank has opened overdraft for the Customer's Account and/or out of other currencies in the Account if the Customer has given the Bank such right by the Agreement. The order of debiting out of other currencies shall be determined by the Bank.
3.5 If there is not enough money in the Account for transferring the Deposit Amount to the Deposit and payment of the Risk Premium, the Bank shall deem the Customer's approval for depositing void and terminate the Agreement.
3.6 The bank shall have the right to annul the terms and conditions if the minimum volume of the deposits set up by the end of the sales period is below the minimum deposit volume specified in the terms and conditions. In such a case, the bank shall not transfer the deposit amount to the deposit or debit the risk premium, and it shall terminate the contract.
3.7 The Customer cannot make any payments to or from the Deposit during the Deposit Period.

4. INTEREST CALCULATION
4.1 The formula for calculation of Deposit interest is fixed in the Terms and Conditions.
4.2 If the interest calculated on the Deposit is above zero, the Bank shall transfer the interest to the Customer's Account on the final date of the Deposit Period.
4.3 If the Agreement is terminated before the end of the Deposit Period, the Bank shall not pay any interest to the Customer. If the interest accrued exceeds the termination fee, the Bank shall pay interest in the amount which exceeds the termination fee.

5. VALIDITY AND TERMINATION OF THE AGREEMENT
5.1 The Customer has the right to terminate the Agreement at any time by submitting a respective written application to the Bank.
5.2 In case of early termination of the Agreement during the Deposit Period, the Bank shall transfer the Deposit Amount to the Account within 2 (two) banking days from presentation of the termination application.
5.3 In case of early termination of the Agreement during the Deposit Period, the Bank shall debit the Account with the termination fee fixed in the Terms and Conditions.
5.4 On the date of expiry or termination of the Agreement the Bank shall transfer the Deposit Amount and interest (except in the cases specified in subsections 4.3, 5.2 and 5.3 of the Agreement) to the Account.

6. MISCELLANEOUS
6.1 The Bank processes data associated with the Agreement pursuant to the Principles for Processing Client Data in the Estonian companies of Swedbank.
6.2 In matters and relations that are not regulated by this Agreement, the General Conditions of the Bank, Principles of Processing Client Data in the Estonian Companies of Swedbank and the Terms and Conditions of the Current Account shall apply. The Customer confirms that he or she has read the Agreement, the Terms and Conditions of Investment Deposit, the Terms and Conditions of the Current Account, the General Conditions of the Bank and Principles of Processing Client Data in the Estonian Companies of Swedbank and consents to them.