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 Investment Deposit Offer Terms and Conditions. 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 Bank shall be entitled to deem the Agreement terminated and not to open any deposit.
1.3 Upon the Investment Deposit Offer Terms and Conditions coming into effect, the Bank shall provide the necessary information in its branches, on its website or through the Internet bank.

2. DEFINITIONS
2.1 Underlying Asset – a security, an exchange index or any other variable specified in the Investment Deposit Offer Terms and Conditions;
2.2 Deposit – a deposit account opened for the Customer in the Bank on the basis of the Agreement;
2.3 Deposit Period – the effective term of the Deposit specified in the Agreement;
2.4 Deposit Amount – the amount of money in the Deposit;
2.5 Principles for Processing Client Data is a 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 – a person who has entered into the Agreement with the Bank;
2.7 Account – a 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 – non-returnable money paid by the Customer to the Bank, the amount of which is fixed in the Agreement. If the movement of the Underlying Asset is favourable, higher interest can be earned on an Investment Deposit with a Risk Premium than on a Deposit without a Risk Premium. The Risk Premium shall not be returned to the Customer.

3. OPENING OF DEPOSIT AND SETTLEMENTS
3.1 The Investment Deposit Offer Terms and Conditions (hereinafter the Offer Terms and Conditions), including the Deposit currency, Deposit Amount, Deposit Period, Underlying Asset, interest calculation formula and a 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 of a branch or the website of the Bank.
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 Offer 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, on the initial date of the Deposit Period, 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 Agreement terminated.
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 Offer 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. NOTICES
5.1 Upon entry into the Agreement or during the validity hereof, the Customer shall notify the Bank whether the Deposit Amount has been acquired at the expense of the financial means of the Investment Deposit.
5.2 The Customer may alter the notice specified in 5.1 above by a relevant order for amending the Agreement during the term hereof.

6. AMENDING THE AGREEMENT
6.1 The Bank shall have the right to amend the Terms and Conditions and/or the Offer Terms and Conditions unilaterally by notifying the Customer thereof at least 2 (two) months in advance.
6.2 Should the Customer not agree to the amendments to the Terms and Conditions and/or the Offer Terms and Conditions, the Customer shall have the right to withdraw from the Agreement within the term specified in 6.1 above. In such a case, subsection 4.3 hereof shall not apply.
6.3 If the Customer has not withdrawn from the Agreement within the term specified in subsection 6.1 hereof, it shall be deemed that the Customer has agreed to the amendments.
6.4 The Bank shall notify the Customer of amending the Terms and Conditions and/or the Offer Terms and Conditions, including the new terms and conditions.
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Conditions on paper or any other permanent data medium (e.g. by e-mail, through the Internet Bank or by SMS). The Customer can read the amended Terms and Conditions and/or the Offer Terms and Conditions in the branches or on the website of the Bank or in any other way mentioned in the notice.

7. VALIDITY AND TERMINATION OF THE AGREEMENT

7.1 The Customer has the right to terminate the Agreement at any time by giving a relevant order to the Bank.

7.2 In the event 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 the presentation of the termination application.

7.3 In the event of early termination of the Agreement during the Deposit Period, the Bank shall debit the Account with the termination fee fixed in the Offer Terms and Conditions by taking into account the provision set out in subsection 4.3 hereof.

7.4 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, 7.2 and 7.3 of the Agreement) to the Account.

8. OTHER CONDITIONS

8.1 In the case of a conflict between the Terms and Conditions and the Offer Terms and Conditions, the latter shall prevail.

8.2 The Bank processes data associated with the Agreement pursuant to the Principles for Processing Client Data in the Estonian companies of Swedbank.

8.3 In matters and relations that are not regulated by this Agreement, the General Conditions of the Bank, the Principles for 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 Investment Deposit Offer Terms and Conditions, the Terms and Conditions of the Current Account, the General Conditions of the Bank and the Principles for Processing Client Data in the Estonian Companies of Swedbank, has understood them and consents to them.