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.
1.4 The Bank does not offer or sell investment deposit to US persons and the Client hereby confirms to the Bank that it is not a US person. The Bank has the right to terminate the agreement immediately if the Client is a US person or becomes a US person during the term of the agreement. The Client undertakes to inform the Bank immediately of any circumstances which could cause the Client to be qualified as a US person. The Bank can also use public information when assessing the qualification of a client as a US person. A legal person can be a US person, among other things, when it is established in the US, acts in accordance with US law, has a US postal address or has some business activities in the US. A representative office or a branch of a foreign legal person can be qualified as a US person on same conditions. A natural person can be a US person, among other things, when it is considered a US resident for tax purposes or if the person stays in the US for some time for educational or work purposes. A person can be considered a US person also under other conditions deriving from US laws. The Bank shall not be liable for any loss which the client may suffer as a result of termination of the agreement.

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 is above zero at the expiry of the deposit, the Bank shall transfer the interest to the Customer's Account on the expiry date of the Deposit term.

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.
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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.
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 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 Upon premature cancellation of the Agreement, the Bank shall transfer the Deposit Amount and interest to the Account and withhold the cancellation fee from the Account. If there is no interest or cancellation fee, the Bank shall not perform the respective zero transfer.
7.3 Upon premature cancellation of the Agreement, the Bank shall make the transfers specified in Clause 7.2 within 2 (two) banking days from the submission of the cancellation application.
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 subsection 7.2 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.

WARNINGS
If you fulfilled the risk questionnaire and selected a type of security, investment product or service other than deemed suitable or appropriate for you pursuant to the questionnaire, please note that on the basis of the information that you have provided to Swedbank in relation to your knowledge and experience, the Bank considers that the security, investment product or service you have chosen is not suitable or appropriate for you. If you still wish the Bank to proceed you should note that the security, investment product or service may not be suitable or appropriate for you and that you may put yourself in a position where the risk assumed by you does not correspond to your knowledge and experience and/or due to your knowledge and experience you cannot correctly assess or control the risks relating to that particular security, investment product or service.

If you failed to provide Swedbank with sufficient information regarding your knowledge and experience in the investment field or failed to provide any information or provided untrue information, there is a strong risk that the Bank is not able to assess whether you have the necessary knowledge and experience to understand the risks regarding a particular security, investment product or service. If you still wish the Bank to proceed you must note that the Bank may not be able to determine whether the selected security, investment product or service is suitable or appropriate for you.

If you enter into a transaction regarding an investment product or a non-complex security (e.g. money market instruments, shares and bonds traded on regulated markets, units or shares in UCITS investment funds or other non-complex instruments) on your own initiative, Swedbank is not required to assess the suitability or appropriateness of the security, investment product or the service provided to you and, and you cannot rely on legislation regulating the suitability or appropriateness assessment of the respective security, investment product or service. Thus, the Bank will not assess whether:
1) the relevant security, investment product or service meets your investment objectives; or
2) you would be able financially to bear the risk of any loss that the security, investment product or service may cause; or
3) you have the necessary knowledge and experience to understand the risks involved in a particular security, investment product or service.