

TERMS AND CONDITIONS FOR CORPORATE CUSTOMERS

I SPECIAL TERMS AND CONDITIONS OF CORPORATE ACCOUNTS

II GENERAL TERMS AND CONDITIONS OF CORPORATE ACCOUNTS

APPLICABLE WHEN FELLOW BANK PLC IS ESTABLISHED, I.E. FROM THE IMPLEMENTATION OF THE DEMERGER AND MERGER BETWEEN EVLI BANK PLC AND FELLOW FINANCE PLC. THE SCHEDULED DATE OF IMPLEMENTATION OF THE CORPORATE ARRANGEMENT IS 2.4.2022

I SPECIAL TERMS AND CONDITIONS OF CORPORATE ACCOUNTS

Definition of account

The account is a corporate account without withdrawal limits. A minimum or maximum deposit limit can be placed on the account. The account is denominated in euros.

The account shall only be used in connection with the investment services provided by Evli Oyj (hereinafter "Evli") and therefore, contrary to what is stated in the general terms and conditions of corporate accounts on credit transfers and contra accounts, funds may be deposited and withdrawn from the account only through services provided by Evli. Evli also has the right to make deposits to and withdraw funds from the account in connection with the investment services it provides, where, according to Evli's sincere understanding, this is in the best interest of the account holder or, for instance, where this is necessary to collect outstanding claims owed by the account holder to Evli.

Deposit interest rate

The deposit interest rate of the account is fixed.

Method of calculating the deposit interest rate

Fellow Bank pays a deposit interest rate by using the interest calculation method specified below.

The interest rate in force at the time in which these special terms and conditions take effect is 0.75% p.a.

Each deposit interest rate in force at a given time will be notified on Fellow Bank's online service. Fellow Bank has the right to amend both the interest rate and the basis for calculating the interest. If the interest rate changes towards an unfavourable direction for the account holder, the account holder will be notified about this change via Fellow Bank's online service, website, or e-mail at least one (1) month prior to the change taking effect.

The deposit interest rate is calculated for the ending balance existing at the end of the value date according to actual calendar days, by using the figure 365 as a divisor.

Payment of deposit interest

The accrued deposit interest will be paid into the account each calendar year within a month of the end of the calendar year.

Online service, communication and transmission of information

In the general terms and conditions of corporate accounts related to the account agreement, the bank's online service primarily means the online service provided by Fellow Bank. Information related to the account based on the account agreement shall always be available on Fellow Bank's online service. However, the customer also has the opportunity to use the online service provided by Evli. Certain account information regarded as necessary for Evli to provide Evli's own services shall be transmitted by Fellow Bank to Evli's online service. The customer expressly consents to the provision of account information to Evli. In matters concerning Evli's online service, the customer shall contact Evli's customer service.

Provisions on the processing of personal data have been stipulated in the general terms and conditions of corporate accounts and the processing of personal data is described in more detail in the privacy statement available on Fellow Bank's website. The privacy statement can also be obtained by contacting Fellow Bank.

Closing the account

In addition to and in derogation from what has been stated about the termination of the account in the general terms and conditions of corporate accounts, the account of the customer shall automatically be terminated without any notice period when the provision of Evli's investment services, to which the use of the account relates to, is ceased.

Amending terms and conditions

Fellow Bank has the right to amend the terms and conditions of the account agreement, including these special terms and conditions, in accordance with the general terms and conditions of corporate accounts.

Applicable terms and conditions

The account agreement consists of and applies to the account agreement, these special terms and conditions, the general terms and conditions of the account as well as the applicable general terms and conditions for payment intermediation and the list of service charges. The list of service charges applicable at any given time is available on Fellow Bank's website.

If the general terms and conditions of payment intermediation differ from the general terms and conditions of the account, the general terms and conditions of the account shall prevail. If these special terms and conditions of corporate accounts differ from the general terms and conditions of the account, the special terms and conditions shall prevail.

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II GENERAL TERMS AND CONDITIONS OF CORPORATE ACCOUNTS

These general terms and conditions of corporate accounts are applied to account agreements of others than private persons, and these general terms and conditions of corporate accounts are part of the account agreement.

In the event of any discrepancy or difference in interpretation between various language versions of these general terms and conditions, the Finnish language version shall prevail.

Definitions

Value day

The value day means a reference time which the bank uses when calculating interest on the funds debited from or credited to the account.

Customer

A customer means the account holder.

International sanction

International sanctions refer to sanctions, financial sanctions, export or import bans, trade embargoes or other restrictions imposed, administered, approved, or executed by the Finnish government, United Nations, European Union, United States of America and United Kingdom or their competent authorities or governing bodies.

Payment service

A payment service refers to the execution of a payment transaction as a credit transfer or a transfer of funds to a service provider's payment account. The customer may use the payment service either for making or receiving payments.

Payment transaction

A payment transaction means an act by which funds are transferred, withdrawn, or made available to the customer, with the exception of transactions involving crediting or charging deposit interest.

Payment account

A payment account is an account that is intended and can be used to execute payment transactions.

Payment order and its execution

A payment order is an order given by the customer to their bank to execute a payment transaction by means of a credit transfer or a transfer of funds to the payment account of a service provider. The execution of a payment order involves the measures taken by the bank to process and transmit the payment order.

Payment instrument

A payment instrument refers to a user-specific instrument or method or their combination, which the customer and the bank have agreed to use for initiating payment orders. Payment instruments include electronic banking codes.

Banking day

Banking days are days on which the bank is open and can execute a payment transaction. Unless separately notified otherwise by the bank, banking days in Finland are weekdays from Monday to Friday excluding the Finnish religious holidays,

Finnish Independence Day (6 December), First May, Christmas Eve, Midsummer's Eve and days that are otherwise not to be considered banking days.

Deposit interest rate

If an agreement has been made to pay a deposit interest rate to the account, the bank will pay to or charge from the customer the deposit interest rate agreed in the account agreement.

Account opener

An account opener is a person who enters into an agreement with the bank about opening the account.

Person entitled to use the account

A person entitled to use the account is a person whose right to control the account in accordance with section 4 of these general terms and conditions of corporate accounts is based on a legal representation or an authorisation by the account holder.

Account holder

An account holder refers to the party to whom the bank owes the funds in the account and who can dispose of the account, the persons entitled to use the account and the funds in the account in its preferred way, unless otherwise stated below.

Credit transfer

A credit transfer refers to the debiting of the payer's payment account, based on an instruction given by the payer, in order to transfer funds to the payee's payment account.

Funds may be transferred to the account holder's account at the 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 the bank. Cash cannot be directly withdrawn from (withdrawal) or deposited into (deposit) the account.

For as long as the bank is not a member of the STEP2 SEPA Credit Transfer (SCT) Service, direct debit transfers cannot be made to the account opened by the account holder. Instead, the transfers must be made using the bank's payment transaction accounts with other banks in accordance with separate instructions issued by the bank.

Account agreement

An account agreement means the account agreement, the special terms and conditions of corporate accounts and these general terms and conditions of corporate accounts.

Account transaction

Account transactions refer to crediting and debiting of the account affecting the account balance.

Account information service

Account information service means a service in which a service provider other than the bank retrieves and provides information via a technical interface on the account holder's payment accounts held by the bank.

Contra account

A contra account means a bank account outside the bank in

which outbound money transfers requested by the customer are made, unless otherwise agreed with the customer. The 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 the interest rate
- amount of interest / interest rate at the time of concluding the account agreement, the method of calculation and/or the reference rate to be applied
- interest period and interest payment date
- restrictions on withdrawals
- other matters that may be agreed on the basis of these general terms and conditions of corporate accounts.

In addition, the execution of payment orders is subject to the bank's general terms and conditions for payment intermediation in force at any given time and, in the case of possible services linked to an account, the service's own contractual terms and conditions.

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

The account opener and the 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 the bank's consent, agree on opening an account on behalf of the account holder. The account opener cannot withhold the right to use the account.

1.2 Information provided to the bank

The account opener and account holder are liable to provide the bank with the information on the account opener and account holder required by the 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 authorisation to use the account as required by the bank at any given time. If requested by the bank, the account holder and those entitled to use the account must provide the bank with a sample of their signature.

The bank has the right to use the information referred to above and possible specimen signatures which it has already previously received.

The account holder is liable to notify the bank of any changes regarding the name, address and other information relevant to the provision of banking services of the account holder and those entitled to use it. In addition, the bank is entitled to procure information from public registers kept by the authorities and from other reliable sources. The 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 to use the account

1.3 Processing of personal data

The representative of the account holder and the persons entitled to use the account expressly consent to the bank having the right to process their personal data necessary for the provision of payment services.

The bank processes personal data with due care and in accordance with the applicable legislation at the time. The privacy statement available at the bank or on the bank's website describes the processing of personal data in greater detail. The representative of the account holder and those entitled to use the account are advised to familiarise themselves with the privacy statement.

1.4 Bank's right to use credit information

The bank has the right to use the credit information concerning the customer in accordance with the Credit Information Act and the Act on Preventing Money Laundering and Terrorist Financing whilst, for example, offering products and services. The credit information shall be obtained from the credit information register maintained by a credit information registrar (such as Suomen Asiakastieto Oy). The customer also consents to this.

2 Communications between the bank and the customer

2.1 Bank notifications

If the bank's online service has been opened for the customer, the bank may send notifications through the online service regarding changes to the account agreement, special terms and conditions of corporate account, these general terms and conditions of corporate accounts and the bank's list of service charges as well as information related to the payment service (such as non-coverage notices) and all other notifications based on the account agreement and responses to the customer's online complaints.

If the bank's online service has not been opened for the customer, the customer has the right to receive information on payment transactions by requesting it from the bank, in which case the bank shall make the information available at its branch or in another manner agreed with the customer. In this case, all other notices mentioned above will be sent by the bank to the customer in writing or electronically in a separately agreed manner.

However, if the customer adopts the bank's online service, the bank will then make all the above notifications available to the customer only electronically on the online service, in which case the bank has the right to charge a fee, according to its list of service charges, if the customer is also provided with information otherwise than through the online service.

Insofar as the customer has provided the bank with such details, the bank may also notify and/or contact the customer by alternative means electronically, for instance, via text message or e-mail. The bank provides announcements on the security of the payment service on its website.

2.2 Information on payment transactions

Information on payment transactions shall be given by providing or making it available to the customer once a month. It may be agreed with the customer to give information on payment transactions more than once a month or to provide information on payment transactions in other ways than those agreed above. In such a case, the bank has the right to charge a fee for providing the information in accordance with its list of service charges.

The information given in the online service on payment transactions is available to the customer for at least a year subsequent to the payment transaction. The bank has the right to charge a fee in accordance with its list of service charges for providing information older than this.

2.3 Date of receipt of information

When the bank gives information on payment transactions or a notification on other accounts by providing or making it

available to the customer in the bank's online service, at its office or in any other agreed manner, the customer shall be deemed to have received the information or notice no later than on the seventh day after it is made available or sent.

If the customer has made a customer complaint to the bank, the bank shall respond in writing or electronically in accordance with the deadlines set out in the Payment Services Act.

2.4 Contacts with the bank

For contacting the bank, the customer can use, for example, e-mail, the bank's online service or contact the bank via telephone.

Claims and complaints can be made, for example, by e-mail or the bank's online service.

2.5 Language

During the contractual relationship, Finnish language may be used with the customer. If the customer wishes to use another language, consent of the bank is required, and the customer shall be responsible for acquiring the possible interpretation service and the costs thereof.

2.6 Telephone banking and storage of messages

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

The bank may require customers to identify themselves by using an identification method employed by the bank.

3 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 use the account and may agree with the bank on changes to the account agreement and closing the account.

3.1 Pledging of account funds

The account holder does not have the right to pledge the funds in the account.

3.2 Payment instruments

Payment orders regarding the account may be initiated by using payment instruments which, at a given time, have been approved by the bank. The 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 use the account, unless otherwise agreed in the account agreement. When the account is closed or the right of use is revoked, the bank will also have the right to close the payment instruments related to the account.

4 Rights of a person entitled to use the account

A person entitled to use the account may, with the bank's consent, use the account, control the account and receive information on account transactions within the limits of the legal representation or the authorisation granted by the account holder via a specific power of attorney. The authorised person may not transfer the authorisation to another person, unless stated otherwise in the power of attorney.

5 Account information service and corresponding account information inquiries

A request to provide the account information and its payment transaction information (account information inquiry) can be submitted to the bank via the account information service or another party authorised by the customer. Requests for

information submitted to the bank shall be executed as received by the bank. The bank may provide the requested information to the party through which the request was received.

The bank may block account information queries,

- if it suspects an unauthorised or fraudulent use of a payment account by a party authorised by the customer,
- if consent has not been given or consent to the account inquiry cannot be verified,
- at the customer's request, or
- for legal or other governmental authority reasons.

If the account information inquiry requests for information to which the requester is not entitled, the bank may omit from providing such information.

The bank shall notify the customer of the blocking and the grounds for it in the agreed manner, unless there are justified security reasons for non-notification or notification is prohibited elsewhere by law.

The bank shall not be liable for any damages caused by the account information service or any other party authorised by the customer.

6 Overdrafts

The account holder and person(s) entitled to use 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 possibly granted to it. If the account holder or a person entitled to use the account does not use the account and/or payment instruments connected to it in the manner stipulated above, the bank will be entitled to record the amount owed in the account as a payable to the bank falling due immediately. If the breach of contract is material, the bank is entitled to terminate the account agreement with immediate effect.

For any overdrafts, the account holder is, in addition to the payable, liable to pay the bank statutory default interest, the fee for sending a reminder letter and any other fees and charges incurred in collecting the overdrawn amount, as provided in the list of service charges. In addition to the payable, the bank has the right to debit the account for these fees and charges.

7 Bank's right to restrict the use of account

7.1 Right to refuse the use of account

The bank has the right to refuse the use of account if:

- the information referred to in section 1.2, required by law or requested by an order of a governmental authority have not been provided to the bank;
- the signature on a payment transaction document does not match a specimen signature possibly already in the possession of the bank;
- the person using the account cannot reliably prove his or her identity;
- the authorisation does not satisfy the bank's requirements;
- the bank has reason to doubt the authenticity of the proof of identity presented by the person using the account; or
- the bank has another reason to suspect that the validity of use of the account.

The bank also has the right to restrict the use of the account if the customer or an entity belonging to the customer's group or de facto control, the customer's direct or indirect owner, a

member of the board, a managing director, a director or, to the best of the bank's knowledge, an employee of the customer, is subject to international sanctions or acts on behalf of a private or legal person subject to international sanctions or fails to comply with applicable international sanctions.

For security reasons, the bank has the right to restrict the use of the account outside of the bank's place of business.

7.2 Right to close account

The bank has the right to close the account if:

- an application for corporate debt restructuring or debt arrangement concerning the account holder has been filed in court or the account holder is being declared bankrupt or placed into liquidation;
- the conditions for set-off stipulated in the Credit Institutions Act have been satisfied;
- the account holder demands closure;
- the bank has reason to suspect that the account has been misused;
- the account lacks funds and has not been used for the last two years; or
- for another reason deriving from the law or an order of a governmental authority.

The bank has the right to close the account if, despite a reminder, the account does not have funds to cover the bank's fees and charges until such time as the account holder has paid to the bank all the fees and charges pursuant to sections 6 and 12 of these general terms and conditions for corporate accounts.

The bank shall also have the right to close the account if the customer or an entity belonging to the customer's group or de facto control, the customer's direct or indirect owner, a member of the board, a managing director, a director or, to the best of the bank's knowledge, an employee of the customer, is subject to international sanctions or acts on behalf of a private or legal person subject to international sanctions or fails to comply with applicable international sanctions.

The bank shall notify the account holder about the closing of the account subsequently.

8 Crediting and debiting of account, value day

8.1 Debiting of account

The amount of the payment order will be debited from the account when the bank has received the payment order. A payment order received on a day other than a banking day or after the times specified in the bank's advance information shall be deemed to have been received on the following banking day.

If the due date of the order is later than the date of receipt of the order, the funds will be debited from the account on the due date specified in the order. If the due date is not a banking day, the due date will be the next banking day.

8.2 Crediting the account

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

The amount of a euro-denominated payment order carried out between banks not belonging to the same group or different bank groups will be credited to the account holder's account immediately on the banking day on which the funds are paid to the bank's account and the bank receives the information required for crediting the funds to the account holder's account.

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 the account owner's bank account, the bank receives the information required for crediting the funds to the account holder's account and the necessary currency exchange transactions have been 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 the following banking day on which the funds have been paid to the account owner's bank account and the bank has received the necessary information to credit the funds to the account holder's account and the necessary currency exchange transactions have been carried out.

Foreign currency exchange transactions require that the day in question is a banking day both in Finland and in the home country of the currency.

8.3 Value day

The value day for debiting the account is the day on which the amount of the payment transaction is debited from the account.

The value day for crediting the account is the day on which the amount of the payment transaction is paid into the account held at the account holder's bank.

However, if the original amount of the payment transaction is denominated in the currency of an EEA State, the value date for crediting the account is the banking day on which the necessary foreign exchange transactions have been made. If the original amount is denominated in a currency other than the euro or the EEA currency, the value day for crediting the account is the banking day on which the funds are credited to the account holder's account.

9 Deposit interest rate

If an agreement has been made to pay deposit interest to the account, the bank shall pay the account owner the deposit interest agreed in the account agreement. If the deposit interest is fixed, it shall remain the same for the duration of the deposit period, unless agreed otherwise. The deposit interest may be negative. When the deposit interest is negative, the bank will charge the account in accordance with the interest agreed in the account agreement.

9.1 Determination of reference rate

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

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 does the account reference rate, changing by an amount equal to the change in the reference rate value. If the determination 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.

In this case, on the date on which the changes in the reference rate take effect, the deposit interest shall change as much as the reference rate changed on its effective date. The 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. The value of the reference rate applicable at a given time is available on the bank's website.

9.2 Discontinuation or interruption of reference rate quotations

If the quotation of the reference rate is discontinued or interrupted, 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, the bank and the account holder shall agree on the new reference rate to be applied to the account. Unless the customer and the bank agree on a new reference rate within one month of the discontinuation or interruption of the quotation, the reference rate to be applied will be based on the 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 interruption of quotation will be used as the reference rate.

10 Currency exchange rate procedure

The foreign currency exchange rates quoted by the bank apply to the account transactions, unless otherwise agreed.

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

11 Account transactions

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

12 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 the bank, the amount of which will be based on the list of service charges in effect from time to time. The bank has the right to collect these fees and charges from the account. The same also applies to inquiries of the account carried out by request of the authorities.

12.1 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 the bank has the right to debit the account based on the account agreement or other commitments.

12.2 Registering bank's charges and fees when the account lacks balance

If, as in the situation referred to in 12.1, the account has insufficient balance to debit the bank's interest, charges and fees, the bank shall nevertheless have the right to register the amount to be debited as a claim.

Such charges are, amongst other things:

- 1) interests, default interests, fees and charges under the account agreement; and
- 2) fees and charges based on other agreements or separate assignments between the account holder and the person entitled to use the account and the bank, which have been agreed to be debited from the account.

12.3 Consequences of insufficient balance

If the account has insufficient balance for the purpose of debiting the interest, fees and charges referred to in section 12.2, the account holder is obliged to pay the bank and the bank is entitled, from the funds subsequently credited to the account, to debit from the account accrued default interest, any fee for having possibly sent a reminder letter as well as other fees and charges in accordance with the list of service charges.

13 Amending the account agreement, terms and conditions and list of service charges

The bank has the right to amend the list of service charges, pricing, as well as the account agreement and its terms and conditions. If an amendment is the consequence of new legislation or an order of a governmental authority, or if an amendment to the account agreement or its terms and conditions neither increases the account holder's obligations nor decreases its rights, the bank shall notify about the amendment by publishing it on its website and/or online service. The aforementioned amendment shall take effect from the time notified by the bank.

The bank will make any other amendments concerning pricing or the account agreement available to the customer in accordance with section 2.1 of these general terms and conditions of corporate accounts. In such a case, the amendment will take effect from the time notified by the bank, but no earlier than one (1) month from the time of notification. The account holder is deemed to have received the notification within the time period referred to in section 2.3.

The account agreement, as amended, shall continue in force unless, before the notified date on which the amendments take effect, the account holder notifies the bank in writing or in a separately agreed manner electronically that he or she objects the amendment.

The account holder has the right, prior to the notified date on which the amendments take effect, to terminate the account agreement with immediate effect or with effect from a later date prior to the notified effective date. If the account holder objects the amendments, the account holder and the bank have the right to terminate the account agreement in accordance with section 14 of these general terms and conditions of corporate accounts.

14 Validity and termination of account agreement

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

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. The bank is entitled to terminate agreements with effect one (1) month from the notice of termination unless a longer notice period is agreed in the account agreement.

The bank is entitled to terminate an account agreement with immediate effect if the account holder or another person entitled to use the account has materially breached the obligations under the account agreement. The bank also has the right to terminate the account agreement with immediate effect if the customer or an entity belonging to the customer's group or de facto control, the customer's direct or indirect owner, a member of the board, a managing director, a director or, to the best of the bank's knowledge, an employee of the customer, is subject to international sanctions or acts on behalf of a private or legal person subject to international sanctions or

fails to comply with applicable international sanctions.

Correspondingly, the account holder has the right to terminate the account agreement immediately if the bank has materially breached its obligations under the account agreement. In this case, the funds in the account must also be transferred.

The bank will send a notification of termination to the account holder via the bank's online service, e-mail or by means of another manner electronically.

The bank has the right to close the account once the termination notice period has expired or the account agreement has been immediately terminated in the manner described above.

All fees and charges related to the account at the time of termination the account agreement become due for payment immediately upon expiry of the account agreement's termination notice period or date on which the immediate termination takes effect. The 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 or the immediate termination became effective.

Any funds in the account at the time of its closure will be transferred by the bank to a contra account of the customer's designation at another credit institution or, if this is not possible, the 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 immediate termination takes effect.

15 Force majeure

Neither contracting party shall be liable for any loss or damage if it can demonstrate that the fulfilment 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. The bank shall not be liable for any loss or damage if fulfilment of the obligations under these general terms and conditions of corporate accounts would have been contrary to the 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. The bank may place a force majeure notice on its website, national newspapers or in a comparable electronic media.

16 Liability for loss or damage

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

The bank will not be liable for any indirect damages caused to the account holder.

17 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 or she alone shall be liable for the loss or damage in this respect. Any compensation that becomes payable by the bank on the basis of conduct contrary to the law or the agreement can be adjusted if the compensation is to be seen as unreasonable, taking into account the cause of the breach, the customer's possible contribution to the damage, the amount of consideration paid for the payment service, the bank's ability to anticipate and prevent the damage and other circumstances.

18 Transfer of agreement

The bank has the right to transfer the account agreement in whole or in part with all its rights and obligations thereunder to a third party without notifying the account holder. The customer is not entitled to transfer any of his or her rights and obligations deriving from the account agreement.

19 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. Further information on deposit protection is available on the bank's website.

20 Out-of-court redress procedures

If a dispute concerning the account agreement, its special terms and conditions, or these general terms and conditions of corporate accounts cannot be resolved by way of negotiations between the parties, a customer regarded as a small enterprise may refer the dispute concerning the account agreement, its special terms and conditions, and these general terms and conditions of corporate accounts to the Finnish Financial Ombudsman Bureau (FINE, www.fine.fi) or to the banking Committee operating in connection thereof. The customer can also notify the Financial Supervisory Authority (www.finanssivalvonta.fi) of the bank's procedure.

21 Supervisory authorities

The operations of the bank are supervised by the Financial Supervisory Authority (www.finanssivalvonta.fi).

The contact information of the Financial Supervisory Authority:

Financial Supervisory Authority
Snellmaninkatu 6
PL 103
00101 Helsinki
tel. 09 183 51

22 Applicable law and jurisdiction

The account agreement shall be governed by the laws of Finland.

Disputes between the parties arising from the account agreement, including its special terms and conditions or these general terms and conditions of corporate accounts, shall be settled in the District Court of Helsinki. The bank also has the right to refer disputes to another competent court.