

### **Deposit interest**

#### **Reference rate**

No deposit interest is paid on this account.

### **Additional terms**

The account holder is aware of the exchange rate risk related to a currency account. Exchange rates quoted by the bank are applied to account transactions and foreign exchange trades as necessary. The bank is entitled to restrict the use of the account during a disturbance in the exchange rate market beyond its control if the bank does not quote a rate for the account currency in question during that time.

Cash cannot be withdrawn from or deposited to an account in other currency than the euro. The account holder is liable for the costs and the exchange rate risk arising from the foreign exchange trade needed in connection of withdrawals or deposits.

### **Overdraft of interest on deposit**

The bank charges overdraft interest in accordance with the interest rate determined for the currency by the bank at any given time.

If a credit is linked to the account, the overdraft interest is charged in accordance with the terms and conditions of the credit limit agreement.

### **Default interest**

The bank is entitled to charge default interest. The default interest is 16 %.

### **Processing of personal data**

As a data controller the bank processes personal data to deliver the products and services that are agreed between the parties and for other purposes, such as to comply with laws and other regulations. For detailed information on the bank's processing of personal data, please review Nordea's privacy policy, which is available on the bank's website or by contacting the bank. The privacy policy contains information about the rights in connection with the processing of personal data, such as the access to information, rectification, data portability, etc.

The account holders must deliver Nordea's privacy policy to the persons whose personal data the account holder discloses to the bank.

### **Applicable terms and customer's undertaking**

The account opened by this account agreement is subject to the terms and conditions of this account agreement and the general terms and conditions of corporate accounts. The general terms and conditions of corporate accounts form a part of this account agreement. In addition, this account agreement is subject to the currently valid general terms and conditions of payment transmission. In the event of any conflict between the general payment transmission terms and the terms of this account agreement, the latter will prevail. In the event of any conflict between the general terms of corporate accounts and the terms of this account agreement, the latter will prevail.

I have received this account agreement with the general terms and conditions of corporate accounts as well as the bank's general terms and conditions of payment transmission valid at the time of signing the account agreement. I undertake to comply with the above.