

### Details of the deceased

Name of the deceased Personal identity number of the deceased    Date of death

### Details of the authorised party

Name of the authorised party Personal identity number of the authorised party

You can deliver this power of attorney to Nordea by any of the means stated below:

<b>Digitally in Nordea's Omaposti customer mail service</b>	<p>You can log in to the Omaposti service with Nordea's access codes and other Finnish banks' online banking codes. Omaposti is available on our website at: <a href="https://www.nordea.fi/omaposti">https://www.nordea.fi/omaposti</a></p> <p>Each party may deliver their power of attorney via Omaposti. You may submit the power of attorney filled in digitally, without a signature by your own hand. An authorisation filled in digitally only is binding once it has been delivered to the bank via Omaposti. Alternatively, you can sign and scan your authorisation.</p>
<b>Signed by your own hand by post</b>	<p>You can send the power of attorney free of postage to: Nordea Bank Abp Operations Finland / Estates 5001230-2101 00006 REPLY MAIL</p> <p>The parties may jointly sign the same power of attorney or each party to the estate may sign a power of attorney of their own.</p>

### Terms and conditions of the authorisation:

<b>Validity of the authorisation</b>	This authorisation becomes effective once the deceased's estate inventory deed with appendices has been delivered to the bank and Nordea has completed the report on the parties to the estate. The authorisation is valid until further notice.
<b>Cancellation of the authorisation</b>	Even one party to the estate may cancel the authorisation by notifying the bank to this effect after which the validity of the authorisation ends for all the parties. After the cancellation, any measures to be taken in the estate's name will require a new authorisation from each party.
<b>Powers of the authorised party</b>	Please tick the measures that the authorised party is entitled to take. The measures that are not applicable to the authorisation may be left blank. The authorised party may only take the measures for which all the parties to the estate have given their authorisation.
<b>Other terms and conditions</b>	An authorised party is always entitled to provide Nordea with the estate information that Nordea requires on the basis of due diligence.

### 1. Bank accounts of the estates

Granting of the authorisation	Content of the authorisation	Further details
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Pay bills, make credit transfers and withdraw monetary funds.	
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Be given the user right to the bank accounts and connect the account to which the party has the user right to their own Netbank service	The authorised party may freely pay bills and make credit transfers to and from the accounts connected to the Netbank service. Through the Netbank service, the authorised party receives information on the estate's account transactions and also other information from the period the deceased was still alive.
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Open new bank accounts.	
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Give notice on and terminate bank accounts.	The authorised party may transfer or withdraw the funds on the account upon the termination of the account.

### 2. Book-entries, fund units and securities of the estate

Granting of the authorisation	Content of the authorisation	Further details
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Sell book-entries and fund units and obtain a right to use a book-entry account or fund portfolio and attach them to the authorised party's Netbank service.	<p>The authorised party may freely place orders concerning book-entries and fund units.</p> <p>Before book-entries and fund units can be transferred from the estate to a party, a title deed of legal effect, such as a deed of distribution of the estate's assets, must always be presented to the bank.</p> <p>The user right to a book-entry account and fund portfolio always includes a user right to the management account. Through the Netbank service, the authorised party receives information on the transactions of the estate's book-entry account and fund portfolio and of the management account linked to these, as well as other information from the period the deceased was still alive.</p>
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Take possession of securities, such as a housing share deed, last will or other assets on paper, kept in the bank's securities or documents safe custody or on a security account.	
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Open a new book-entry account and/or fund portfolio.	
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Give notice on and terminate a book-entry account, a fund portfolio, safe custody of securities or documents and other agreements on investment services.	

### 3. Safety deposit box of the estate

Granting of the authorisation	Content of the authorisation	Further details
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Use the safety deposit box and take possession of the assets within the box.	The contents of the safety deposit box are listed for a record during the first visit.
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Give notice on and terminate the safety deposit box agreement.	The authorised party may take possession of the assets within the box upon the termination of the safety deposit box agreement.

### 4. Insurance contracts of the estate

Granting of the authorisation	Content of the authorisation	Further details
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Apply for an indemnity from an endowment insurance policy or a pension insurance policy to be credited to the estate's account when the beneficiary of the insurance policy is the estate:  Insurance number(s)	
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Terminate and redeem the following capital redemption contracts at Nordea Life Assurance Finland Ltd:  Insurance number(s)	
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Make a transfer request of Nordea Life Assurance Finland Ltd to assign the following capital redemption contracts to the party to the estate named by the authorised party:  Insurance number(s)	Before capital redemption contracts may be transferred from the estate to a party, a title deed of legal effect, such as a deed of distribution of the estate's assets or a last will, must always be presented to the insurance company. In addition, the transfer requires the consent of the insurance company.

### 5. Information on the banking and insurance matters of the estate

Granting of the authorisation	Content of the authorisation	Further details
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Obtain any information on the bank and book-entry accounts, funds, insurance contracts, safe custody of securities, security, loans and other liabilities at Nordea Bank Abp, Nordea Funds Ltd, Nordea Finance Finland Ltd and Nordea Life Assurance Finland Ltd from the periods prior and subsequent to the date of death.	Even one party to the estate has the right to obtain information of the estate's banking matters from the date of death and the subsequent period.

### 6. Postal address of the death estate

Granting of the authorisation	Content of the authorisation
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	Change the estate's address at Nordea to: c/o

### 7. Other measures in the estate's name

Granting of the authorisation	Content of the authorisation
<input type="checkbox"/> Entitled to <input type="checkbox"/> Not entitled to	In addition, the following measures are herewith authorised:

### Information on the authorising parties

The authorising party herewith assures to be aware of the fact that if a party to the estate is underage or a custodian has been appointed to the party to the estate, permission from the Digital and Population Data Services Agency may be required by law for the partition of property or estate distribution (distribution of funds to the parties to the estate). Furthermore, a deputy for the custodian may be needed if there is a conflict of interest.

Place and date

Authorising party's signature and name in block letters

Personal identity number

Phone number

I herewith consent to Nordea contacting me in relation to the estate's affairs and other banking services provided by Nordea.

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