

Distance selling notice

This notice draws together the general prior information required to be given to a consumer (hereinafter the 'Customer') before making of a distance selling agreement. The requirements for prior information concerning distance selling of financial services are laid down in chapter 6a, sections 6–9, of the Finnish Consumer Protection Act. This notice forms part of a distance selling agreement as far as it concerns the right of rescission.

Distance selling refers to service agreements that are regularly made by one or several means of distance communications so that the Customer does not meet the bank's representative in person.

The prior information, the agreement terms and conditions and customer service are available in Finnish, Swedish and English.

The prior information is given as required by Finnish legislation. Distance selling agreements and the concluding of distance selling agreements are subject to Finnish law.

Service provider and supervisory authority

Nordea Bank Abp
Satamaradankatu 5
FI-00020 NORDEA
Business ID: 2858394-9
Telephone: +358 200 70 000 (local network charge/mobile call charge) (Nordea Customer Service)
nordea.fi/

Nordea Bank Abp is entered into the trade register maintained by the National Board of Patents and Registration. Nordea Bank Abp is domiciled in Helsinki.

The contact details of Nordea Bank Abp's branches providing customer services are available at nordea.fi.

Nordea Bank Abp's operations are supervised by and the licensing authority is:

European Central Bank (ECB)
Sonnemannstrasse 22
D-60314 Frankfurt am Main, Germany
Telephone: +49 69 1344 7455
ecb.europa.eu

Nordea Bank Abp is supervised within the framework of its powers by:

Finnish Financial Supervisory Authority
Snellmaninkatu 6/PO Box 103
FI-00101 Helsinki
Telephone: +358 (0)9 183 51
Email: kirjaamo@finanssivalvonta.fi
finanssivalvonta.fi

In matters concerning consumer protection, procedures are also supervised by the Consumer Ombudsman:

Finnish Competition and Consumer Authority
Postal address: PO Box 5, FI-00531 Helsinki
Visiting address (no consumer advice): Siltasaarenkatu 12 A, FI-00530 Helsinki
Telephone: +358 29 505 3000 (switchboard)
kkv.fi

Right of rescission

The Customer has the right to rescind an equity savings account agreement made via distance selling. The right of rescission does not, however, apply to financial instruments the value of which varies as a consequence of fluctuation in the markets.

The right of rescission is valid for fourteen (14) days from the date on which the distance selling agreement was concluded or on which the Customer received or is deemed to have received the terms and conditions of the agreement and prior information.

If the Customer wishes to exercise the right of rescission, they must notify the service provider accordingly. The notice of rescission can be made by calling Nordea Customer Service, tel 0200 70 000 (local network charge/mobile call charge), by sending a message in Netbank, by letter or at any of the bank's branches in Finland. The notice of rescission must be specified

and include at least the following information: the account holder's name, personal identity number, equity savings account number and the account holder's signature. If the agreement is rescinded by calling Nordea Customer Service or through Netbank's message, the access codes shall correspond to the Customer's signature.

Customer guidance and legal remedies

If disputes that cannot be settled by negotiation arise between the parties on the basis of the agreement, the Customer can contact the following public agents:

The Finnish Financial Ombudsman Bureau (FINE) provides independent advice and guidance for customers free of charge. FINE can help in resolving disputes but it does not issue legally binding decisions.

FINE handles disputes and gives recommendations for resolutions in disputes at the bureau and at the Finnish Insurance, Banking and Securities Complaints Boards. FINE does not handle disputes that are pending in or have been processed by the Consumer Disputes Board or a court of justice.

The Banking Complaints Board gives recommendations for resolutions in banking disputes submitted to the board by customers or banks.

The Investment Complaints Board gives recommendations for resolutions in disputes submitted to the board by non-professional customers and service providers. The board handles matters between a service provider and a non-professional customer related to investment services as referred to in the Finnish Act on Investment Services. In addition, the board handles matters between a service provider and a non-professional customer related to insurance-based investment products in accordance with the Finnish Insurance Contracts Act. The proposals for resolutions concern the application of law, authoritative orders, good securities market practice and agreement terms and conditions as well as procedures applied by service providers. They may also concern compensation amounts. The Investment Complaints Board does not handle claims targeted at other parties than companies providing investment services.

Contact information:

Porkkalankatu 1

FI-00180 Helsinki

Telephone: +358 9 6850 120

Further information available at: fine.fi

The Consumer Disputes Board may propose decisions on disagreements between consumers and businesses when the disagreement concerns the purchase of a commodity such as financial services or an agreement on a commodity. Before filing a complaint with the Consumer Disputes Board, consumers must contact the consumer rights advisers at a Local Register Office (www.kkv.fi/en/consumer-advice). However, the Board does not deal with matters related to securities.

Contact information:

Hämeentie 3, PO Box 306

FI-00531 Helsinki

Telephone: +358 29 566 5200 (switchboard)

Further information available at: kuluttajariita.fi/en.

A customer can also notify the Finnish Financial Supervisory Authority (www.finanssivalonta.fi) of the bank's conduct.

Disputes over an equity savings account agreement, banking and investment services provided and investment products may also be submitted to the District Court of the Finnish municipality in whose jurisdiction the consumer has their domicile. Otherwise disputes are settled at the District Court of Helsinki.

Main characteristics of the equity savings account

The main characteristics of the equity savings account are described in the Special Terms and Conditions and the General Terms and Conditions of the Equity Savings Account Agreement.

The Customer must recognise that investments include a risk of losing the invested capital in part or in full. Past return or performance of financial instruments is not a guarantee of future results.

Charges, costs and fees

The bank debits the charges, costs and fees subject to the currently valid tariff to the saver's ESA.

Information on the risks and characteristics of financial instruments

A more detailed description of the risks and characteristics of financial instruments can be found in the document "Risks and characteristics of financial instruments" available on the bank's website nordea.fi/investments/terms.