

# InvestmentDeposit account

The InvestmentDeposit account is a time deposit account. Its return consists of a deposit interest and a possible additional interest.

The additional interest of each InvestmentDeposit lot is bound to the performance of the market rate of a reference asset. Shares, indices, commodities, foreign currencies, real estate or combinations of the above can serve as reference assets.



## InvestmentDeposit account Equity 4/2014

### Sales period

1 April 2014–30 May 2014

### Maturity date

31 May 2017

### Minimum deposit

500 euros

### Deposit interest

Fixed annual interest of 0.05%.

### Mahdollinen lisäkorko

The predicted additional interest is 6.5%\* (variation range 5.0%–8.0%) The additional interest will be paid on the deposit's maturity date if, on the closing date of 17 May 2017, the prices of all the three reference shares are on or above the starting level of 5 June 2014.

### Reference shares

- China Construction Bank Corporation
- Danone SA
- Pandora A/S

### Actual annual rate of interest

- 0.05% (without additional interest)
- 2.17% (the predicted additional interest 6.5%, deposit period 36 months).

### Risks

If the additional interest is not realised, the annual yield on the deposit is 0.05%.

\* The final additional interest will be confirmed on 5 June 2014 and it will be within the variation range of 5.0%–8.0%. The additional interest is not annual interest.

The shares were chosen on the basis of the recommendations by Nordea Equity Research and Standard & Poor's. The share recommendations were checked on 17 March 2014.

#### China Construction Bank Corporation

S&P recommendation: Strong Buy

Listed on Hong Kong Stock Exchange

China Construction Bank is the second largest bank in China. It listed in 2005, but the State of China still owns 59% of the shares. The bank has over 300,000 employees and branches in, for example, Hong Kong, Singapore, Tokyo and New York. Corporate banking accounts for about half of the bank's result and the share of housing loans of all lending is about one quarter, the same with as the other large Chinese banks. Through China Construction Bank we will be able to benefit China's economic growth. We consider the bank to be among the leaders of the Chinese banking sector and it has good growth potential. In 2012, the bank's net income was about 463 billion Hong Kong dollars and its operating profit was about 193 billion dollars.

Further information available at [www.ccb.com](http://www.ccb.com)



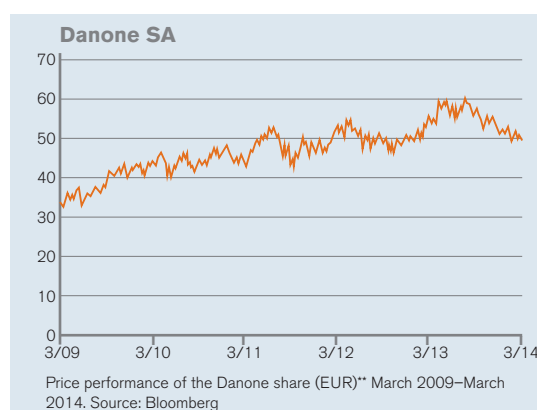
#### Danone SA

S&P recommendation: Buy

Listed on Euronext Paris

The main business area of the Danone group is the food industry. The company markets and produces dairy products, beverages, baby food and products marketed as functional foods. Previously the company also produced a wide variety of different biscuits and cereals, but it sold the business to Kraft Foods in 2007. Danone's well-known brands include Actimel, Activia, Danone and Vitalinea. In 2013, the financial period's net sales were about 21 billion euros. In 2012, the company employed around 87,000 persons.

Further information available at [www.danone.com](http://www.danone.com)

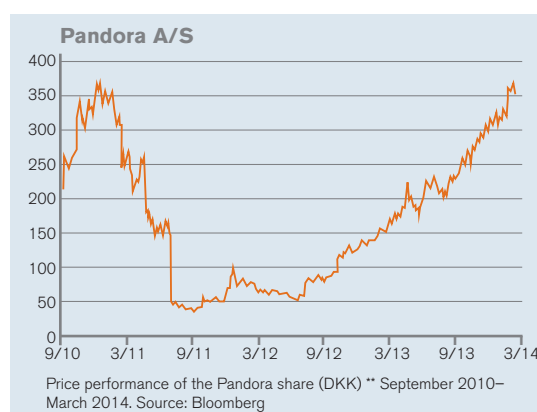


#### Pandora A/S

S&P recommendation: Buy

Listed on OMX Copenhagen

Pandora is a company designing, producing and selling jewellery. Its product range includes hand-finished and modern rings, bracelets, necklaces and ear rings. The pieces of jewellery are mostly made of silver, gold and precious stones. The company markets and sells its products in concept stores, shop-in-shops and through third-party distributors and online stores. The company was founded in 1982. Pandora listed in 2010. In 2013, the company's net sales were 9 billion Danish kroner. At present the company employs about 9,000 people. Further information available at: [www.pandora.net](http://www.pandora.net)



\*\* Past performance and Nordea's forecasts are not guarantees of future performance.

**Compare various deposit alternatives** (the following product comparison example is based on information as on March 2014)

	InvestmentDeposit account	A time deposit account with fixed interest
<b>Deposit amount</b>	500 euros	500 euros
<b>Deposit period</b>	36 months	12 months
<b>Actual annual interest rate</b>	<ul style="list-style-type: none"> <li>• 2.17%, if the predicted additional interest of 6.5%* is realised.</li> <li>• 0.05%, if the additional interest is not realised.</li> </ul>	0.9% (situation as on 19 March 2014)
<b>Tax-at-source on interest income</b>	30% (as of 1 January 2012).	

## General information of the InvestmentDeposit

The InvestmentDeposit account is a time deposit account. The asset reference type affecting the possible additional interest changes by each new lot. The amount of the deposit interest, the variation range of the additional interest and the basis on which the additional interest is determined also change by each new lot.

### Interest paid on the InvestmentDeposit account and how it is calculated

#### Deposit interest

The deposit interest is fixed for the entire deposit period and is paid from the deposit date to the maturity date, excluding the maturity date. The deposit interest is determined by deposit lot. Please note that the deposit interest may also be 0%.

#### Additional interest

The reference asset type of the possible additional interest paid on the deposit capital, the possible variation range of the additional interest amount and the determination basis, calculation method and payment of the additional interest are determined separately for each lot and are

stated in the special terms and conditions concerning additional interest.

The additional interest is not annual interest.

#### Deposit guarantee and taxation

The assets in an InvestmentDeposit account are covered by the deposit guarantee valid at any given time in the scope laid down by law. Please note that the additional interest is not covered by the deposit guarantee unless it has been paid to an account.

The deposit interest paid to the account and the possible additional interest constitute income as referred to in the Act on Withholding Tax on Interest Income for natural persons with general tax liability in Finland and for Finnish death estates.

#### Further information

Information on the deposit interest of the InvestmentDeposit account, the basis for the additional interest, the deposit period and other lot-specific details are available in Nordea's branches in Finland, online at [nordea.fi](http://nordea.fi) and through Customer Service.

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### How personal customers can open an InvestmentDeposit account

You can open an account by calling Customer Service, tel 0200 70 000, Mon–Fri 10.00–16.30 (local network charge/mobile call charge), or by visiting one of our branches.

### Corporate customers can request further information from

- your contact person at one of our branches.
- Nordea Corporate Service, tel 0200 2121, Mon–Fri 8.00–18.00 (local network charge/mobile call charge); you can also ask for a personal appointment with a service adviser.

\* The final additional interest will be confirmed on 5 June 2014 and it will be within the variation range of 5.0%–8.0%. The additional interest is not annual interest.