

Special terms and conditions concerning additional interest

Additional interest and its determination

Additional interest will be paid on the deposit if the prerequisites for the additional interest are fulfilled.

The predicted additional interest is 3.0% and the final interest rate percentage will be within the variation range of 2.0%–4.0%. The bank will confirm and announce the additional interest rate percentage on the starting date on 8 July 2014. The additional interest is not annual interest.

The additional interest will be paid if the final price of each reference asset exchange rate is lower than or at most the initial price. If the final price of even one reference asset exchange rate is higher than the initial price, no additional interest will be paid on the deposit.

Reference asset

The reference asset is an exchange rate basket consisting of the following exchange rates:

1. The exchange rate of the euro in relation to the Brazilian real ("BRL"), expressed as the number of BRL per EUR, calculated via EURUSD and USDBRL rates.

The Spot Rate will be the number of BRL per one EUR calculated by using EURUSD which is the official fixing rate expressed as the number of USD per one EUR as published on Reuters Screen EBC37 around 14.15 CET and USDBRL is the official fixing rate expressed as the number of BRL per one USD as published on Reuters Screen BRFR around 13:15 Sao Paulo Time.

2. The exchange rate of the euro in relation to the Indian rupee ("INR"), expressed as the number of INR per EUR, calculated via EURUSD and USDINR rates.

The Spot Rate will be the number of INR per one EUR calculated by using EURUSD which is the official fixing rate expressed as the number of USD per one EUR as published on Reuters Screen EBC37 around 14.15 CET and USDINR is the official fixing rate expressed as the number of INR per one USD as published on Reuters Screen RBIB around 12:30 Mumbai Time.

3. The exchange rate of the euro in relation to the African rand ("ZAR"), expressed as the number of ZAR per EUR.

The Spot Rate will be the number of ZAR per one EUR as published on Reuters Screen ECB37 around 14.15 CET.

Starting date and determination date

The starting date is 8 July 2014 or if it is not a banking day, the following banking day. The determination date is 16 June 2015 or if it is not a banking day, the following banking day.

Initial price and final price

The closing price of the reference asset exchange rate confirmed by the bank on the starting date and correspondingly on the determination date.

Calculation method of the additional interest

The additional interest is calculated for the entire deposit period by multiplying the capital amount of the deposit with the confirmed interest rate percentage of the additional interest. The bank will act as the calculation agent.

Payment of the additional interest and deposit guarantee

The additional interest is credited to the management account of the deposit on the due date of the deposit. The additional deposit interest will not be paid if the deposit is terminated prematurely. The additional interest is covered by the valid deposit guarantee to the extent provided for by legislation. Additional interest is not covered by the deposit guarantee if it has not been credited to a bank account.

Notifications

The bank will publish notifications and announcements concerning the additional interest and the reference asset on its website at www.nordea.fi.

Cancelling a deposit lot

The bank is entitled to cancel a deposit lot if the total amount of the lot remains under EUR 1,000,000, the realisation of the additional interest under the present terms and conditions is not possible in accordance with the bank's estimate or the realisation of the deposit

lot is otherwise endangered. If the deposit lot is cancelled, the bank will return the payments it has received. No interest is paid on the refunded amounts.

Currency exchange day

Currency exchange days refer to days on which the banks in the principal centre or centres for the currency, and the banks in Finland are open and trade in the foreign exchange and money markets. Principal centre refers to the principal financial centre of the relevant currency. If the starting date or the determination date is not an exchange day, the day in question will be the following exchange day taking into account possible exceptions caused by a currency disruption.

Currency disruption

Currency disruption with respect to the reference asset exists where, in the bank's opinion (i) spot or futures contract prices are not available for the reference asset or the currency rate in question, the information source in question does not calculate or publish a final price, exchange rate or a currency rate, or it is not available or its publication in the information source in question ends (ii) there is a significant deviation between the currency prices, exchange rates and/or currency rates, or a quotation for a spot and/or forward contract is not available for a required minimum amount with one or a

reasonable number of foreign exchange trades, (iii) the exchange is not open during the ordinary trading hours, or trading in the reference asset is discontinued, interrupted or is significantly restricted, (iv) the possibilities for parties on the market to carry out trades in or obtain the market value for the reference asset otherwise cease, are discontinued or deteriorate or (v) such orders or restrictions enter into force which affect the possibilities to exchange a currency included in the currency rate to another currency and/or export the currency in question from the jurisdiction.

Where, in the bank's opinion a currency disruption exists on the starting date or the determination date, the bank will confirm the final price, the initial price or the closing price or the currency rate based on all such available information the bank considers significant for the calculation of the value of the additional interest.

Change in law

Where, in the bank's opinion, as a consequence of any law, ordinance, equivalent regulation or decision by a public authority, or any changes therein, or any change in the application thereof, or if a decree of moratorium, currency restriction, embargo, blockade or boycott of a central bank, national government or supranational corporation such as the United Nations or the European Union, it would be unlawful or significantly more difficult for the bank to receive structured deposits, or if it becomes unlawful or significantly more difficult for the bank or a third party to hold, acquire or divest reference assets or to enter into derivative transactions with respect to reference assets, the bank may replace the reference asset, or alternatively adjust the calculation of the additional interest.

The bank may also decide on replacing the reference asset or adjusting the calculation of the additional interest if, for a reason mentioned in the paragraph above, the bank's costs related to hedging against risks related to the deposits significantly increase, or if the hedging against risks becomes significantly more difficult or impossible.

Adjustments and premature confirmation of the additional interest

Where, in the bank's opinion, it is necessary to make additions, adjustments or changes in these special terms and conditions on the basis of a currency disruption, or a change in law, the bank is entitled to make them.

If the bank considers that the replacement of a reference asset exchange rate or the adjustment of the calculation of the additional interest does not lead to a reasonable outcome, the bank may prematurely calculate and confirm the additional interest on the basis of the last published value of the reference asset. After the bank has confirmed the additional interest, it will inform the accountholders the amount of the additional interest and to which market interest rate the additional interest of the deposit will be tied. The capital of the deposit and the potential additional interest will be paid out on the due date of the deposit.

Adjustment of price

If the official closing price of the reference asset currency is adjusted and the price has been used in determining the closing price, the initial price or the final price, the bank is entitled to make a corresponding adjustment to the closing price, the initial price or the final price. The adjustment must be made at the latest six (6) currency exchange days after the currency rate's official closing price has been published.

Other terms and conditions

Should these special terms and conditions contradict with the other terms and conditions of the account agreement, these special terms and conditions will be applied. The bank has the right to correct obvious and evident errors in the details of a deposit lot.