

10.2018

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Nordea Bank Abp (hereinafter the "Bank") accepts personal property from customers for safekeeping in its branches to be stored in an envelope owned by the Bank with the customer's personal data marked on the envelope. The Bank seals the envelope closed by the customer with a consecutively numbered seal. The customer does not have the right to assign the agreement to another party.

2

The Bank charges a safe custody fee from the customer as set in its tariff. The tariff refers to the Bank's tariff that is available for viewing at the Bank's branches located in Finland.

3

The sealed envelope can be accessed by the holder of safe custody or by his/her legal representative, assignee or a person authorised by him/her against their receipt, after which he/she has no right to submit any claims towards the Bank.

After the envelope has been opened, it will be sealed with a new seal. The Bank charges a fee for changing the seal as set in its tariff.

Each and every party to a death estate is independently entitled to request the opening of the sealed envelope. Each party is entitled to investigate the contents of the envelope once two (2) bank employees have made a written inventory in the party's presence. The inventory is drawn up in two (2) identical copies, which must be signed by the employees and other parties present. One of the copies remains in the Bank's possession. The Bank charges a fee for drawing up this inventory as set in its tariff.

If a party to a death estate proves to the Bank that it is imperative for him/her to gain possession of documents in the sealed envelope for supervision purposes, for the collection of receivables falling due for payment or for any other important or expedient purpose, the Bank is entitled to assign to him/her, against his/her receipt, the documents required for handling the aforementioned matters.

4

The safe custody is valid until further notice. The customer may terminate the agreement at any time. The safe custody fee, if collected, will not be returned to the customer.

The Bank is entitled to terminate the agreement at any time. The customer is obliged to empty the sealed envelope within three (3) months of the termination. A fee corresponding to the remaining term of safe custody will then be returned to the customer.

5

The sealed envelope may not contain objects or substances which may cause any loss or damage to the Bank or any other party.

The holder of safe custody is liable for any losses or damage arising from a breach of these terms and conditions by him/her or a party authorised to access the safe custody.

The Bank is not liable for any damage arising from the nature of the property held in safe custody.

6

In the event that the customer neglects to pay the safe custody fee or the agreement expires due to termination and the customer has not emptied the sealed envelope, the Bank is entitled, in the presence of a notary public or a police authority or following a procedure which the Bank's management considers sufficiently secure, to open the sealed envelope and make an inventory of its contents after one (1) year has passed from such failure to pay the safe custody fee or from the expiry of the agreement. The Bank will notify the customer in advance that the sealed envelope is to be opened.

After the envelope has been opened and the deposited property inventoried, the Bank shall keep the contents in closed custody against a safe custody fee set in its tariff. The Bank is entitled to dispose of worthless property immediately and any remaining property after ten (10) years have passed from opening the sealed envelope.

If the Bank has reason to suspect that the sealed envelope contains property which may cause loss or damage to the Bank or any other party, the Bank is entitled to have the envelope opened immediately following the procedure described above and to do whatever it considers best as concerns the property in the envelope.

The Bank is entitled to collect outstanding safe custody fees and any other charges by converting into money a sufficient part of the property placed in the sealed envelope in a manner it considers suitable.

7

The customer is responsible for providing the Bank with contact details, information on his/her legal representatives and any changes therein.

8

The Bank is entitled to amend the terms and conditions of safe custody and the tariff. The Bank notifies the customer in writing of any amendments to the terms and conditions and the tariff which increase the customer's obligations or reduce his/her rights and which are not due to amendments in legislation or instructions by the authorities.

The Bank will publish other changes in its tariff. All revisions to charges or fees included in the tariff at the time of concluding the agreement, or regarding an introduction of a charge of which the customer has been duly notified later, will also be published in the tariff.

An amendment to the terms and conditions or a revision to the tariff increasing the customer's obligations or reducing his/her rights shall become effective at the beginning of the calendar month beginning at least one (1) month after the date on which the notification was sent to the customer or published in the tariff. If the customer does not accept the amendment or revision, the customer must terminate the agreement before the amendment or revision enters into force. In such a case, the Bank will return to the customer the safe custody fee corresponding to the remaining term of safe custody.

9

A written notification sent to the customer by the Bank is considered having been received by the customer no later than on the seventh (7) day following the dispatch, if the notification was sent to the latest address given to the Bank.

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The Bank is not liable for any damage caused by force majeure.