

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 closed custody. The customer shall inform the Bank of the value of the property left in safe custody. This value serves as the maximum amount of the Bank's liability for damage. The customer does not have the right to assign the agreement to another party.

2

The Bank charges a safe custody fee set in its tariff from the customer when the safe custody is terminated, but at least once a year in arrears. The fee is charged for every safe custody month or a part thereof. The tariff refers to the Bank's tariff (hereinafter the "tariff") that is available for viewing at the Bank's branches located in Finland.

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The customer is entitled to temporarily open and reclose a closed custody against a fee set in the tariff.

The closed custody can be opened or terminated 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.

4

The safe custody is valid until further notice. The customer may terminate the agreement at any time.

The Bank is entitled to terminate the agreement at any time. The customer is obliged to retrieve the property in safe custody within three (3) months from the termination.

5

The closed custody 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 retrieved the property, 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 closed custody and sell the property, or if the property has no market value, dispose of it after one (1) year has passed from such failure to pay the safe custody fee or from the expiry of the agreement.

The Bank deducts from the selling price any outstanding safe custody fees and any expenses arising from the opening and selling of the closed custody. Any surplus will be deposited in the customer's account with the Bank.

The Bank will draft a record of the opening of the closed custody, listing the contents of the closed custody. The Bank will notify the customer in advance that the closed custody is to be opened.

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

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.

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.