

To  
Nordea Danmark, filial af Nordea Bank Abp, Finland  
("Nordea")

Print date

Account nro

Costody account number

<b>Law firm</b>	Name and address	Business registration (CVR) number
		File number
		If negative interest is to be transferred to another account, please state the account number here
		Costs to be changed to
We request Nordea to open a separate client account for the following client		
<b>Client information</b>	Name and address	Personal registration (CPR)/business registration (CVR) number
		Date of death, if applicable
		Estate number, if applicable
	Interest will be reported to the Danish tax authorities under the client's personal registration (CPR) / business registration (CVR) number <sup>1</sup>	<input type="checkbox"/> The account must be operated as a NemKonto
The account is held in <input type="checkbox"/> DKK <input type="checkbox"/> Other currency	If another currency has been selected, please state the currency:	
Please send confirmation of account opening <input type="checkbox"/> By letter <input type="checkbox"/> By e-mail		
<b>Purpose of separate client account and expected credit balance (please fill in the information)</b>		
<b>Control of identity</b>	I/We attest to the accuracy and truthfulness of the client information provided, including the correctness of the personal registration (CPR)/business registration (CVR) number, and refer to the following documentation	
	Country of birth:	Citizenship::
	<input type="checkbox"/> Attested documentation attached <sup>2</sup>	<input type="checkbox"/> The customer is NOT a politically exposed person (PEP)/ relative and close associate (RCA) <sup>3</sup>
<input type="checkbox"/> Documentation, see existing account number with Nordea	<input type="checkbox"/> Attested documentation of the beneficial owners of legal persons attached <sup>4</sup>	
<b>Tax information</b>	Is the client liable to tax in other countries than Denmark? <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Signature</b>	I/We attest and certify that the client account is subject to the byelaws for the regulation of lawyers' duties and obligations relating to the handling of fiduciary funds. Moreover, Nordea's General terms and conditions for corporate customers apply to the extent that such terms and conditions have not been derogated from under the provisions of the client account byelaws.	
	Place and date	
	Stamp and signature of lawyer	Stamp and signature of bank

1

If the client does not have a Danish personal registration (CPR) number or a Danish business registration (CVR) number, the client's name and address are used for reporting purposes.

2

**Control of identity:** The list below is not exhaustive; the Nordea Group reserves the right to demand additional information if, according to the Nordea Group, there is any uncertainty about the identity of the client.

**A. Natural persons residing in Denmark. \***

The requirement is the submission of a copy of photo identification issued by the authorities, for example passport or driving licence, as well as a copy of proof of address issued by the authorities, for example tax assessment notice or health insurance card.

**B. Natural persons residing outside Denmark without a Danish personal registration (CPR) number. \***

The requirement is an ID number equivalent to a Danish personal registration (CPR) number. If such an ID number does not exist, the date of birth must be documented. Please attach a copy of photo identification issued by the authorities, for example passport or driving licence, as well as a copy of proof of address from the country of residence issued by the authorities.

**C. Legal persons domiciled in Denmark. \***

- *Public and private limited companies as well as start-up enterprises, undertakings with limited liability, foundations and associations carrying on business for profit and registered with the Danish Business Authority.* The requirement is the submission of a compiled summary from virk.dk with an overview of the beneficial owners. The requirement is moreover the submission of the current articles of association, a group chart or a register of shareholders, a list of the members of the board of directors as well as a copy of valid proof of identity and address of all the beneficial owners.
- *Foundations and association without a Danish business registration (CVR) number.* The requirement is the submission of byelaws with provisions on powers to bind the foundation or association, minutes of the annual general meeting, a list of the members of the board of directors as well as a copy of valid proof of identity and address of all the beneficial owners.
- *Sole proprietorships.* The requirement is the same as for natural persons as well as the submission of a compiled summary from virk.dk.
- *Partnerships.* The requirement is the same as for natural persons in regard to all partners as well as the submission of a compiled summary from virk.dk, a signed partnership agreement with any addenda to the agreement, an overview of the ownership structure as well as a list of the management team if this does not appear from the partnership agreement.
- *Companies, foundations and associations in formation.* The requirement is the submission of a memorandum of association and/or minutes of the annual general meeting. The memorandum of association must be duly signed by all the founders and all the members of the board of directors and the document must specify the Danish personal registration (CPR) numbers of all persons and the provisions on powers to bind the company, foundation or association. At least one of the Danish personal registration (CPR) numbers must be documented as for natural persons.

**D. Legal persons domiciled outside Denmark. \***

The requirement is the submission of a copy of a transcript from the registration authorities of the country of registration (equivalent to a Danish business registration (CVR) number) and/or information from the tax authorities of the country of registration verifying the name, address and registration number of the legal person, the current articles of association, an overview of the ownership structure or a register of shareholders, a list of the members of the board of directors and the beneficial owners as well as information on the undertaking's activities and a bank reference. The language of the documentation must be one of the Scandinavian languages or English. Undertakings that are not registered in a foreign official register must be identified and documentation must be obtained in the same manner as for Danish undertakings that are not registered with the Danish Business Authority.

**E. Decedent estates subject to administration by the court as well bankruptcy estates/restructurings.**

The requirement is the submission of documentation from the probate/bankruptcy court.

**F. Decedent estates subject to administration out of court.**

**Control of the identity** of the beneficiaries as for natural persons, see items A and B. Moreover, documentation from the probate court and powers of attorney for the purpose of administering the estate must be attached.

\* An authorised signatory must confirm the copies with date and signature.

3

Politically exposed persons (PEPs) are Danish and foreign persons residing abroad who are or, at any time during the preceding year, have been entrusted with a prominent public function such as

- a) head of state, head of government, minister and deputy or assistant minister
- b) member of parliament or of similar legislative body
- c) member of the governing body of a political party
- d) member of a supreme court, of a constitutional court or of another high-level judicial body, the decisions of which are not subject to further appeal, except in exceptional circumstances
- e) member of a court of auditors or of the board of a central bank
- f) ambassador, chargé d'affaires and high-ranking officer in the armed forces
- g) member of the administrative, management or supervisory body of a state-owned enterprise or a government agency
- h) director, deputy director and member of the board or equivalent function of an international organisation.

Close relatives to a PEP are defined as (RCA) the spouse, registered partner, cohabitant or parents and children of a politically exposed person and their spouses, registered partners or cohabitants.

The rules also apply to persons who are close associates of PEPs defined as

- a) a natural person who has joint beneficial ownership of an undertaking, or any other legal person, with one or more politically exposed persons
- b) a natural person who has any other close business relations, than those referred to under (a), with one or more politically exposed persons
- c) a natural person who has sole beneficial ownership of an undertaking, or any other legal person, which is known to have been set up for the benefit of a politically exposed person.

4

A beneficial owner is one or more natural persons who ultimately own or control the client and/or on whose behalf a transaction or activity is being conducted.

Beneficial owners are natural persons who ultimately own or control through direct or indirect ownership a sufficient percentage of the shares or voting rights or who otherwise exercise control. An indication of what constitutes a sufficient percentage is that a person has an ownership interest of more than 25% and/or otherwise similar control.

**Depositor and investor guarantee - how you are covered**

You have opened a new account with Nordea Danmark, filial af Nordea Bank Abp, Finland (the "bank"). We are therefore required to inform you about your coverage under the depositor and investor guarantee schemes.

We consider it as your implied acknowledgement of receipt of the information in this letter when the first transaction is made in your new account. Thus, you need not do anything further unless you have questions.

**Deposit and investor guarantee schemes**

You are primarily covered by the Finnish deposit and investor guarantee schemes as the bank is a Danish branch of Nordea Bank Abp domiciled in Finland. As a supplement to the Finnish schemes the bank has joined the Danish Guarantee Fund, as it in some cases provides better coverage.

**General coverage of deposits**

The Finnish deposit guarantee scheme generally covers deposits by an amount of up to EUR 100,000 (around DKK 750,000) per depositor. Accordingly, deposits that combined are in excess of the limit of EUR 100,000 (around DKK 750,000) per depositor are not generally covered.

**Deposits subject to special cover**

In addition to the coverage of EUR 100,000 (around DKK 750,000), the Finnish deposit guarantee scheme covers deposits in full if the amount was received from the sale of a residence for own use and if the money is intended for buying a new residence for own use. This coverage is valid for 6 months from the time the amount was deposited in your account.

Because the bank has joined the Danish Guarantee Fund as a supplement to the Finnish schemes, deposits including those set out below will still be subject to special cover:

- Deposits in pension savings accounts are fully covered according to legislation.
- Deposits resulting from transactions concerning real property are covered by an amount equivalent of up to EUR 10 million (around DKK 75 million) for up to 12 months as from the date of deposit, provided that the property has been or will be used primarily for non-commercial purposes.
- Deposits which according to legislation serve a social purpose and are linked to particular life events, such as marriage, divorce or disability, are covered by an amount equivalent of up to EUR 150,000 (around DKK 1,125,000) for up to 6 months as from the date of deposit.
- Deposits which according to legislation result from damages or compensation for criminal injuries or wrongful conviction are covered by an amount equivalent of up to EUR 150,000 (around DKK 1,125,000) for up to 6 months as from the date of deposit.

**How your securities are covered**

In general, securities held in custody accounts with the bank will always be delivered to you in the event that Nordea Bank Abp is declared bankrupt. Extraordinary circumstances may, however, prevent you from having your securities delivered to you after all. An example is if the bank has made an error when registering ownership. In these cases your securities are mainly covered by the Finnish Investor Compensation Fund (FICF). The FICF will pay compensation under the investor guarantee scheme if the Finnish financial supervisory authority determines that Nordea Bank Abp is permanently insolvent. As the bank continues to be a member of the Danish Guarantee Fund - as a supplement to the FICF coverage - you will be covered by up to EUR 20,000 (around DKK 150,000) under the investor guarantee.

**What is not covered?**

Guarantee commitments, securities, including shares, capital certificates, guarantee certificates and bonds issued by Nordea are not covered.

Certain undertakings and institutions will not be covered by the deposit and investor guarantee schemes, for example municipalities, pension funds and insurance companies.

**If you hold accounts/securities with Nordea in other countries**

Note that the maximum coverage under the Finnish deposit and investor guarantee schemes will be calculated by adding your deposits/holdings of securities with Nordea Bank Abp and all its foreign branches. The combined coverage of your cash deposits is thus initially an amount equivalent of up to EUR 100,000 (around DKK 750,000) per depositor supplemented by any special rules governing coverage in the individual countries.

**Payments under a guarantee scheme**

In the event that payments are to be made under depositor and investor guarantee schemes, the payments will usually be made by the Danish Guarantee Fund based on instructions from the Finnish authorities.

There may be deadlines for the notification of claims to the deposit and investor guarantee schemes, including requirements for notification of the deposits subject to special cover, which must be met. You will receive information about this if necessary.

**Questions**

You can read more about the coverage under the Finnish deposit and investor guarantee schemes on [www.finanssivalvonta.fi/en/Financial\\_customer/Customer\\_protection/Compensation\\_funds](http://www.finanssivalvonta.fi/en/Financial_customer/Customer_protection/Compensation_funds). Here you can find information in both Swedish and English.

You can read about the supplementary coverage under the Danish Guarantee Fund on [www.gii.dk](http://www.gii.dk). Read more on [www.nordea.dk/indskydgaranti](http://www.nordea.dk/indskydgaranti) and in the attached information form.

If you have any questions, do not hesitate to contact your adviser or the bank on +45 70 33 33 33.

Yours faithfully  
Nordea

### Basic information on deposit protection

Deposits with Nordea Danmark, filial af Nordea Bank Abp, Finland ("Nordea") are protected by the Finnish Financial Stability Authority. As a supplement to the Finnish scheme Nordea has joined the Danish Guarantee Fund.

Upper protection limit:	EUR 100,000 (around DKK 750,000) per depositor per bank. (2)
If you have more than one deposit:	All your deposits with Nordea Bank Abp and its foreign branches are added up and the sum is comprised by the cover for deposits of up to EUR 100,000 (around DKK 750,000).
If you hold a joint account with one or more persons:	The limit of EUR 100,000 (around DKK 750,000) applies separately to each depositor. (3)
Repayment period if Nordea Bank Abp cannot fulfil its obligations:	20 business days (until 31 December 2018) 15 business days (from 1 January 2019 to 31 December 2019) 7 business days (from 1 January 2020). (4)
Repayment currency:	DKK or another relevant currency.
Contact:	The Finnish Financial Stability Authority Työpajankatu 13 00581 Helsinki Tel (+358) 295 253 530  E-mail: <a href="mailto:talletussuoja@rvv.fi">talletussuoja@rvv.fi</a>  The Danish Guarantee Fund Sankt Annæ Plads 13, 2. tv 1250 Copenhagen K Tel +45 33 14 62 45 E-mail: <a href="mailto:gii@gii.dk">gii@gii.dk</a>
Further information:	<a href="http://www.rvv.fi/en">www.rvv.fi/en</a> and <a href="http://www.gii.dk">www.gii.dk</a>
The depositor's acknowledgement of receipt:	Nordea considers it as implied acknowledgement of receipt when a transaction in the new account is made either by the customer or Nordea at the customer's request.

**Further information:**

(1) The scheme that is responsible for protecting your deposits.

(2) Ordinary upper protection limit.

If a deposit is unavailable because a bank is unable to fulfil its financial obligations, a deposit guarantee scheme will repay the funds to the depositors. Such repayment covers up to EUR 100,000 (around DKK 750,000) per bank. This means that all deposits in the same bank are aggregated to establish the coverage level. If, for instance, a depositor holds a savings account of EUR 90,000 and a current account of EUR 20,000, the depositor will only receive repayment of EUR 100,000 (around DKK 750,000).

In addition to the coverage of EUR 100,000 (around DKK 750,000), the Finnish deposit guarantee scheme covers deposits in full if the amount was received from the sale of a residence for own use and if the money is intended for buying a new residence for own use. This coverage is valid for 6 months from the time the amount was deposited in your account.

Because Nordea has joined the Danish Guarantee Fund as a supplement to the Finnish scheme, deposits including those set out below will still be subject to special cover:

- Deposits in pension savings accounts are fully covered according to legislation.
- Deposits resulting from transactions concerning real property are covered by an amount equivalent of up to EUR 10 million (around DKK 75 million) for up to 12 as from the date of deposit, provided that the property has been or will be used primarily for non-commercial purposes.
- Deposits which according to legislation serve a social purpose and are linked to particular life events, such as marriage, divorce or disability, are covered by an amount equivalent of up to EUR 150,000 (around DKK 1,125,000) for up to 6 months as from the date of deposit.
- Deposits which according to legislation result from damages or compensation for criminal injuries or wrongful conviction are covered by an amount equivalent of up to EUR 150,000 (around DKK 1,125,000) for up to 6 months as from the date of deposit.

For more information, visit [www.rvv.fi/en](http://www.rvv.fi/en) and [www.gii.dk](http://www.gii.dk).

(3) Upper protection limit of joint accounts.

The upper protection limit of EUR 100,000 (around DKK 750,000) applies separately to each depositor in case of joint accounts.

(4) Repayment.

The responsible deposit guarantee scheme is the Finnish Financial Stability Authority, Työpajankatu 13, 00581 Helsinki, tel (+358) 295 253 500, e-mail: [talletusuoja@rvv.fi](mailto:talletusuoja@rvv.fi), website: [www.rvv.fi/en](http://www.rvv.fi/en). As a supplement to the Finnish scheme, Nordea has joined the Danish Guarantee Fund, Sankt Annæ Plads 13, 2. tv, 1250 Copenhagen K, tel +45 33 14 62 45, e-mail: [gii@gii.dk](mailto:gii@gii.dk), website: [www.gii.dk](http://www.gii.dk). Deposits (up to EUR 100,000 corresponding to around DKK 750,000) are repaid at the latest as described above.

If the funds have not been repaid within the time limits mentioned, you should contact the deposit guarantee schemes. Otherwise, the period within which you can submit claims for repayment may expire. For more information, visit [www.rvv.fi/en](http://www.rvv.fi/en) and [www.gii.dk](http://www.gii.dk).

**Other important information**

Normally, all non-professional depositors and companies are covered by deposit guarantee schemes. Exceptions in connection with certain types of deposit are stated on the website of the responsible deposit guarantee scheme. Your bank will also inform you on request whether specific products are covered. If deposits are covered, the bank will furthermore confirm this in the bank statement.