

With this document, the undersigned customer enters into investment service customer agreements with Privanet Capital Markets Ltd and its subsidiary Privanet Securities Ltd (both the service providers are hereinafter separately referred to as "Privanet"). The agreements shall enter into force after Privanet has accepted them with its signature.

CUSTOMER INFORMATION

First name and surname / Company		Personal identification number / Business ID
Client's representative/proxy (fill in where necessary)		Personal identification number of the representative/proxy
Postal address		Nationality
Postal code and city	Telephone number	E-mail address
Country		Taxation country
Book-entry account number		Book-entry account management organisation
Bank account number (in IBAN form)		BIC / SWIFT (where necessary)

This agreement and the terms and conditions appended to it spell out the terms and conditions of the securities brokerage services offered by Privanet to the customer at any given point in time, the terms and conditions of other possibly offered investment and/or auxiliary services (hereinafter "investment service") and the general terms and conditions of the customer relationship. Privanet independently defines the financial instruments that are covered by the investment services complying with the agreement at any given time.

By signing this agreement, the customer gives the following consent and assurances:

- Privanet (including tied agents) has the right to disclose information on the customer and the customer's investment assets to a third party, such as a securities broker or custodian, who participates in the implementation of an assignment or service concerning the customers' financial instrument. Correspondingly, Privanet has the right to obtain information on the customer and the customer's investment assets from a party implementing an assignment or other service with respect to the customer's financial instrument.
- With its signature, the customer asserts that it has familiarised itself with the general terms and conditions of the customer relationship, as appended to this agreement (Appendix 1), and accepts that they are binding on it and that they constitute part of this agreement.
- The customer asserts that the information it has given in this agreement and the Customer Information form appended to this agreement (Appendix 2) is correct and commits to inform Privanet of any changes taking place affecting the information therein.
- The customer asserts that it has familiarised itself with the preliminary information "Preliminary information on the service provider – Privanet Capital Markets Ltd and Privanet Securities Ltd" (Appendix 3) that is given on Privanet's website www.privanet.fi, in its offices and is available from Privanet's representatives and that, among other things, concerns Privanet, the investment services it offers, the tied agents it uses, the properties and risks of different financial instruments, principles governing the execution of assignments, incentives and the handling of conflicts of interest, investor protection, customer classification and changes in classifications.
- The customer asserts that it has familiarised itself with the trading instructions of Privanet Securities Ltd (Appendix 4) and commits to follow the guidelines of the instructions with regard to trading, clearing and payment transactions.
- The customer accepts that Privanet issues notifications concerning changes to the aforementioned preliminary information, instructions or the general terms and conditions of the customer relationship and other information covered by the securities broker's duty of disclosure at any given time by e-mail, on its website or using some other electronic means of communication during the customer relationship. However, the customer shall always be entitled to request that the aforementioned documents are issued to it in writing.
- The customer asserts that it understands the position of Privanet as a provider of investment service. The customer asserts that it has familiarised itself with the securities market and financial instruments and their properties to the extent that it can independently make investment decisions knowing the risks involved in investments and that it is capable of dimensioning the assignments it has given during the customer relationship in the manner required by its financial position and of independently taking responsibility for the results of its investment activities. The customer also asserts that before making an investment, it will familiarise itself with the properties and risks of the financial instrument that constitutes the object of the investment, familiarising itself carefully among other things with prospectuses, terms and conditions and subscription instructions concerning the financial instrument, during the customer relationship.
- The customer accepts that Privanet can implement the customer's securities brokerage assignments outside public or multi-lateral trading. The customer agrees that the counterparty in the transactions can be Privanet, an organisation belonging to the same group of companies, an organisation or foundation controlled by Privanet or their insider company, pension foundation, pension fund or an estate.

No service fees or other fees are charged from the customer based on this agreement, but the amount of the payments and fees charged from the customer in connection with providing the investment service is based on Privanet's currently valid price list, or alternatively, subscription and other assignment-specific fees are agreed upon separately in conjunction with each assignment or based on a separate investment service agreement. Privanet's currently valid price list is available on Privanet's website (www.privanet.fi), in its offices and from Privanet's representatives.

- Privanet may not use my customer information for electronic direct marketing.

PRIVANET CAPITAL MARKETS LTD.

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Tel. +358 (0)10 219 0520 / Fax. +358 (0)10 219 0530
privanet.fi

PRIVANET SECURITIES LTD.

Aurakatu 14 B 11, 20100 Turku
Tel. +358 (0)10 219 0540 / Fax +358 (0)10 752 0160
privanet.fi

AUTHORISATION

By signing this document, I hereby authorise Privanet Securities Ltd, Privanet Capital Markets Ltd and/or an authorised representative to implement my assignment, issue assignment clearing instructions to my custodian and register the securities constituting the object of the transaction onto or from my book-entry account, to submit information on the share trading transaction to the target company and perform the necessary measures for entering the title in the list of shares and shareholders and agree that the assignments can be executed free of payment. The owner of the book-entry account is responsible for any book-entry transfer costs charged by the custodian.

CUSTOMER CLASSIFICATION

Privanet classifies its customer using the investment service according to this agreement as a non-professional customer unless specifically reported otherwise to the customer. With a separate notification, Privanet can change the customer's classification to a professional customer and, in the case of an organisational customer, to an acceptable counterparty, if the classification criteria concerning a professional customer or an acceptable counterparty indicated in the Investment Service Act are fulfilled.

SIGNATURES

This agreement exists in one (1) signed copy. Privanet issues the customer a copy of the agreement once the agreement has been signed. On behalf of Privanet.

Customer

Privanet Securities Oy or Privanet Capital Markets Oy

Place and time: _____, ____ / ____ /20 ____

Place and time: _____, ____ / ____ /20 ____

Signature: _____

Signature: _____

Name in block letters:

Name in block letters:

PRIVANET / FILLED IN BY THE REPRESENTATIVE

Customer identified by: _____, Time: ____ / ____ /20 ____

Identification document

Private customer: passport kela card with photo ID card other, please specify: _____

Organisational customer: trade register extract register of associations register of associations other, please specify: _____

A person acting on behalf of a private person or an organisation must provide a legally verified copy of a valid personal ID issued by a police authority. An organisational customer must produce the organisation's trade register extract (which may not be more than three years old) or a corresponding document indicating the persons who are authorised to sign for the organisation. If the agreement has been signed on behalf of the organisation by a person other than the signatory named in the register, a copy of the power of attorney must also be appended. With his signature, the person authorised to sign for the organisation asserts that he has the right to conclude this agreement.

Customer name/business name		Personal identification number/Business ID	
<p>CUSTOMER INFORMATION REQUIRED BY THE FINNISH ACT ON INVESTMENT SERVICES AND THE FINNISH ACT ON DETECTING AND PREVENTING MONEY LAUNDERING AND TERRORIST FINANCING</p>			
<p>With regard to clients and business customers, Privanet Capital Markets Ltd and Privanet Securities Ltd (hereinafter referred to as "Privanet") are required, as stipulated by the Finnish Act on Investment Services and the Finnish Act on Detecting and Preventing Money Laundering and Terrorist Financing, to acquire information on the investment experience, knowledge and financial position of the company's representative. If the company fails to provide the requested information, Privanet will be unable to carry out assessments, as stipulated by the Finnish Act on Investment Services, on the appropriateness for the customer of the securities subject to orders.</p>			
<p>INVESTMENT EXPERIENCE AND INVESTMENT KNOWLEDGE OF THE CUSTOMER, OF THE CUSTOMER'S REPRESENTATIVE OR OF THE REPRESENTATIVE RESPONSIBLE FOR INVESTMENTS OF AN ORGANISATIONAL CUSTOMER</p>			
<input type="checkbox"/> Education and occupation of the client <input type="checkbox"/> Of the client's representative <input type="checkbox"/> Of the representative of an organisational customer responsible for investments: _____ <p>Financial instruments already known to the customer/representative</p> <input type="checkbox"/> shares <input type="checkbox"/> investment funds <input type="checkbox"/> alternative investment funds <input type="checkbox"/> bonds <input type="checkbox"/> structured products <input type="checkbox"/> derivatives <p>Average size of investment/order</p> <input type="checkbox"/> independent investing _____ years <input type="checkbox"/> no previous investment experience <input type="checkbox"/> investments made via a property management service		<p>Trading frequency (the nature, volume and transaction intervals of financing instruments)</p> <input type="checkbox"/> daily <input type="checkbox"/> weekly <input type="checkbox"/> monthly <input type="checkbox"/> less frequently <p>Average size of investment/order</p> <input type="checkbox"/> less than 10.000 € <input type="checkbox"/> 10.000 - 50.000 € <input type="checkbox"/> 50.000 - 100.000 € <input type="checkbox"/> more than 100.000 €	

CLIENT'S INVESTMENT ASSETS

<p>Client's investment assets (net)</p> <input type="checkbox"/> less than 10.000 € <input type="checkbox"/> 10.000 - 50.000 € <input type="checkbox"/> 50.001 - 100.000 € <input type="checkbox"/> 100.001 - 500.000 € <input type="checkbox"/> more than 500.000 €	<p>Property type of investment assets</p> <input type="checkbox"/> deposits _____ <input type="checkbox"/> apartment/real estate <input type="checkbox"/> investment fund/alternative investment fund <input type="checkbox"/> shares _____ <input type="checkbox"/> structured products <input type="checkbox"/> bonds <input type="checkbox"/> other financial instruments; please specify _____
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CONNECTON WITH THE UNITED STATES BY THE CLIENT OR THE CLIENT'S ACTUAL BENEFICIARY

Finland has signed an agreement with the United States on the exchange of tax information (known as the FATCA agreement). The questions presented below are based on this agreement, and they apply both to private and organisational clients (including the factual beneficiaries of the organisational client).

The client of the client's factual beneficiary*

- has or has had a connection with the United States**, for example, citizenship, place of birth, work or residence permit, residential or postal address, telephone number, mail forwarding or storage service located in the United States, beneficiary or an authorised representative living in the United States, influential or controlling position in a company registered in or operating in accordance with the laws of the United States, or a beneficiary or another comparable connection with the United States.

Additional information: _____

- does not have or has not had a connection mentioned above with the United States.**

* Cf. page 3

Money brings happiness.

CIRCUMSTANCES AND ECONOMIC POSITION REGARDING A CLIENT WHO IS A PRIVATE PERSON

<p>Total of assets: _____ €</p> <p>Total of debts: _____ €</p> <p>Principal (regular) source of income:</p> <p><input type="checkbox"/> Earned income</p> <p><input type="checkbox"/> Pension income</p> <p><input type="checkbox"/> Capital income</p> <p><input type="checkbox"/> Other; please specify _____</p> <p>Regular income (net)/month:</p> <p><input type="checkbox"/> less than 2.000 €</p> <p><input type="checkbox"/> 2.000 – 4.000 €</p> <p><input type="checkbox"/> 4.000 – 6.000 €</p> <p><input type="checkbox"/> more than 6.000 €</p> <p>Regular and planned economic commitments and expenditure/month:</p> <p><input type="checkbox"/> less than 1.000 €</p> <p><input type="checkbox"/> 1.000 - 3.000 €</p> <p><input type="checkbox"/> 3.000 - 5.000 €</p> <p><input type="checkbox"/> more than 5.000 €</p> <p>Origin of the assets available to investments:</p> <p><input type="checkbox"/> Earned income</p> <p><input type="checkbox"/> Inheritance/gift</p> <p><input type="checkbox"/> Savings</p> <p><input type="checkbox"/> Investments</p> <p><input type="checkbox"/> Capital income</p> <p><input type="checkbox"/> Other; please specify _____</p>	<p>The use of the services under the agreement:</p> <p><input type="checkbox"/> Investment/accumulation of wealth</p> <p><input type="checkbox"/> Savings</p> <p><input type="checkbox"/> Other; please specify _____</p> <p>Are you investing assets on behalf of a third party?:</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, see detailed description below:</p> <p style="padding-left: 40px;">Name/business name _____</p> <p style="padding-left: 40px;">Personal identification code/business ID _____</p> <p>Do you hold, or have you held during the past 12 months, an important public office (outside Finland)(an individual with political influence), or are you a family member of such an individual or a business associate or a close business partner of an individual referred to above?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, see detailed description below:</p> <p>_____</p> <p>_____</p>
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CLIENT'S AFFIRMATION AND SIGNATURE

I declare that the information that I have provided above is correct, and commit myself to notify Privanet Capital Markets Ltd and Privanet Securities Ltd of any changes to this information.

Date and place:

Signature and clarification of the signature:

_____, ____ / ____ /20 ____

Money brings happiness.

FINANCIAL POSITION OF THE CLIENT ORGANISATION AND ITS FACTUAL BENEFICIARIES

<p>Information is to be provided in accordance with the last approved financial statements. A copy of the financial statements must be appended to this document.</p> <p>Turnover _____ €</p> <p>Balance sheet _____ €</p> <p>Shareholders' equity _____ €</p> <p>Profit/loss _____ €</p> <p>Principal field of business: _____</p>	<p>The use of the services under the agreement:</p> <p><input type="checkbox"/> Investment/accumulation of wealth</p> <p><input type="checkbox"/> Savings</p> <p><input type="checkbox"/> Other; please specify _____</p> <p>Origin of the assets available to investments:</p> <p><input type="checkbox"/> Business operations</p> <p><input type="checkbox"/> Investments</p> <p><input type="checkbox"/> Other; please specify _____</p>
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Privanet is obligated to identify the factual beneficiary of the organisation and to verify the identity of this individual, if necessary. With regard to the client organisation, the factual beneficiary refers to such a natural person who holds the controlling power in the client organisation. A natural person is considered to hold controlling power in an organisation if he/she indirectly:

- a) controls more than 25 per cent of the votes associated with the shares or other equity, and such votes are based on ownership, membership, articles of association, partnership agreement or other rules comparable to them or to another agreement, or
- b) he/she has the direct or indirect right to appoint or discharge the majority of the members of the board of the client organisation or of a body or bodies comparable to it with comparable powers, and this right is based on the same circumstances as the votes referred to in Item a).

The following natural persons hold controlling power referred to in Item a) or b) (specify the name and personal identification number):

Name:	Personal identification number:
1. _____	_____
2. _____	_____
3. _____	_____

CLIENT ORGANISATION AFFIRMATION AND SIGNATURE

I declare that the information that I have provided above is correct, and commit myself to notify Privanet Capital Markets Ltd and Privanet Securities Ltd of any changes to this information.

Date and place:

Signature and clarification of the signature:

_____, ____ / ____ /20 ____

TO BE COMPLETED BY PRIVANET (OR BY THE REPRESENTATIVE):

IDENTIFICATION OF THE CLIENT

Date, signature and name of the Privanet representative who has verified the identity of the client (company)	
<p>Verification document</p> <p><input type="checkbox"/> Passport</p> <p><input type="checkbox"/> Driving licence</p> <p><input type="checkbox"/> ID card (issued by police authorities)</p> <p><input type="checkbox"/> Other; please specify _____</p>	Additional information: