General terms and conditions for custody accounts

Definitions

Unless otherwise specified, the following terms set forth in these General Terms and Conditions have the meanings as set out below:

"Agreement" means the Client Agreement and the General Terms and Conditions.

"Bank" means a central bank, a credit institution authorised in accordance with Directive 2000/12/EC relating to the taking up and pursuit of the business of credit institutions and satisfying the rating requirements equivalent to "Prime 1" (Moody's), "A2" (Standard & Poor's) or "F2" (Fitch); a bank authorised in a country outside the EEA and which satisfies said rating requirements, or an approved money market fund.

“Business Day" means a day on which banks are open for business in Sweden.

“Client”, “the Client" means the private individual or legal entity that has entered into an Agreement with East Capital Financial Services AB pursuant to the Client Agreement.

"Client Account" means the list/registration with East Capital Financial Services AB in which Your Financial Instruments and Your funds for trading in Financial Instruments, as well as transactions relating to these Financial Instruments and funds, are registered and reported.

"Client Agreement" means the registration form signed by the Client or by another person on behalf of the Client when registering with East Capital Financial Services AB and which constitutes part of the Agreement.

"Data Protection Legislation" means Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation).

"Financial Instruments" means the products that You can purchase from time to time via East Capital Financial Services AB, including fund units, fund-like products, and other financial instruments.

"General Terms and Conditions" means this document including the Swedish Securities Market Association’s General Terms and Conditions for Trading in Financial Instruments as amended from time to time.

"Group" means the companies that, from time to time, are including in the group with East Capital Financial Services AB according to the list of companies that, from time to time, constitute the East Capital group and which is available on East Capital's Website.

"Order" means a duly signed and placed request from You to East Capital Financial Services AB in respect of a transaction in a Financial Instrument on Your behalf which East Capital Financial Services AB receives and forwards to a third party for execution.

“Personal Data" means any and all information, data, or details that can be used to directly or indirectly identify an individual living natural person (e.g. name, address, or other contact details, personal identification number, Portfolio ID, and IP address).

"Product Information" means such supplementary information and regulations relating to the Financial Instruments as are required by statute or public authority regulation applicable from time to time, including, among other things, fund rules, prospectuses, information brochures, product sheets, and fund key information documents.

"Website" means the East Capital Group's website https://www.eastcapital.group/sv/om-oss/legal-information/east-capital-financial-services-ab

"You”, “Your” and “Yours” means the Client(s).

1 Orders

1.1 Generally regarding Orders
Orders for the purchase or sale of Financial Instruments are received and forwarded by East Capital Financial Services AB on Your behalf.

East Capital Financial Services AB forwards all Orders to MFEX Mutual Funds Exchange AB ("MFEX"), reg. no. 556559–0634.

East Capital Financial Services AB is entitled, from time to time, to expand or limit the range of the various Financial Instruments which may be included in the Order. The Website provides information on changes in the range of Financial Instruments and services offered by East Capital Financial Services AB from time to time.

1.2 Submission of Orders, etc.
In addition to that which is stated in this Agreement, You are bound by other terms and conditions applicable from time to time for trading in a specific Financial Instrument when You use the services of East Capital Financial Services AB. Such terms and conditions are the transaction confirmation (e.g. settlement note) prepared by East Capital Financial Services AB and rules such as Product Information adopted by East Capital Financial Services AB, a fund management company, issuer, stock exchange or other marketplace, clearing organisation, or other registrar.

You must keep Yourself informed of, and comply with, the aforementioned terms and conditions. By submitting an Order, You may not act in violation of applicable law or other statutory instrument or otherwise violate good practice.

Financial Instruments or liquid assets received by East Capital Financial Services AB in connection with the execution of an Order on Your behalf shall be delivered or paid according to Your instructions when You have satisfied Your obligations in connection with the Order in question.

1.3 Guidelines for execution of orders, etc. (Best Execution Policy)
East Capital Financial Services AB always receives and forwards your Order to MFEX. This means that the rules regarding best execution of orders do not apply because the Order is to be considered as a specific instruction.

1.4 Execution-only services
When receiving and forwarding Orders on the Client's initiative (so-called “execution-only services”), East Capital Financial Services AB will make a suitability assessment as to whether the service or Financial Instrument in question is suitable for the Client.

All financial instruments provided by East Capital Financial Services AB are non-complex financial instruments since only fund units in unit trusts or Swedish special funds are involved.

1.5 Buy Orders
The purchase of a Financial Instrument shall take place as soon as possible after You have submitted an Order, provided that sufficient liquid assets for payment are available on the Client Account at the time the Order is submitted. However, you are bound by an Order that is executed notwithstanding there are insufficient funds on the Client Account.

East Capital Financial Services AB may, in whole or in part, decline to take a measure if there are insufficient funds available to execute an Order or if East Capital Financial Services AB is not provided with sufficient information for the measure, or if the instructions or other terms and conditions for the order have not been given in a correct and complete manner, or if the Order violates applicable law or other statutory instrument, or otherwise violates good practice on the securities market.

1.6 Sell Orders
A sale takes place in accordance with an Order. The sales proceeds shall be deposited on the Client Account, provided You have not specifically requested deposit in the bank account specified in the Client Agreement.

A sale shall take place as soon as possible after the Order is submitted. Financial Instruments of the type to which the Order relates must be available on the Client Account when the Order is submitted.

You receive the net amount stated in the transaction confirmation and the relevant Product Information not earlier than 1:00 PM on the settlement date. If the Order has been executed in a currency other than Swedish kronor, the currency is stated in the transaction confirmation. When currency is exchanged, the exchange rate applied by an independent third party is stated.

2 Registration of trading, as well as list and custody of Financial Instruments, etc.

2.1 Registration of trading in Financial Instruments
East Capital Financial Services AB shall, within a reasonable time, register/record, on the Client Account, the Financial Instruments acquired on behalf of the Client. If the Client has more than one Client Account and the Client has not instructed East Capital Financial Services AB as to the Client Account in which a particular Financial Instrument is to be registered, East

Capital Financial Services AB may itself decide in which Client Account it is to be registered/listed.

In connection with re-registration of any existing holding with East Capital Financial Services AB (nominee registration – see 2.3 below), East Capital Financial Services AB reserves the right to the processing time required by each fund management company and securities company for re-registration and confirmation.

2.2 List and custody of Financial Instruments
East Capital Financial Services AB lists and, where appropriate, causes the Client's Financial Instruments to be held in custody, with another securities institution in Sweden or abroad, a so-called "custodial institution". Custodial institutions are appointed by East Capital Financial Services AB. When doing so, East Capital Financial Services AB takes into consideration the expertise and market reputation of the custodial institution, as well as legal requirements and market practice.

Custody with the custodial institution takes place in the name of East Capital Financial Services AB on behalf of Clients. In this context, the Client's Financial Instruments may be registered together with the Financial Instruments of other owners.

The Client's Financial Instruments will be held separately from the assets of East Capital Financial Services AB. The Client understands that the Client's Financial Instruments may be held on an omnibus account with a custodial institution. The Client's right, protected by rights *in rem*, to have its securities excluded from the estate in the event that East Capital Financial Services AB or the custodial institution is placed into insolvent liquidation or is subject to another measure with similar legal effects may vary and depends on applicable law. In Sweden, rights *in rem* apply, provided that the Financial Instruments are held separately from the securities of the custodial institution and East Capital Financial Services AB.

When listed and held in custody at a custodial institution abroad, it may be impossible, as a result of applicable foreign law, to identify the Client's Financial Instruments separately from the custodial institution's or East Capital Financial Services AB's own Financial Instruments, whereupon the Client's Financial Instruments could, in an insolvency situation, be deemed to be included in the assets of the custodial institution or East Capital Financial Services AB; see also below in section 5.

A custodial institution may have a security interest or right of set-off in respect of the Client's Financial Instruments and claims related thereto.

2.3 Nominee registration and the waiver of fund information
East Capital Financial Services AB will register the Client's Financial Instruments in the name of East Capital Financial Services AB with a central securities depository which, in Sweden (e.g. Euroclear Sweden) or abroad, carries out registration in respect of the Financial Instruments, unless otherwise agreed with the Client or in exceptional cases where it is not possible to register the Client's Financial Instruments in this manner. In this context, the Client's Financial Instruments may be registered together with other clients' Financial Instruments of the same type. East Capital Financial Services AB may also cause the Client's Financial Instruments to be registered in a document common to multiple owners. East Capital Financial Services AB may instruct that a custodial institution is to be registered for the Client's Financial Instruments in place of East Capital Financial Services AB.

By entering into this Agreement, the Client waives any and all information that a fund management company, management company, AIF manager, or other securities company sends to East Capital Financial Services AB in its capacity as registered manager for fund units/shares on behalf of the Client. However, East Capital Financial Services AB shall always provide the Client with information that a fund management company, management company, AIF manager, or other securities company sends to East Capital Financial Services AB regarding material changes to fund rules or information relating to mergers, in accordance with the information requirements set forth in Chapter 4, section 12 of the Swedish UCITS Act (2004:46).

3 East Capital Financial Services AB's undertakings regarding dividends and other business events (so-called "Corporate Actions")

As a step in the trading of Financial Instruments on behalf of the Client, East Capital Financial Services AB undertakes to book the business events that occur to the extent set out below for each Financial Instrument, provided the Client has not given other instructions.

In respect of fund units, East Capital Financial Services AB shall receive information regarding dividends and any reinvested dividend on behalf of the Client. East Capital Financial Services AB will ensure that registration takes place and withholds any preliminary income tax or withholding tax. You will be informed, within reasonable time, of any unit consolidations and unit splits of Your holdings in fund units. East Capital Financial Services AB shall also take the measures set out in the Product Information for each fund.

With regard to fund-like products, East Capital Financial Services AB shall take the measures set out in the Product Information for each product.

With regard to other Financial Instruments (shares, etc.), East Capital Financial Services AB undertakes to inform you, in good time, of the relevant business event, provided that East Capital Financial Services AB has, in turn, received corresponding information in good time through notification from the custodial institution, issuer, Euroclear Sweden, or other central securities depository. In addition, East Capital Financial Services AB undertakes to take the measures specifically agreed between You and East Capital Financial Services AB.
East Capital Financial Services AB may, on its own initiative and in its own discretion, on Your behalf, exercise or refrain from exercising rights in respect of Financial Instruments. Before taking such action, East Capital Financial Services AB will notify You, whereby You have the opportunity to act in another manner. You are bound by any measure taken or not taken by East Capital Financial Services AB in the same way as if You had personally given the instruction to take the measure.

4 Linked Client Account

4.1 General information regarding liquid assets on Client Accounts
The Client's liquid assets used in connection with the purchase of Financial Instruments or received after the sale of Financial Instruments are registered and recorded on the Client Account.

Deposits to the Client Account shall be made in the manner indicated by East Capital Financial Services AB on the Website. You bear the costs of transfers to the Client Account.

Liquid assets are received by East Capital Financial Services AB subject to a reporting obligation to You and are held in a joint bank account at a Bank in the name of East Capital Financial Services AB on Your behalf. The Bank is appointed by East Capital Financial Services AB with skill, care, and diligence, taking into consideration the Bank's expertise and market reputation, as well as the legal requirements and market practice for holding client funds.

The funds are kept separate from East Capital Financial Services AB's own assets. East Capital Financial Services AB maintains current registration and reporting of each Client's holdings of liquid assets held by East Capital Financial Services AB on behalf of the Client.

The Client is responsible for ensuring that the Client Account is not overdrawn such that a negative balance arises. If the Client Account is nevertheless overdrawn, East Capital Financial Services AB is entitled to charge a fee. In such cases, East Capital Financial Services AB will also request in writing that the Client settle the overdraft immediately.

East Capital Financial Services AB is obliged to register the Client's liquid assets in the correct Client Account without delay when instructions and information acceptable to East Capital Financial Services AB have been received from You or another party, such that the liquid assets can be identified as belonging to You. In order for East Capital Financial Services AB to be able to register the funds in the correct Client Account, You must, when depositing liquid assets, clearly state your Portfolio ID in the payment reference field and otherwise follow the instructions issued by East Capital Financial Services AB.

If You did not provide the Portfolio ID and East Capital Financial Services AB is unable to trace the funds to the correct Client and Client Account, the deposit will be returned to the sender. If You have more than one Client Account with East Capital Financial Services AB and You have not instructed East Capital Financial Services AB as to the Client Account in which the liquid assets are to be registered, East Capital Financial Services AB may itself decide in which Client Account the registration is to be made.

In respect of the Client's liquid assets held with a Bank, the Client consents to East Capital Financial Services AB, for the purpose of protecting the Client's rights in respect of the funds, making short-term investments in "overnight deposits", money market instruments, or approved money market funds.

In connection with East Capital Financial Services AB obtaining, through this Agreement, the Client's consent to invest the Client's funds in approved money market funds, the Client is specifically informed that funds invested in approved money market funds will be held in accordance with the requirements which apply to the protection of the Client's funds in accordance with the Swedish Financial Supervisory Authority's regulations.

4.2 East Capital Financial Services AB right to debit the Client Account
East Capital Financial Services AB may debit the Client Account for any amount ordered or authorised by You and for each disbursement, cost, or prepaid tax related to the Client Account. In addition, East Capital Financial Services AB may debit the Client Account with amounts corresponding to disbursements, costs, and fees for Orders executed by East Capital Financial Services AB on behalf of the Client, as well as for payment for other due and unpaid claims that East Capital Financial Services AB has against the Client from time to time.

4.3 Currency
Unless otherwise agreed, the Client Account is maintained in SEK. However, upon the Client's request and following East Capital Financial Services AB's separate assessment and approval in each individual case, the Client Account may be maintained in another currency.

If East Capital Financial Services AB, on behalf of the Client, pays or receives funds in a currency other than SEK, the funds shall, before the Client Account is debited or credited, be converted into the relevant currency by the Bank in accordance with the conversion rate applied by the Bank from time to time. The cost for such conversion is charged to the Client Account.

5 Investor protection

5.1 Rights *in rem* in respect of liquid assets and Financial Instruments
The liquid assets on the Client Account that East Capital Financial Services AB has received on Your behalf and the Financial Instruments that East Capital Financial Services AB has registered and caused to be held in accordance with these General Terms and Conditions are held separately from East Capital Financial Services AB's own assets and, thus, the Client has a legally protected so-called right *in rem* to the funds and the Financial Instruments, respectively, in the event East Capital Financial Services AB should become insolvent (bankrupt).

5.2 Investor protection for financial instruments
Pursuant to the Swedish Investor Protection Act (1999:158), if in the event of the bankruptcy of East Capital Financial Services AB the Client is unable to recover their financial instruments from East Capital Financial Services AB, the Client is entitled to special compensation in an amount prescribed by law[1]. The aforementioned compensation may also include funds which East Capital Financial Services AB received subject to an accounting obligation. A Client who wishes to receive compensation shall present a claim to the Swedish National Debt Office not later than one year from the date of the bankruptcy order, and compensation is disbursed by the National Debt Office following an assessment. If the custodial institution is domiciled in a non-EEA country, the legal effects will depend on the applicable law of the relevant country.

5.3 Deposit guarantee for liquid assets
East Capital Financial Services AB's deposits of liquid assets at a Bank on behalf of the Client are covered by the Swedish Deposit Guarantee Act (1995:1571).
The deposit guarantee[2] applies to each Client as if they held their own bank account.

6 Pledged assets

As security for all of the Client's present and future obligations to East Capital Financial Services AB in connection with Orders pursuant to this Agreement, the Client pledges to East Capital Financial Services AB: 1) the Financial Instruments; 2) the Client's Financial Instruments otherwise transferred or delivered on behalf of the Client or acquired through East Capital Financial Services AB; 3) all of the Client's liquid assets on the Client Account; and 4) the Client's receivables relating to Orders pursuant to this Agreement.

Income on pledged property and other rights based on the pledge, as well as any property which has replaced the pledged property, are also covered by the pledge and constitute pledged property. East Capital Financial Services AB's undertaking in its capacity as pledgee in respect of pledged property is no broader than as set forth in these provisions.

If the Client fails to fulfil its obligations to East Capital Financial Services AB pursuant to the Agreement or which otherwise arise in connection with the Client's transactions in Financial Instruments, East Capital Financial Services AB may take recourse to the pledge in a manner East Capital Financial Services AB deems appropriate. East Capital Financial Services AB shall act with care in this respect and, if possible and, in the opinion of East Capital Financial Services AB, it can take place without prejudice to East Capital Financial Services AB, give the Client prior notice thereof.

In connection with application of the aforementioned, pledged Financial Instruments may be sold in a manner other than on the marketplace where they are admitted to trading.

If the pledge consists of a credit balance on a Client Account, East Capital Financial Services AB may, without prior notification to the Client, immediately take payment by withdrawing the amount due from the Client Account.

East Capital Financial Services AB is authorised to sign the Client's name, itself or through a party appointed by East Capital Financial Services AB, when this is necessary to take recourse to the pledged property, or in order to otherwise safeguard or exercise rights with regard to pledged property. For the same reason, East Capital Financial Services AB may open a separate custody account and/or VPC account with Euroclear Sweden or an account in another account-based system. The Client may not revoke such authorisation while the pledge remains in force.

The Client may not, without the prior consent of East Capital Financial Services AB, pledge to any other party, or otherwise exercise control over, property pledged under the Agreement.

The Client's exercise of control over the pledged property in breach of this provision shall, for the purposes of section 17, second paragraph below, be deemed a material breach of the Agreement.

If the Client has pledged Financial Instruments held by East Capital Financial Services AB at a custodial institution or liquid assets on the Client Account to another party, East Capital Financial Services AB may, notwithstanding any objections raised by the Client, deliver/transfer the relevant pledged property to the pledgee or another party on the instructions of the pledgee. Reporting regarding any such delivery/transfer shall be sent to the Client.

7 Costs and fees, third party remuneration, and conflicts of interest

A fee is payable for trading and for other services provided by East Capital Financial Services AB pursuant to the price list applicable from time to time. The fee is charged to the Client Account in arrears unless otherwise agreed between the Client and East Capital Financial Services AB. If funds for payment of East Capital Financial Services AB's fee are not available on the Client Account, East Capital Financial Services AB is entitled to sell assets on the Client Account to the extent required to cover East Capital Financial Services AB's fee.

East Capital Financial Services AB shall notify the Client of any changes in fees within thirty calendar days. Information regarding all costs and fees applicable from time to time is available on the Website. The Client shall reimburse East Capital Financial Services AB for East Capital Financial Services AB's costs and disbursements in connection with the execution of the Client's Orders and for monitoring and collecting any claims that East Capital Financial Services AB may have against the Client.

Information regarding conflicts of interest and so-called "third-party remuneration", i.e. remuneration and/or benefits that East Capital Financial Services AB receives and/or pays to, or provides from, a party other than the Client, can be found on the Website. Any fund discounts belonging to the Client and received by East Capital Financial Services AB shall be transferred to the Client as soon as possible. A prerequisite for receiving an accrued fund discount is that the Client is a Client at the time of payment.

8 Settlement of obligations

In the event that any of the parties is placed into bankruptcy or if company reorganisation is ordered for a party, according to the applicable law from time to time, all outstanding obligations arising from trading in financial instruments between the parties shall be set off against each other by close-out netting as of the date such event occurs. Any amount accruing to one party after such close-out netting is immediately due and payable.

9 Consent to direct debit

If East Capital Financial Services AB so permits, the Client may subscribe for direct debit service in accordance with the applicable instructions on the Website from time to time.

10 Minor clients

If the Client is a minor, it is the Client's legal guardian (usually the parents) who carries out Orders on behalf of the minor Client.

In those cases where only one legal guardian is to carry out Orders on behalf of the minor Client or otherwise represent the minor Client in their contacts with East Capital Financial Services AB, a power of attorney shall be obtained from the other legal guardian.

If there is only one legal guardian, they may personally represent the minor Client in connection with carrying out the Order. In these cases, the legal guardian shall submit a document to East Capital Financial Services AB confirming sole guardianship.

11 Guardians and trustees

If a guardian or trustee has been appointed for the Client, the right of disposal is determined by the Parental Code (1949:381) and by the decisions and rules that apply from time to time to a guardian or trustee.

12 Co-owners and joint and several liability

Where two or more persons have jointly entered into this Agreement with East Capital Financial Services AB, each of them shall, in all respects, represent all other persons in relation to East Capital Financial Services AB. They are jointly and severally liable to East Capital Financial Services AB and are jointly referred to herein as the Client. Joint and several liability means that East Capital Financial Services AB may demand, from each and every Client, payment of the full amount by which a payment obligation may arise to East Capital Financial Services AB under the provisions of this Agreement.

13 Incorrect registration, etc.

In the event that East Capital Financial Services AB mistakenly or incorrectly registers Financial Instruments or liquid assets on the Client Account, East Capital Financial Services AB is entitled to correct the registration in question as soon as it is discovered. If the Client has taken control over mistakenly/incorrectly registered funds or Financial Instruments, the Client shall return them to East Capital Financial Services AB as soon as possible. The Client is not entitled to make any claims against East Capital Financial Services AB in connection with such mistake unless such mistake is solely due to East Capital Financial Services AB and East Capital Financial Services AB has acted with gross negligence. If East Capital Financial Services AB has made a correction, East Capital Financial Services AB shall inform the Client of this without delay.

[1] As of 1 January 2022, the amount was SEK 250,000.

[2] As of 1 January 2022, the amount was just over SEK 1 million.

14 Logging and recording

East Capital Financial Services AB records and retains telephone calls and other electronic communications that lead to or may lead to a transaction, for example in connection with the Client giving East Capital Financial Services AB orders to trade or instructions regarding the Client's custody account and linked accounts. Copies of recorded conversations and retained electronic communications with the Client will be made available upon request for a period of not less than five years. The Client is entitled, upon request, to review recorded conversations and retained electronic communications, for which East Capital Financial Services AB is entitled to charge a reasonable fee to cover the administrative costs incurred in processing the request.

East Capital Financial Services AB may collect personal data by recording telephone calls or other electronic communication in connection with the Order. East Capital Financial Services AB collects this information in order to fulfil applicable legal requirements such as documenting a securities transaction. Recording also takes place for security purposes to combat fraud and reduce the risk of money laundering and terrorist financing, as well as to document client matters and what has been agreed during conversations. In addition, the calls are recorded for training purposes.

15 Notice of complaint

The Client shall immediately notify East Capital Financial Services AB of any ambiguities in connection with registration of an Order or amendment or cancellation of an Order, any errors or deficiencies that appear in the transaction confirmation or transaction summary or in other reporting submitted by East Capital Financial Services AB, any other errors or deficiencies in the execution of the Order in accordance with the Agreement, and any failure to provide a transaction confirmation (notice of complaint). East Capital Financial Services AB shall, in no event, be liable for loss that could have been avoided if notice of complaint had been given immediately.

16 Limitation of liability of East Capital Financial Services AB

The Client is aware that there may be operational interruptions or other errors or disturbances in the Client's, East Capital Financial Services AB's or third parties' computer systems (hardware or software) and telecommunications or electrical systems used in connection with the application of this Agreement, and that such errors or disturbances may result in, for example, information (such as information regarding order status, holdings, and price information) provided electronically by East Capital Financial Services AB not being available to the Client or being incorrect.

If interruptions occur that render it impossible to submit Orders by telephone or the Website, the Client must use other available methods to submit Orders through East Capital Financial Services AB, e.g. by fax or post.

East Capital Financial Services AB shall not be liable for any direct or indirect loss incurred by the Client or any other party as a result of the errors or disruptions set out in the first paragraph (including, but not limited to, the examples listed therein).

East Capital Financial Services AB is not liable if information provided by East Capital Financial Services AB is unavailable to the Client or is incorrect.

In addition, East Capital Financial Services AB is not liable for the accuracy of information regarding Financial Instruments obtained by East Capital Financial Services AB from any external information provider.

If the Client discovers an error or disruption as described above in this section, the Client is obliged to report this to East Capital Financial Services AB. This shall be done immediately after the Client becomes aware, or should have become aware, of the error or disruption.

In no event can East Capital Financial Services AB be held liable for the performance of the registered/listed Financial Instruments. Each investment decision is made by the Client by submitting an Order on a pre-printed form or in another manner approved by East Capital Financial Services AB from time to time.

East Capital Financial Services AB is not liable for loss incurred due to Swedish or foreign legislation, acts of Swedish or foreign public authorities, acts of war, strikes, blockades, boycotts, lockouts, or other similar circumstances. The reservation in respect of strikes, blockades, boycotts, and lockouts shall apply notwithstanding that East Capital Financial Services AB itself is the subject of, or takes, such industrial action.

In addition, East Capital Financial Services AB shall not be liable for loss caused by a trading venue or other execution venue, custodial institution, Bank, central securities depository, clearing organisation, or other parties that provide equivalent services, nor by service providers engaged by East Capital Financial Services AB with due care or who were indicated by the Client. The aforesaid shall apply to loss caused in the event of the insolvency of above-stated institutions or service providers.

East Capital Financial Services AB is also not liable for loss incurred by the Client or any other party as a result of any a restriction on exercise of control that may be applied against East Capital Financial Services AB in respect of a Financial Instrument.

Where East Capital Financial Services AB is prevented from taking action due to circumstances stated above, action may be postponed until the impediment has ceased. If East Capital Financial Services AB is prevented from making or receiving payment as a result of such a circumstance, East Capital Financial Services AB shall not be obliged to pay interest on arrears.

Loss arising other than in the circumstances stated above shall not be compensated by East Capital Financial Services AB, provided that reasonable care has been exercised or if the loss is of an insignificant nature.

In those cases where compensation is paid, it may amount to a maximum of three times the statutory price base amount. However, this amount limit does not apply in the event that East Capital Financial Services AB has acted intentionally or with gross negligence.

East Capital Financial Services AB shall not be liable, in any event, for indirect or consequential loss such as third-party loss, lost profits, or lost savings, unless such loss has been caused by East Capital Financial Services AB intentionally or with gross negligence.

17 Termination

Either party shall be entitled to give notice of termination of the Agreement effective thirty (30) Business Days after the party has sent the notice of termination to the other party by ordinary post. The Client may also terminate the Agreement electronically by logging in to East Capital Financial Services AB's trading platform and selecting termination of engagement, whereby the Agreement shall terminate thirty (30) Business Days after the notice of termination has been confirmed by East Capital Financial Services AB. Upon termination of the Agreement, the parties shall immediately settle all of their obligations under the Agreement. The Agreement shall, however, remain in force in pertinent part until a party has satisfied all of its obligations to the other party.

Notwithstanding the foregoing, a party may terminate the Agreement with immediate effect if the other party has materially breached the Agreement. Each breach of contract which is not remedied as soon as possible despite a request to do so shall be deemed a material breach of contract. East Capital Financial Services AB is entitled, without prior notice, to immediately suspend, in whole or in part, the provision of its investment services to the Client if: this is caused by the legal status of Financial Instruments or other restrictions in Sweden or another country; the Client has materially breached legal requirements, these terms and conditions, or undertakings under other agreements with East Capital Financial Services AB or other companies within the Group; or the Client has been placed into bankruptcy, applied for debt rescheduling, has been found, in connection with attachment and levy, to lack the assets to pay its debts, or has suspended its payments or can be assumed to be insolvent to such an extent that payments will not be duly made.

East Capital Financial Services AB also reserves the right to close the Client Account and terminate this Agreement with immediate effect, provided that no assets are or have been held on the Client Account during the 30 calendar days preceding the date of the notice of termination and no activity has occurred on the Client Account during the corresponding period.

Upon termination of the Agreement, East Capital Financial Services AB shall deliver/transfer to the Client all of the Client's Financial Instruments in the custody of East Capital Financial Services AB and pay out the Client's liquid assets, provided that this is in accordance with the law.

In respect of liquid assets, these shall be paid into the bank account (in the Client's name) notified by the Client to East Capital Financial Services AB.

In respect of Financial Instruments, the Client shall provide instructions to East Capital Financial Services AB for delivery/transfer as soon as possible and not later than within sixty (60) calendar days after the effective date of termination of the Agreement. If instructions are not given or delivery/transfer cannot take place, East Capital Financial Services AB may seek to transfer the Financial Instruments to the Client in a manner East Capital Financial Services AB deems appropriate, in a safe manner and at the Client's expense. If this is not possible, East Capital Financial Services AB may sell or otherwise liquidate the Financial Instruments in such manner as East Capital Financial Services AB deems appropriate.

The Client undertakes to make an initial deposit or other activating measure not later than 60 days from the date on which the account is opened.
If such activation does not take place within the prescribed time, the Company is entitled, without prior notice, to close the account and terminate the business relationship.

The Company also has the right, in certain cases, to close accounts that do not show any activity for a longer period of time or where the purpose of the business relationship cannot be determined, in accordance with the applicable regulations on measures to combat money laundering and terrorist financing.

18 Amendment of the General Terms and Conditions

East Capital Financial Services AB is entitled to amend these General Terms and Conditions. East Capital Financial Services AB is only obliged to notify the Client of significant amendments of the terms and conditions. Any such amendment shall take effect in relation to the Client as from the thirtieth (30th) calendar day after East Capital Financial Services AB has sent notice of the amendment to the Client. If the Client does not accept the amendment, they are entitled to terminate the Agreement within the aforementioned period without observing the notice of termination period stated in the Agreement.

19 Risks

East Capital Financial Services AB reminds the Client that trading in Financial Instruments is associated with risks, which are described in more detail in the risk information provided to the Client by East Capital Financial Services AB.

The Client must understand that:

- investment and other positions in Financial Instruments are undertaken at the Client's own risk;
- the Client must carefully familiarise themselves with the rules applicable to trading in Financial Instruments, including these General Terms and Conditions and
- Product Information;
- when trading in Financial Instruments, the Client must check the transaction confirmation (such as contract note, etc.) and other reporting regarding the Client's investments and immediately give notice of complaint of any errors to East Capital Financial Services AB;
- the Client must continuously monitor changes in the value of holdings and positions in Financial Instruments;
- the Client shall personally take the measures necessary to reduce the risk of losses on their own investments or other positions;
- investments in the markets that companies within the East Capital Financial Services AB group make are associated with significantly higher risks than corresponding investments
- in established Western European markets;
- historical returns are no guarantee of future returns. The money invested in Financial Instruments can both increase and decrease in value; and
- there is no guarantee that you will get the entire amount of your invested capital back.

20 Right of withdrawal

The Client is entitled to terminate the Agreement within fourteen (14) days from the date the Agreement was concluded. The right of withdrawal applies only to the initial Agreement and not to the individual agreements, services, payments, transactions, transfers, withdrawals, or the like carried out before the right of withdrawal is exercised.

If the Client exercises their right of withdrawal, East Capital Financial Services AB is entitled to compensation for the agreed service for the time during which the Client utilised the service and for costs until such time as the right of withdrawal was exercised. In order to exercise the right of withdrawal, the Client shall notify East Capital Financial Services AB by letter. In respect of transfer of Financial Instruments and liquid assets, see section 17 above.

21 Assignment

The Client agrees that East Capital Financial Services AB may assign its rights and obligations under the concluded Agreement to another company in the East Capital Financial Services AB group.
The Client will be notified prior to such assignment. The Client is not entitled to assign its rights and obligations under the Agreement to another party without the written approval of East Capital Financial Services AB prior to the assignment.

22 Applicable law

Swedish law shall apply to the Agreement. Any dispute arising as a consequence of the Agreement shall be adjudicated by a Swedish court of general jurisdiction.

23 Taxes, etc.

East Capital Financial Services AB does not provide tax advice. Instead, Clients are encouraged to contact their tax advisor or the Swedish Tax Agency for current information(www.skatteverket.se) regarding, e.g., tax returns, deductions, and set-off.

The Client is liable for taxes and other charges that may be payable under Swedish or foreign law in respect of any Order executed by East Capital Financial Services AB on behalf of the Client under this Agreement, such as preliminary tax, foreign PAYE tax, and withholding tax on dividends. East Capital Financial Services AB may, as a result of Swedish or foreign law, public authority regulation or decision, or East Capital Financial Services AB's agreement with a Swedish or foreign authority, be obliged to carry out reporting and other measures on behalf of the Client regarding tax based on dividends/interest/divestment of the Client's Financial Instruments.

The Client is obliged to provide the information, including signing documents, that East Capital Financial Services AB deems necessary to fulfil such obligation.

If, as a result of an obligation under the above paragraph, East Capital Financial Services AB has paid tax on behalf of the Client, East Capital Financial Services AB is entitled to reimbursement of a corresponding amount via the Client's Client Account in the manner set out in section 4.2 above.

24 Accounting

Unless otherwise specifically agreed, East Capital Financial Services AB will provide a final account of executed Orders through a transaction confirmation. Reporting related to Financial Instruments and liquid assets, respectively, registered on behalf of the Client in accordance with these General Terms and Conditions are provided at least once each year, unless such an overview has been provided to the Client in another periodic statement.

25 Client's disclosure obligation

The Client shall, at the request of the institution, provide the information, including written documents, which the institution deems necessary to satisfy the obligations incumbent on the institution under this agreement or which follow from applicable EU regulations, law, regulations, general principles of law, or rules and regulations of any execution venue, central securities depository, or central counterparty (CCP).

If, notwithstanding East Capital Financial Services AB's request, the Client fails to provide requested information, East Capital Financial Services AB shall be entitled to terminate the agreement with immediate effect in accordance with section 17.

26 Electronic communication

Certain communication with the Client is made electronically via e-mail to the e-mail address provided by the Client or via other electronic communication notified by the Client to East Capital Financial Services AB.

In the event that it is not possible for East Capital Financial Services AB to contact the Client via electronic communication or in the event that East Capital Financial Services AB does not have contact details for the Client that enable electronic communication, the Client will be contacted by letter to the Client's registered address or other address that the Client has notified to East Capital Financial Services AB.

27 Processing of personal data and disclosure of data to third parties

Personal data is processed in accordance with the Data Protection

Legislation. East Capital Financial Services AB is the data controller for Personal Data regarding you that is processed by East Capital Financial Services AB in accordance with this Agreement and orders related to the Agreement.

East Capital Financial Services AB will process the Client's Personal Data (both data provided by the Client personally and such data as may be obtained from other sources, e.g. from public registers) to the extent necessary for the preparation, administration, and performance of this Agreement and orders related to the Agreement. Personal Data is also processed to the extent required for the fulfilment of East Capital Financial Services AB's legal obligations.

East Capital Financial Services AB also processes personal data provided in connection with the use of East Capital Financial Services AB's communication channels (e.g. use of internet and mobile solution) and website. When orders are given by phone, personal data is processed through recording.

Further information regarding East Capital Financial Services AB's processing of personal data is set out in East Capital Financial Services AB's privacy policy, which is available on the Website.

28 Information regarding Legal Entity Identifier (LEI)

The Legal Entity Identifier (LEI) is a global identification code for companies and other organisations introduced at the initiative of the G20 countries. Under current EU regulations, legal entities trading in Financial Instruments must have an LEI code. In the absence of such a code, the institution may not execute the transaction for the Client. Banks and securities companies will thus require companies, associations, foundations and, in some cases, sole traders and others, to have an LEI in order to be able carry out a securities transaction.

A Client who needs to obtain an LEI can contact any of the providers available on the market. You can find approved institutions for the global LEI system via this link https://lei-europa.eu/sv/?gad_source=1&gclid=EAIaIQobChMIu7Hom425ggMV9w8GAB2gHQb3EAAYASAAEgKg9fD_Bw

Additional information regarding the requirement for an LEI can be found, among other places, on the Swedish Financial Supervisory Authority's website https://www.fi.se/sv/marknad/rapportering/transaktioner-mifid2-mifir/fragor-och-svar-om-lei-koder

29 General Terms and Conditions for Trading in Financial Instruments - Swedish Securities Markets Association

The General Terms and Conditions for Trading in Financial Instruments applicable from time to time issued by the Swedish Securities Markets Association are incorporated into the General Terms and Conditions and constitute part of Your Agreement with East Capital Financial Services AB and are always available through East Capital Financial Services AB and the Website. They are also available at www.svenskvardepappersmarknad.se.. In the event of any conflict, the rules in these General Terms and Conditions shall prevail over the rules in the General Terms and Conditions for Trading in Financial Instruments issued by the Swedish Securities Markets Association.

These General Terms and Conditions apply as from 1 October 2025.