

Change of service provider due to Nordea's change of domicile

Below, we notify you of the information required by law, for example on the new service provider, supervisory authorities, deposit guarantee and investor compensation schemes. This information will become effective as of the date of the merger.

The change of service provider does not require any action from you as a customer and will not affect your banking relations with Nordea.

Nordea has resolved to move the parent company of the Nordea Group, Nordea Bank AB (publ) to Finland.

The move will be done by merging Nordea Bank AB (publ) into its newly established Finnish subsidiary Nordea Holding Abp (to be renamed to Nordea Bank Abp) with Nordea Holding Abp as the surviving entity. As a result, all rights and obligations of Nordea Bank AB (publ) will be assumed by Nordea Bank Abp.

Following the merger, Nordea Bank Abp will become the creditor or service provider for services and agreements in which the creditor or provider of other services was Nordea Bank AB (publ) prior to the registration of the merger.

The intention is that the merger will be executed on 1 October 2018 subject to receipt of necessary authority approvals.

Service provider and contact information

Nordea Bank Abp, filial i Sverige, registration no 516411-1683, Smålandsgatan 15-17, 105 71 Stockholm, Sweden

LEI code 529900ODI3047E2LIV03

Personal customers / Nordea Customer Service /
Telephone: 0771-22 44 88 (local network charge/mobile call charge)

Corporate customers / Nordea Customer Service /
Telephone: 0771 – 350 360 (local network charge/mobile call charge)

www.nordea.se

Supervisory authorities

Financial Supervisory Authority
Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, Finland
Telephone: +358 (0)9 183 51
www.finanssivalvonta.fi

European Central Bank (ECB)
Sonnemannstrasse 22, 60314 Frankfurt am Main, Germany
Telephone: +49 69 1344 0
www.ecb.europa.eu

Finansinspektionen,
Brunnsgatan 3, Box 7821,
103 97 Stockholm, Sweden
Telephone: +46
(0)8 408 980 00

www.fi.se

The operations of Nordea Bank Abp, filial i Sverige are also further supervised by the Swedish Consumer Agency and other Swedish authorities within the bounds of their jurisdiction.

Our service terms and conditions will be updated with the information concerning the new service provider and supervisory authorities as of 1 October 2018.

Deposit guarantee

Your deposits are today covered by the Swedish deposit guarantee scheme, which covers deposits by an amount equivalent of up to SEK 950,000. A supplementary amount of up to SEK 5 million can be paid out for deposits resulting from transactions serving a certain social purpose, for example sale of private residence and compensations related to divorce, termination of employment, pension, illness, disability or death, if the deposit was made within the previous twelve months. The coverage is paid out if a bank should be declared

bankrupt or Finansinspektionen decides that a pay-out situation exists.

After the merger, deposits will be covered mainly by the Finnish deposit guarantee scheme. The scheme will cover deposits by an amount equivalent of up to EUR 100,000 and, in addition, the deposit is covered in full if it results from the sale of a residence for own use and if the deposit is intended to be used for buying a new residence for own use. Such coverage is valid for six months from the day the funds were deposited on the account. The coverage is paid-out if a bank is permanently insolvent and the Finnish Financial Stability Authority in cooperation with the Finnish Financial Supervisory Authority and the Bank of Finland decides that the bank's deposits shall be compensated by the deposit guarantee fund. If such a decision is made, the Finnish Financial Stability Authority will be responsible for informing Riksgälden, who will be paying out the compensation, on behalf of the Finnish Financial Stability Authority, to the depositors in Nordea Bank Abp, filial i Sverige.

Nordea will also join the Swedish deposit guarantee scheme as a supplement to the Finnish coverage. In this way the deposits resulting from transactions serving a certain social purpose mentioned above will continue to be covered by the Swedish deposit guarantee scheme and the Swedish maximum coverage level of SEK 950,000 will apply if it exceeds the Finnish maximum level.

The deposit guarantee covers private individuals, companies and other legal entities. Certain businesses and institutions will, as today under the Swedish deposit guarantee, not be covered by the Finnish deposit guarantee. The guarantee does for example not cover financial institutions or public authorities.

Possibility to transfer/withdraw free of charge

Until three months after you have received this information, you have the right as a depositor to free of charge or penalty from the bank withdraw or transfer, for example to another bank, the share of your deposits, including accrued interest, that exceeds the maximum coverage levels as a result of the merger.

Example: If you have ordinary deposits (that is, deposits not covered by special rules in the individual country) of SEK 950,000 (the equivalent of around EUR 100,000) with Nordea in Sweden and DKK 100,000 with Nordea in

Denmark, you can withdraw or transfer DKK 100,000 free of charge.

Investors' Compensation Fund

In general, you will always be able to have securities held in a custody account with the bank delivered to you in the event of bankruptcy of the bank. However, if exceptional circumstances prevent you from having your securities delivered, for example if the bank has made an error concerning the registration of ownership, you are today covered by the Swedish Investor Compensation Scheme by an amount of up to SEK 250,000. This coverage is both for non-professional and professional investors, except for other members of the Swedish Investor Compensation Scheme. The investor compensation does not cover financial loss due to changes in value of shares and other securities.

After the merger, you will mainly be covered by the Finnish Investor Compensation Fund by an amount of up to EUR 20,000. The compensation is calculated so that the Fund is liable for 90 percent of the investor's claim and you as the investor are liable for 10 percent. The scope of the protection does not cover professional clients' assets. The Fund repays investor's assets and financial instruments in the event of a service provider's insolvency. The Fund is also obliged to pay compensation not only in the event of bankruptcy, but also, for instance, if the investor has not been paid his/her receivables due to corporate restructuring or liquidation of the service provider, or due to insolvency of the service provider that, by the decision of the Finnish Financial Supervisory Authority, is not temporary.

Nordea will also join the Swedish Investor Compensation Scheme to supplement the Finnish coverage. In this way you will in any case be covered by an amount of up to SEK 250,000 and the coverage of professional investors will continue to apply.

Note that the change in coverage becomes effective when the merger takes effect (expected on 1 October 2018).

Processing of personal data

After the merger, Nordea Bank Abp, including foreign branches, will be the data controller responsible for the processing of your personal data. The merger will not, however, change the way your personal data is processed. For more information, please read more in Nordea's data protection policy, available at www.nordea.com/privacypolicy or contact the bank.

The clause about the bank's business, licenses and supervisory authority will have the following wording:

The bank is under supervision by and have the necessary permits of The European Central Bank (ECB), Sonnemannstrasse 22, 60314 Frankfurt an Main, Germany, tel. +49 69 1344 0 and the Finnish Financial Supervisory Authority, Snellmaninkatu 6, P.O. box 103, FI-00101 Helsinki, Finland, tel. + 358 (0)9 183 51, to

conduct banking- and securities and financial instruments business. Furthermore, the bank's branch in Sweden is supervised by the Swedish Financial Supervisory Authority, Brunnsgratan 3, Box 7821, 103 97 Stockholm, Sweden, tel. +46 (0)8 408 980 00, as concerns business carried out within the jurisdiction of the authority.