



WEBSITE TERMS OF USE

General terms of use

These general terms of use are applied to the website and online services of United Bankers Plc and its subsidiaries (hereinafter jointly referred to as "UB"). In addition to these terms, various parts of the website may contain specific instructions and conditions.

Acceptance of terms of use

By using UB's website and/or online services users (hereinafter "Users" and "User") accept these terms of use. Users should review these terms of use carefully before using online services provided by UB.

Applicable legislation

UB's website and online services are governed by the laws of Finland, irrespective of the country from where such services are accessed from.

Service providers

'Service providers' refer to the whole group consisting of United Bankers Plc and its subsidiaries listed below.

Name: United Bankers Plc, **Business ID:** 2355443-6, **Address:** Aleksanterinkatu 21 A, FI-00100 Helsinki
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Name: UB Securities Ltd, **Business ID:** 0772898-5

Name: UB Asset Management Ltd, **Business ID:** 1071069-8

Name: UB Fund Management Company Ltd, **Business ID:** 2118101-5

Name: UB Real Asset Management Ltd, **Business ID:** 2544123-2

Name: UB Nordic Forest Management Ltd, **Business ID:** 2552996-3

Name: UB Capital Ltd, **Business ID:** 2447976-5

UB Asset Management Ltd, UB Securities Ltd and UB Real Asset Management Ltd are investment services companies authorized by the Finnish Financial Supervision Authority. UB Fund Management Company Ltd is authorized by the Finnish Financial Supervision Authority and has also been granted the AIFM authorization. UB Nordic Forest Management Ltd is registered in the public register of alternative fund managers of the Financial Supervision Authority. UB Capital Ltd is a majority-owned subsidiary, and is not subject to the supervision of the Financial Supervision Authority.

Other service providers

Other service providers may also be presented on UB's website. Contact information for such service providers can be found in connection with their offered services.

Responsibility of the service provider

The content of the service shall be provided "without commitment and as is". Any information provided on UB's website or online services is not under any circumstances to be considered a binding offer, a recommendation to sell or buy securities or other financial instruments, or investment counselling, unless otherwise expressly stated. UB makes no warranties as to the correctness of the content of its website and is not liable for the inaccuracy, insufficiency or unsuitability of the materials presented. Users are themselves financially responsible for any investment decisions. UB is not liable for any expenses, losses or any other damage that may result from the use of UB's website or online services, or the information on this website. Assessments on future development presented by UB represent the company's own views, and cannot be considered as investment counselling or any kind of recommendation to take any specific course of action.

UB reserves the right to discontinue the provision of access to its online services and to update the services without prior notice. UB is not responsible for the functionality of services accessible via this website or for the services offered by external service providers or for the content of the services they provide.

The main characteristics of the products and services

The main characteristics of the products and services offered by UB are described in the contract terms of the specific product and/or service.



Accessibility of online services

Users are responsible for maintaining a functional Internet connection when accessing UB's website and online services. UB cannot guarantee that its website and online services are available uninterrupted or that they are compatible with the User's equipment.

Information provided by third parties

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