

Terms and Conditions of Account

TERMS AND CONDITIONS OF BOOK-ENTRY ACCOUNTS OF FINNISH CENTRAL SECURITIES DEPOSITORY (APK) 1.3.2008

The entries specified in the Book-Entry Accounts Act (827/1991) can be made in book-entry accounts. Responsibility for the authenticity of information and documents set forth in the entry application rests with the applicant. The application must specify the book-entry account in which the entry is to be made, the type of book-entry and its amount as well as other information needed for the entry.

USER RIGHTS TO A BOOK-ENTRY ACCOUNT

The user rights to a book-entry account belong to the account holder himself/herself or a person authorised by him/her. The authorisation specifies what kind of entry applications the authorised party has the right to present and what information concerning the book-entry account he or she has the right to receive.

ACCOUNT NOTIFICATIONS

An account holder will be sent an account notification of every registration made on its book-entry account.

An annual account statement on the content of the book-entry account at the end of the previous year will be sent to the account holder well before the end of January unless another time for sending the account statement has been agreed with the account holder.

DIVIDENDS AND OTHER PAYMENTS

A payment account number will be appended to the book-entry account for the purpose of paying dividends and other payments. The payment account number can be a Finnish bank account. If no bank account number has been given, APK will direct the dividend or other payment to the account holder's local address.

A dividend can ordinarily be withdrawn from the bank account given by the account holder on the payment date notified by the company, and other payments can be withdrawn on the due date. In the event that no bank account has been given, APK will give a payment instruction to the bank for payment transmission on the payment or due date notified by the company. The payment shall be deemed to have been made when APK's bank has paid the funds to the remitting bank.

SHARE ISSUE, MERGER, DIVISION OR OTHER MEASURE DECIDED BY A COMPANY

APK will send subscription instructions to those account holders whose book-entry account information indicates that they have subscription rights in a share issue or other flotation. The instructions will indicate the subscription and payment agent decided by the company. The placing of a subscription is left up to the account holder in the manner set forth in the subscription instructions.

APK will execute the subscription or redemption in accordance with the terms and conditions of the share issue or the company's decisions, if the company that has arranged the share issue or other flotation has decided on automatic subscription of shares or on the redemption of unexercised subscription rights.

APK will notify of a merger or division if receipt of consideration calls for measures on the account holder's part.

In addition to the above, APK will make the other registrations initiated by the company's measure or decision.

APK shall be deemed to have received notice of a share issue, merger, division or other measure decided by a company when this has been made public in accordance with the Securities Market Act (495/1989) or if the issuer or its agent notifies APK separately in writing.

Where a bonus issue involving subscription rights is involved, APK shall have the right, but not incur the obligation, to undertake actions to execute the subscription on the customer's behalf. APK will not send subscription instructions if the issuer, or its agent will send instructions.

OPENING AND CLOSING OUT A BOOK-ENTRY ACCOUNT

In order to open a book-entry account, the customer must deliver to APK a duly filled out account-opening form, including annexes. Under Section 3 of the Book-Entry Accounts Act, the Finnish personal identity number is entered in book-entry accounts. For corporations and institutions, the Business Identity Code is entered in the book-entry account, providing that one has been given. APK will assign the customer an artificial customer code if necessary.

An incomplete application for opening an account can be rejected.

When opening an account, the applicant must give proof of identity to APK, an agent acting in behalf of APK or to the post office in the event that an advice of receipt is used. A private individual must attach to an account-opening application which is to be sent by mail, a copy of his or her identification card, driving licence or passport which is certified to be correct and shows the customer's signature, or extract from the Population Register. A corporation or an institution must attach to its application a valid extract from the Trade Register or similar company register as well as its Articles of Association or institution's statutes and the corporations' or institutions' decision to open an account with APK. The corporation or institution must attach to an account-opening application which is to be sent by mail, a copy of the signee's identification card, driving licence or passport which is certified to be correct and shows the signee's signature.

APK will send the customer a notification of the opening of an account or a rejection of the account-opening application.

The account holder must notify APK without delay in writing of changes in its address, bank account number and other customer information submitted to APK

APK is entitled to update the customer's address information on its own initiative using information from the population register or other reliable official source.

Terms and Conditions of Account

A book-entry account will be closed upon the receipt of a written notification from the account holder. A book-entry account can be closed without a separate notification when the parties of an estate have transferred all book-entries out of the account or when a company or an institution which has been the account holder has ceased to exist.

APK can close a book-entry account if there have been no book-entries in it during the past twelve (12) months. In such a case APK will subsequently notify the account holder in writing that the account has been closed.

ORIGIN OF FUNDS

The customer engages that nothing suspicious or criminal pertains to the true nature or origin of the funds used for the administration of commissions or committed to the book-entry account, and that the purpose is not to conceal or hide the true nature, origin or location of the funds or any disposition or right pertaining to the funds.

If APK has reason to suspect the origin of the funds on the basis of information provided or otherwise received by it, APK is entitled to discontinue the business deal concerned immediately and to notify the Central Criminal Police's Money Laundering Clearing House, providing it with all information and documents which may have a bearing in examining the suspicions.

TRANSFER OF THE ENTIRE BOOK-ENTRY ACCOUNT

A preadvice informing that the customer's book-entry account is to be transferred to another account operator, will be considered terminating the agreement by the account holder.

At request APK is entitled and liable to surrender photocopies of documents on which valid entries have been based to the account operator receiving the book-entry account.

APK will try as far as possible to carry out all measures mentioned under "Dividends and other payments" which have not been settled after it has received the preadvice of the transfer of the account. APK is entitled but not obliged to carry out these measures if their maturity has begun before APK received the preadvice of the account transfer.

A book-entry account transferred from another account operator to APK cannot be used by the customer before APK has finally received the book-entry account being transferred.

A book-entry account cannot be transferred if the account has been pledged and a transfer prohibition has been entered into the account at the request of the pledgee. The rules of Euroclear Finland Ltd indicate some special instances under which account transfer is not possible.

CUSTOMER'S LIABILITY TO MAKE CLAIMS

If the customer considers that APK has acted in violation of the agreement terms, the customer must submit a claim to APK within 30 calendar days of being informed of the relevant measure concerning the

book-entry account. If no claim is made within this time the customer is considered to have approved the measure.

CHARGES AND FEES PAYABLE FOR A BOOK-ENTRY ACCOUNT

The charges for keeping a book-entry account and for entries made in the account are determined in accordance with APK's valid service price list.

For Finnish shares, bonds with warrants and warrants, convertible bonds as well as cooperative shares, the basic services for a book-entry account are offered free of charge to private individuals.

An account holder is also responsible for charges when the applicant for an entry is another party. As a rule, however, the charge is collected from the applicant.

Should the account holder fail to pay APK its fees or collection charges related to the keeping of an account, APK shall have, for purposes of safeguarding its receivables, a lien on and right of disposition over the book-entries made in the book-entry account. To safeguard this right, APK shall have the right to enter a transfer restriction in the account.

FOREIGN BOOK-ENTRIES

In order for foreign book-entries to be registered in a book-entry account, said foreign book-entries must be processed within the Finnish book-entry system.

Foreign book-entries are as a rule subject to the terms and conditions of this section. Other terms and conditions are applied to foreign book-entries provided that they do not conflict with the terms of this section. The section of the terms and conditions of account "Dividends and other payments" is nevertheless not applied to foreign book-entries. The section "Share issue, merger, division or other measures decided by a company" is applied, with the additional condition that APK is not responsible for receiving the information mentioned in said section or for making a timely delivery of the information to the account holder. Carrying out of a measure is always based on the instructions provided by the relevant foreign central securities depository.

APK will direct dividends and other payments from foreign book-entries to the Finnish bank account given by the account holder or to a local address as soon as possible after the remittance has been entered in APK's bank account. Tax will be deducted from the yields to be paid if tax regulations so require.

VALIDITY OF THE AGREEMENT

This Agreement is in force until further notice.

The customer can terminate the Agreement with immediate effect five (5) banking days from the date when APK has received information of the termination.

In the event that the customer, despite reminders, does not observe the provisions of the Account Agreement and does not pay the charges and other obligations connected with the book-entry account, APK shall have the right to terminate the Agreement with immediate effect within thirty (30) days from the

Terms and Conditions of Account

date when the customer has received the notice of termination.

Book-entries in a book-entry account are transferred to another book-entry account indicated by the customer after expiry of the Agreement provided that the customer has paid the fees and charges connected with the book-entry account and the book-entries.

Should the customer fail, despite enquiries which have been made, to indicate a book-entry account to which the book-entries should be transferred, APK will take the steps provided for in the Act on the Right of a Self-Employed Person to Sell an Unclaimed Object (688/1988). In such a case APK will remit to the account holder the funds remaining after deduction of APK's receivables and expenses.

APK'S NOTIFICATIONS TO THE ACCOUNT HOLDER

A written notification sent by APK shall be deemed to have been received by the account holder no later than on the seventh (7th) day following its dispatch.

FORCE MAJEUR

APK shall not be liable for damages resulting from a force majeure or a similar reason which has caused an unreasonable impairment of APK's operations.

CHANGES IN THE TERMS AND CONDITIONS OF AN ACCOUNT

APK shall notify the account holder in writing of changes in the terms and conditions of an account. A change will enter into force from the beginning of the calendar month commencing one month after a notification is sent to the account holder. In the event that the customer does not accept the change, the customer must terminate the Agreement in writing prior to the entry into force of the change.

APK will announce any payment increases in its service price list. The change will come into force from the beginning of the calendar month commencing one month after the increase has been published in the service price list.

GOVERNING LAW AND RESOLUTION OF DISPUTES

The contractual relationship according to these terms and conditions of an account shall be governed by Finnish law.

Any disputes arising from the Agreement shall be resolved in the Helsinki District Court. An individual person shall nevertheless have the right to institute a proceeding before the District Court of his or her jurisdiction provided the customer is domiciled in Finland.

In case there are differences between the different language versions of the Terms and Conditions of Book-Entry Accounts, the Finnish version takes precedence.