ÅF Pöyry's convertible programme 2020

Application for loan and storage of the convertibel with Handelsbanken

To be attached to your application for subscription when you give/send this to your contact person at ÅF Pöyry.

Handelsbanken

We at Handelsbanken Arenastaden are delighted to be able to help you with the financing and custody of your convertible.

In the attached material, you will find **instructions**, a **customer due diligence form**, an **application form**, an **instrument of debt** and other documents that you must complete and sign in order for us to be able to register you as a customer and grant a loan. **You must enter all the requested details and sign all documents.**

If you participated in AFRY's convertible programme in either 2018 or 2019, you do not need to complete the forms regarding **custody account agreement, agreement on trading in financial instruments and currency, domicile for tax purposes** or **deposit guarantee scheme,** as we already have these on file from you.

Print out the documents, enter your information, sign them and submit them along with your registration form.

You will receive correspondence from Handelsbanken, regularly throughout the year. Given that Handelsbanken is a Swedish bank, the content of this correspondence is most often written in Swedish.

On the next page, and also on AFRY's website, www.afry.com/konvertibel2020, you will be able to find information on exactly what this correspondence is. With the help of the list of important events on the next page, we hope to make it easier for you to understand what the various letters contain. Should you have any questions, please send an email to afry@handelsbanken.se

If you have any questions concerning financing with Handelsbanken, or any other queries regarding banking matters, please contact us at the Handelsbanken Arenastaden branch.
Email: afry@handelsbanken.se Tel: +46 8 674 19 30

Handelsbanken

Important events/Letters to AFRY convertible programme participants during the coming year from AFRY and from Handelsbanken

2020

May	Convertible information (English/Swedish) from AFRY
	Notification regarding convertible (English/Swedish) from AFRY
June	New account certificate (IBAN, custody account no., English)
	For residents outside Sweden, you will receive your IBAN number and additional information regarding your commitment by email during the summer.
July	Avräkningsnota / Contract note (English/Swedish)
September	Depåbesked / Custody account statement (Swedish)

2021

January	Årsbesked / Annual statement (in Swedish only, Swedish bank)
	Låneavsiering / Loan notification (account number, in Swedish only)
	Interest rate letter (English/Swedish)
February	On 10 February each year, you will receive interest from ÅF Pöyry. On the same date, the interest on your convertible loan is to be paid, if you have taken a loan from Handelsbanken. The difference between the loan interest and the interest received from ÅF Pöyry **must be deposited to your account by no later than 10 February**. Please refer to your account certificate for IBAN and BIC details.

You will find all the necessary information relating to the convertible on the website www.afry.com/konvertibel2020

You are also more than welcome to contact Handelsbanken via email at afry@handelsbanken.se, or by telephone on the number +46 8 614 19 30.

Handelsbanken

Financing via Handelsbanken

To make it easier for employees to subscribe for convertibles in ÅF Pöyry AB (publ), you can apply for a loan from Handelsbanken (subject to the customary credit assessment) for the purpose of financing the convertible up to the amount allocated to you. Naturally, you may also choose to finance the purchase with your own funds, should you so prefer. The loan is not subject to any charges or amortisation requirements. See the instrument of debt and the accompanying 'Agreement and terms' for more detailed information about the applicable terms and conditions.

The acquisition of convertibles in ÅF Pöyry AB (publ) is associated with risks that are described in ÅF Pöyry's information pamphlet. Handelsbanken has not advised ÅF Pöyry in conjunction with the convertible offering, and Handelsbanken accepts no liability for the contents of ÅF Pöyry's information brochure.

Please note that if you have financed the acquisition of convertibles with a loan from Handelsbanken and ÅF Pöyry AB were to encounter financial difficulties and be unable to pay the interest on the convertible or repay the convertible's nominal amount, you must still repay your Handelsbanken loan including the interest on it.

Instructions

Fill in all the details regarding your participation according to the list below. In order for Handelsbanken to be able to consider your application for credit, **it is important that the document is signed and returned**, together with the application form for subscribing for convertible loans.

1) **Customer due diligence, to be completed by all participants**
2) **Application for credit with Handelsbanken**
   Handelsbanken's credit assessment is based on the information provided in the form.
3) **Instrument of debt for credit with Handelsbanken**
   The loan documentation for your credit with Handelsbanken consists of the instrument of debt including the general terms and conditions.
4) **Custody account agreement (to be completed by new participants)**
   The convertible will be registered in a new custody account, unless you already have a custody account.
5) **Agreement – Trading in financial instruments and currencies (to be completed by new participants)**
   Regulates Handelsbanken's trading in financial instruments (the convertibles) on your behalf.
6) **Certification of domicile for tax purposes (to be completed by new participants)**
   Financial institutions in Sweden are obliged to ask their customers about their domicile for tax purposes, meaning where they are liable for tax and whether they are liable for tax in the US.
7) **Information on the deposit guarantee (to be completed by new participants)**
   An information pamphlet concerning the government deposit guarantee scheme that applies for the bank accounts (the cash account and yield account connected to the custody account) that Handelsbanken may open for you unless you already have one.
8) **Copy of passport**
   If you wish to borrow from Handelsbanken to finance your subscription for convertibles, you must attach a copy of a valid passport.

You can find the General terms and conditions and more information in the 'Agreement and terms' document.

Interest rate

The interest rate on the loan is pegged to the same interest base as the convertible (STIBOR). The interest rate corresponds to six-month STIBOR plus 2,65 percentage points. However, if the six-month STIBOR is negative, STIBOR must be deemed zero, which means that the total interest rate on the loan can never fall below 2,65 per cent.

The interest rate on the loan is fixed on the same days as the interest on the convertible, in other words, two banking days before the start of each interest period. As the interest for the first interest period has not yet been fixed, it is not possible to state the effective rate that will initially apply. However, as an example, we can say that if the interest rate for an interest period had been fixed on 27 April 2020, the effective rate would have been 2,65 per cent.
If the interest is to be calculated for a period shorter than one year, a year shall be deemed to consist of twelve months, each with 30 days.

Lifetime

The loan runs for around four years, with the disbursement date falling on 17 August 2020 and the repayment date on 10 August 2024. However, if you utilise the convertible to make a conversion to shares before the loan's repayment date, the loan must be repaid in conjunction with the conversion.

Payments

Your repayment liability for the loan and liability to pay interest to Handelsbanken is not dependent on payments being made under the terms of the convertible. You are therefore liable for the repayment of your loan and liable to pay interest to Handelsbanken, even if AFRY does not pay in accordance with the terms of the convertible.

Interest periods

Each interest payment covers interest for exactly one year, with the exception of the first interest payment, which only covers the period from 17 August 2020 up to and including 10 February 2021, and the last interest payment, which only covers the period from 10 February 2024 up to and including 10 August 2024. The final interest due date is the same day as the loan's due date, in other words 10 August 2024, or any date prior to that date if you repay the loan.

Preliminary taxation – if you are liable to pay tax in Sweden

If you are liable to pay tax in Sweden, Euroclear Sweden will deduct 30 per cent tax at source (preliminary tax) from the interest you receive on the convertible. This means that an amount corresponding to the difference between the interest after tax that you receive on the convertible and the interest payment that falls due as a result of the loan must be made available on the yield account/debit account on the dates on which payment of the bank loan interest must be made.

The difference can be calculated as follows:
Suppose that you subscribe for convertibles for a value of SEK 300,000 and that you receive 2,90 per cent in interest, or SEK 8,700 per annum. You will receive a disbursement of SEK 8,700 from Euroclear Sweden. If you have financed the subscription by taking advantage of the loan offer from Handelsbanken, you will pay 2,65 per cent interest, or SEK 7,950 kronor. The interest you pay may then be deductible based on the prevailing tax legislation.

Custody account, yield account and cash account

If you choose to borrow money for the acquisition of convertible loans via Handelsbanken, the convertibles will be registered in a newly opened pledged custody account. A bank account will be opened for you with Handelsbanken that will be linked to the custody account as a yield account. The interest for the loan will be debited from the yield account. Handelsbanken does not charge a separate fee for this service. The security for the credit will consist of the convertibles acquired and any other rights that are listed on the custody account at any given time, such as any shares that may be received as a result of conversion and any funds deposited into the yield account. Euroclear Sweden will disburse interest payments on the convertibles to the yield account and Handelsbanken will debit the interest on your loan from the yield account.

Conversion and premature sale, etc.

You will not be entitled to dispose freely of the convertibles, the yield account or the cash account as long as they are pledged as collateral for the loan. This means that you must contact Handelsbanken's Arenastaden branch and repay the loan or receive Handelsbanken's approval to be able to convert. You must also contact Handelsbanken's Arenastaden branch if you wish to transfer your convertibles, as you must first repay the loan you received from Handelsbanken.

Appropriateness test

Under the Swedish Securities Market Act, the Bank is required to request that you provide details of your knowledge and experience of convertibles. The purpose of such assessment is to ensure that you, the customer, have a basic knowledge of the instrument so that you understand the risks involved, known as an "appropriateness test". In order to enable the Bank to perform an appropriateness test, we therefore ask that you either visit a Handelsbanken branch or complete the form enclosed in the 'Terms and Conditions'. You can also find the appropriateness test when logged on to Handelsbanken Online Banking, if you already are a customer.

Customer due diligence (to be completed by all participants)

The Bank must have sufficient up-to-date knowledge about each individual customer, and must be able to perform a risk assessment of the customer. The customers' activities and transactions must be monitored, and deviations that may indicate money laundering or terrorist financing must be reported to the Financial Intelligence Unit. The Bank must also provide information to national criminal investigation authorities upon request.

Customer due diligence information must be kept up-to-date. This means that the customer must always be able to self-identify and to answer any questions the Bank deems necessary to ensure good customer due diligence.

Personal data

Name	Civic registration number
Postal address	Date of birth (if no civic registration number)
Postcode and town/city	Country
Tax domicile	Tax identification number (for residence abroad for tax purposes)
Liable to pay tax in the US * □ Yes □ No	US tax identification number/US-TIN
Citizen of the following country/ies	Tax identification number (for residence abroad for tax purposes)
Private email address	Private mobile no.
Work email address	Work mobile no.
Politically exposed person – PEP ** □ Yes □ No	

*) Subject to US tax due to US citizenship, residence or Green Card.
**) A politically exposed person is a person who has or has recently had important public functions or is a family member or close associate/business partner of such a person. For example, senior judges, ambassadors, Members of Parliament

Application for credit with Handelsbanken

I hereby apply for credit with Svenska Handelsbanken AB (publ) ("Handelsbanken") for the purpose of acquiring convertible loans in ÅF Pöyry AB (publ) for a sum corresponding to the number of convertibles finally allocated to me. The security for this credit shall comprise the convertibles that I acquire, the shares and any other rights received as a consequence of the conversion or by other means due to the holding of the convertibles, as well as any funds deposited into a separate account (yield account). I confirm that I have read ÅF Pöyry's information brochure relating to its offering of the purchase of convertibles, and I confirm that I understand that the credit I am applying for from Handelsbanken must be repaid, with interest, even in the event that ÅF Pöyry does not pay me any interest or repay my convertible.

The other terms and conditions that apply are stipulated in the enclosed instrument of debt, which I have signed. I am aware that I will not be informed of the interest rate determined and the effective interest rate until the loan has been disbursed.

I authorise Handelsbanken to adapt the credit amount to correspond to the amount of convertibles nominally allocated to me and to draw down the credit amount for payment of the convertibles subsequently allocated to me. I also authorise Handelsbanken on my behalf to open a custody account for registering the convertibles and the shares and any other rights received as a consequence of the conversion of the convertibles. I also authorise Handelsbanken to open a yield account, where interest and, where applicable, the principal amount of the convertibles will be deposited, and from which Handelsbanken is authorised to withdraw funds for payment of interest and final payment of the loan. I also authorise Handelsbanken to open a cash account that is blocked for the custody account.

I undertake to ensure that there are sufficient funds on my yield account before each interest payment date to cover payment of interest on the loan. This means that I will pay into the yield account the difference between the interest on the convertible deposited to the yield account (after deduction of tax at source) and the interest on the loan.

Credit applicant

Amount nominally subscribed for (credit applied for)		Purpose *Acquisition of convertible instruments of debt issued by ÅF Pöyry AB (publ)*	
Name		Civic registration number	
Email address		Mobile no.	
Marital status □ Married/partner □ Cohabitee □ Single		Form of employment □ Permanent □ Temporary	
Employer		Employed since (year)	
Liable to pay tax in the US* □ Yes □ No		Politically exposed person – PEP** □ Yes □ No	
NCI ***			
Income per month		**Expenditure per month**	
Income before tax	Amount, SEK (per month)	Repayment of student loan	Amount, SEK (per month)
Spouse's pre-tax income	Amount, SEK (per month)	Maintenance obligation	Amount, SEK (per month)
Other income, e.g. benefits	Amount, SEK (per month)		

*) Subject to US tax due to US citizenship, residence or Green Card.
**) A politically exposed person is a person who has or has recently had important public functions or is a family member or close associate/business partner of such a person. For example, senior judges, ambassadors, Members of Parliament
***) An NCI code (National Client Identifier) is a global identification code for private individual who trade in securities. The NCI code is aimed at increasing transparency and making it easier to track securities transactions regardless of national borders. The number is determined by your citizenship. For example, if you are a Swedish citizen, your NCI comprises a country code, SE, followed by your Swedish civic registration number. For foreign citizens, or those who are citizens of multiple countries, the NCI code looks different.

Information about your household

Number of children living at home and their ages			
Household debts and outgoings to be paid			
Total debts	Amount, SEK	Total running costs, rent or equivalent/month	Amount, SEK
Guarantee commitment	Amount, SEK		
Household assets to be retained			
Market value of housing co-operative apartments/properties	Amount, SEK	Total assets with other banks	Amount, SEK
Other information that Handelsbanken should be made aware of			

Processing of personal data

Personal data submitted in this application or otherwise registered in connection with the assessment of the application will be subject to processing by Handelsbanken that is required for credit assessment. Handelsbanken is the controller for this processing procedure. Comprehensive information about the Bank's processing of personal data and your rights in conjunction with this processing is available at www.handelsbanken.com.

Signature

The information provided above is certified to be correct and complete. I am aware that credit information will be obtained from UC AB.
Place, date
Signature
Print name

Instrument of debt for financing purchase of convertibles in ÅF Pöyry AB (publ)

Credit number **(filled in by Handelsbanken and notified in the first loan notification)**

Borrower

Name		Civic registration number
Correspondence address		Tel. no.
Postcode	Postal address	

Loan amount and loan period

Nominal amount subscribed for in ÅF Pöyry AB (publ) convertible	
Credit amount, SEK (in letters) **(filled in by Handelsbanken after allocation of the convertibles)**	Credit amount, SEK (in letters) **(filled in by Handelsbanken after allocation of the convertibles)**
Credit period *17 August 2020 until 10 August 2024* Unless the credit is terminated before this date pursuant to sections 10 or 13 in the 'Agreement and terms'	
Purpose *The borrower undertakes to use the credit amount for the acquisition of convertibles in ÅF Pöyry AB (publ).*	Right of withdrawal *A right of withdrawal applies in accordance with section 30 of the 'Agreement and terms'*

Payment of interest and repayment of loan amount

Interest *The interest rate consists of an Interest base and an Interest margin. The interest rate can never be less than the Interest rate margin.*	
Interest base *Six-month STIBOR**	Interest margin *2,65 %*
Interest periods *6 months for the period from 17 August 2020 until 10 February 2021 inclusive; for a period of 6 months from 10 February 2021 until 10 August 2021 inclusive; for a period of 6 months from 10 August 2021 until 10 February 2022 inclusive; for a period of 6 months from 10 February 2022 until 10 August 2022 inclusive; for a period of 6 months from 10 August 2022 until 10 February 2023 inclusive; for a period of 6 months from 10 February 2023 until 10 August 2023 inclusive; for a period of 6 months from 10 August 2023 until 10 February 2024 inclusive; for a period of 6 months from 10 February 2024 to 10 August 2024 inclusive.*	
Interest payment dates *10 February 2021, 10 February 2022, 10 February 2023, 10 February 2024 and 10 August 2024*	
Due date for repayment of loan amount *10 August 2024*	Total amount to be paid on the due date *See section 5 of the 'Agreement and terms'*
Annual percentage rate currently % **(filled in by Handelsbanken following the allocation of convertibles)** *The loan cost (interest, special fees and other mandatory costs) as an annual rate of interest computed on the loan amount.*	
Account number for automatic payment **(filled in by Handelsbanken in conjunction with the opening of the yield account)** *Handelsbanken can debit the yield account by means of automatic debit for payment of interest in accordance with this instrument of debt and, where applicable, for repayment of the loan amount. See section 7 of the 'Agreement and terms'*	

*The interest rate published by the Reuters information system on the 'SIOR' or 'SIDF' page (or in a similar system or on another page which replaces the above system or page) and which is based on the average of the interest rates which are quoted by banks in Sweden on the interbank market in Stockholm for loans in Swedish kronor at 11 a.m. two banking days before the first day of the interest period in question.

Collateralisation

The borrower pledges as security for the correct performance of its obligations under this instrument of debt:

1. All convertibles in ÅF Pöyry AB (publ) which are financed by means of the credit and other rights which are listed at any time on the custody account specially opened for this purpose, and which Svenska Handelsbanken has been authorised to open on behalf of the borrower, thus including the shares which may be received upon conversion, and

2. funds plus interest on the yield account and cash account at any given time which Svenska Handelsbanken has been authorised to open on behalf of the Borrower.

Until such time as the loan has been finally repaid, the borrower does not have right of disposition over the custody account according to section 1, and the yield account and cash account according to section 2 above. Among other things, this means that Handelsbanken's consent is required to convert the convertibles into equities.

Payment undertaking

The borrower shall pay to Svenska Handelsbanken AB (publ) or to the party to which Svenska Handelsbanken AB (publ) has assigned or pledged its claim ("order") the credit amount including interest, charges and costs in accordance with the terms of this instrument of debt, some of which are set out in the 'Agreement and terms' for the credit.

Signature

I confirm that I have read and understood all pages of the instrument of debt, including the 'Agreement and terms' for the credit.
Place, date
Borrower's signature
Print name

Handelsbanken

Custody account agreement

Branch/Department	Branch no.	Date
Arenastaden	6121	
Officer	Tel. no. (incl. area code)	

Custody Account Holder

		Cust. Acct. no. (completed by bank)
Custody account holder	Personal ID no./company no. (by bank)	LEI (Jfr G.13)
Mailing address (street, PO box, etc.)		Citizenship (if not Swedish)
Town (postal code, town name and country, if not Sweden)		Country (tax domicile) 1,2
E-mail address	Foreign tax ID no.	Tel. no. (incl. area code)

Accounts, etc. (completed by bank)

~~Enrolled in individual pension saving plan "individuellt pensionssparande" with the Bank~~ ☐ ~~Yes~~ ☒ ~~No~~	~~Pension savings plan no.~~	~~Joint ownership (if "Yes", an agreement must be executed~~ ☐ ~~Yes~~ ☒ ~~No~~	~~Ownership percent (applies to jointly-owned accounts)~~
Account no. for income	Account no. for principal	VP-account no. (in the case of ownership registration and only following approval by the Bank)	Account no.(other accountbased system)

ID Verification (completed by bank)

ID documents presented ☐ Driving licence ☒ Passport ☐ ID card ☐ Other	☐ For Custody Account Holders with tax domicile outside of Sweden, a copy of the ID document has been filed
ID documents presented ☐ Driving licence ☐ Passport ☐ ID card ☐ Other	☐ For Custody Account Holders with tax domicile outside of Sweden, a copy of the ID document has been filed

Power of Attorney (mandatory for jointly-owned accounts)

The Custody Account Holder set forth below is authorised, on my behalf, to:
- instruct the Bank to sell purchase rights and subscription warrants;
- act in conjunction with issues in the event procedures pursuant to the "General Terms and Conditions for Custody Accounts" cannot be applied;
- act in conjunction with purchase/buy-out offers and suchlike.

Separate terms and conditions

Subject to the approval of the Bank, the management of the custody account is subject to separate terms and conditions.

☐ Yes ☐ No

Signatures

The Custody Account Holder and the Bank hereby enter into a custody account agreement in accordance with the terms and conditions set forth on the appended sheet.

Town, date	Town, date Solna, 2020-03-23
Signature (Cust.Acct.holder, guardian, administrator, company signatory etc.) 1,2	The bank's signature Svenska Handelsbanken AB (publ)
Name, printed	Name, printed Alexandra Byrmo Elisabeth Sjödén

1) Natural and legal persons with their tax domicile in the United States must sign the form "W9 Request for Taxpayer Identification Number and Certification".

2) Certificate of Registration and signed form "Certification of Treaty Benefits, Limitation on Benefits (LOB)" or "W8-BEN-E" must, where applicable, be appended for legal persons in accordance with the bank's agreement regarding Qualified Intermediary (QI) with the IRS in the U.S.

3) Recipient of notices in all cases

Bank copy
To be archived in a binder.
When closed, to be archived for 10 years + the current year

Handelsbanken

Agreement - Trading in financial instruments and currencies

Branch/Department
Arenastaden
Responsible officer

Branch no.
6121
Tel. no. (incl. area code)

Date

Customer data

Name of natural person or legal entity		Civic registration no./Business organisation no.
Postal address (street, P.O. Box, etc.)		Contact person
Postcode	Town/City	Tel. no. (incl. area code)

Agreement

This Agreement is concluded between the undersigned customer (the "Customer") and Svenska Handelsbanken AB (publ) (the "Bank") concerning trading in financial instruments and currencies, in accordance with the terms and conditions set forth on this and the following pages, as well as the General terms and conditions for trading in financial instruments, the General terms and conditions for contracts on spot, options and forward contracts in foreign currencies, the General terms and conditions for trading and registering fund units applying from time to time and the Bank's guidelines for order execution and order processing, etc. (the "Agreement") applying from time to time, the current provisions of which the Customer has read and thus accepted. The Customer is also bound by the terms and conditions of the basis of the order, the terms and conditions of the contract notes prepared by the Bank, and rules adopted by the Bank, Swedish or foreign issuers, execution venues, clearing houses (CCP) or central securities depositories.

For trading with contracts on spot, options and forward contracts, instead of the above-mentioned General terms and conditions for trading in financial instruments, the General terms and conditions for contracts on spot, options and forward contracts in foreign currencies will apply, the current terms of which the Customer has read and thus accepted.

When executing orders relating to mutual fund units that are not traded on an execution venue, instead of the above-mentioned General terms and conditions for trading in financial instruments, that which is stated concerning sales and redemption in the regulations for the fund in question and the General terms and conditions for trading and registering fund units will apply. In this regard, the cut-off times and other regulations for sale and redemption of units apply as other regulations stated in the fund regulations. The description of risk for mutual funds can be found in the prospectus and simplified prospectus of each mutual fund. The Customer's attention is drawn particularly to the fact that for holdings in nominee-registered funds, all dividends after deducted tax will be reinvested, regardless of whether the Customer has previously opted to have the dividend paid out.

The Customer is obliged to keep informed of, and comply with, the above-mentioned terms and regulations. The Bank's services under the Agreement are not offered to natural persons resident outside Sweden or legal entities domiciled outside Sweden, or to persons in other countries where the Bank is required to have taken registration measures or similar measures. The Customer and the Bank therefore agree that for such customers, the Bank can limit its undertakings under the Agreement and that the Bank is entitled to terminate the Agreement with immediate effect. If the Customer is not a Swedish citizen or resides outside Sweden, the rights and obligations of the Customer and the Bank under this agreement may be subject to restrictions pursuant to Swedish law or foreign law.

The Customer is aware that trading in accordance with this agreement is at the Customer's own risk, and that the responsibility regarding risk rests with the Customer. This agreement has been drawn up in two copies, of which the parties have taken one each.

The Bank has verified the identity of the Customer.

Categorisation

Under the Swedish Securities Market Act (2007:528), all customers that trade in financial instruments must be categorised in order to select the appropriate level of protection. There are different protection levels for different customers, depending on the customer's knowledge, experience and other circumstances. See also below under "Information on customer categories."

In accordance with the law, you, or your organisation, have been classified as:

☒ A retail client ☐ A professional client ☐ An eligible counterparty

In addition all customers must be categorised under the European Market Infrastructure Regulation (EU 648/2012) (EMIR).

In accordance with the EMIR your company/undertaking has been classified as:

☐ A non-financial counterparty under all of EMIR's clearing thresholds
☐ A financial counterparty under all of EMIR's clearing thresholds
☐ A non-financial counterparty above one or more of EMIR's clearing thresholds
☐ A financial counterparty above one or more of EMIR's clearing thresholds
☐ A multilateral development bank, a public sector entity owned by central government and have explicit guarantee arrangements provided by central government or European Financial Stability Facility and the European Stability Mechanism.

Should the Customer cross a clearing threshold or the Customer's counterparty category change for other reason, the Customer undertakes to contact the Bank without undue delay. For further information please see section EMIR below.

Signatures

Place, date	Place, date Solna, 2020-03-23
Customer's signature	Bank's signature Svenska Handelsbanken AB (publ)
Name in block capitals	Name in block capitals Alexandra Byrmo Elisabeth Sjödén

Bank's copy
Archive for 100 years

ID 2020-03-23 16:21:45

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Handelsbanken

Certification of residence for tax purposes
Individual

Branch/department	Branch No.	Date
Arenastaden	6121	
Officer	Tel. No. (incl. area code)	

Customer

Name	Swedish Personal identity number/Date of birth
Address	
Postal Code and City	Country

Mandatory question about residency for tax purposes in the US (must be completed, see explanation on page 2)

I have tax liability in the US as a result of citizenship, Green Card or substantial presence in the US.

☐ No ☐ Yes, also complete the US tax authority IRS form W9 and TIN above.

Mandatory question about residency for tax purposes (must be completed)

I am resident for tax purposes in the following country/countries (also include Sweden if that is the case)

Country	Tax identification number (TIN)
Country	Tax identification number (TIN)
Country	Tax identification number (TIN)
Country	Tax identification number (TIN)
Country	Tax identification number (TIN)

Signature

I hereby solemnly declare and certify that the above information is correct and in accordance with the truth.

The undersigned must provide a new certification within 30 days if any of the declarations on this form ceases to be correct.

Date
Signature
Name in capital letters

Signatures of guardians

Place, date	Place, date
Signature guardian	Signature guardian
Name in capital letters	Name in capital letters

Registrera blankettförekomst i PACOPK
Originalet arkiveras i 100 år per registreringsdatum
Bankens exemplar

ID 2020-04-02 15:16:34

A668-EN 2.4 2019-06-05

Handelsbanken

Information sheet on deposit guarantee

Confirmation from the customer

Branch Office
Arenastaden
Officer

Branch No.
6121
Telephone (incl area code)

Information for depositors

Basic information on protection for deposits	
Deposits with Handelsbanken are protected by:	Deposit guarantee[1]
Limitation in the level of protection:	SEK 950,000 per depositor and credit institution[2]
If you have several deposits with the same credit institution:	All your deposits with the same credit institution are added together and the total amount is covered by the limit of SEK 950,000
If you have a joint account together with other people:	The limit of SEK 950,000 applies for each depositor separately
Compensation period in the event of the credit institution defaulting:	7 working days [3]
Currency	Compensation is paid in Swedish kronor
Contact:	Swedish National Debt Office SE-103 74 Stockholm, Sweden Tel: +46 (0) 8 613 52 00 ig@riksgalden.se
Further information is available on the National Swedish Debt Office's website.	www.insattningsgarantin.se
The depositor's confirmation of receipt:	Place, date
	Customer signature
	Name in capital letters
	Civic registration number/Organisation number of the account holder

The guarantee does not cover the following depositors

Banks, credit market firms, securities companies, insurance companies, reinsurance companies, mutual benefit societies, financial institutions according to the Swedish Banking and Financing Business Act (2004:297), securities funds or alternative investment funds, pension funds, county councils, municipalities or government agencies, or corresponding non-Swedish entities

1) Your deposit is covered by a statutory deposit guarantee system. In the event of the credit institution becoming insolvent, your deposits will be refunded by the deposit guarantee system up to a maximum of SEK 950,000.

2) If a deposit is not available, due to a credit institution not being able to fulfil its financial commitments, depositors shall receive refunds via a deposit guarantee system. This refund covers a maximum of SEK 950,000 per credit institution. This means that all deposits with the same credit institution are added together to be able to establish the guarantee level. For example, if a depositor has a savings account with SEK 900,000 and a salary account with SEK 100,000, he or she will only receive SEK 950,000 in compensation. In addition to this amount, an account holder may receive compensation up to a maximum of SEK 5 million for deposited funds attributable to certain defined events, such as the sale of private housing, termination of employment, inheritance, or insurance compensation. The maximum time that the money may have been held on the account is 12 months. For more information, please see riksgalden.se.

3) If you have not received any compensation within this time, you should contact the Swedish National Debt Office, since the entitlement to demand a refund may expire after a certain period. Further details are available at www.insattningsgarantin.se

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Color copy of passport

If you wish to borrow from Handelsbanken to finance your subscription for convertibles, you must attach a color copy of a valid passport so that you can become a customer of Handelsbanken and subscribe for the offer.

Attach a color copy of your valid passport here.

Should you have any questions, please contact us at Handelsbanken Arenastaden.

Email: afry@handelsbanken.se
Tel: +46 (0)8 674 19 30