

Special Business Terms for Trading Financial Instruments via SpareBank 1 Online Banking ("Online Banking") for Private Individuals

According to the Norwegian Securities Trading Act, customers must be made aware of the company's business terms. These are presented below in two parts: Part 1 contains special business terms for share trading via SpareBank 1 Online Banking, and Part 2 contains the company's general business terms for trading financial instruments. In case of conflict between the two, the special terms take precedence. All trading is conducted in accordance with the special and general business terms applicable at any time for SB1 Markets AS ("SB1 Markets"). Customers are reminded that all trading in financial instruments involves risk. A financial instrument's past increase in value is no guarantee of future performance. Investments may decrease in value.

SB1 Markets provides the share trading service (i.e., receipt, transmission, and execution of orders) ("Share Trading Service") via Online Banking, as well as portfolio overview. SB1 Markets also provides certain additional services such as price information and news, unless otherwise stated.

1. Agreement Conclusion

The general and special business terms form part of the customer agreement. Before accepting the agreement, the customer has had the opportunity to review SB1 Markets' business terms and information notes. By entering into the agreement, the customer confirms having read and understood these documents and agrees to comply with them. The agreement covers the services offered at any given time.

The general business terms also outline procedures for executing the Share Trading Service, including order transmission and conflict of interest policies.

The customer accepts that SB1 Markets may record telephone conversations related to investment services and store other communications. The customer consents to receiving marketing material and information from SB1 Markets in Norwegian or English.

2. Settlement Account in SpareBank 1

The customer must have a settlement account in a SpareBank 1 bank to trade shares online. The customer authorizes SB1 Markets to debit the selected account to settle purchase orders. This account cannot be pledged.

3. VPS Account for Share Trading

The customer must have, or have their local SpareBank 1 bank open, a VPS account with the Norwegian Central Securities Depository for online share trading. The customer grants SB1 Markets trading and inquiry authorization on this account. The account cannot be pledged to anyone other than SB1 Markets.

4. Price Information

All customers are given access to real-time price information from Oslo Børs. This is conditional on Oslo Børs providing the data. SB1 Markets is not responsible for information from sources other than itself.

5. Access to SB1 Markets' Analyses and Recommendations

All online trading customers are given access to analyses and recommendations issued by SB1 Markets. For internet-based trading, access is generally provided without delay, although some delays may occur.

6. Financial Instruments and Trading Venues

SB1 Markets reserves the right to increase or limit the number and types of financial instruments available for trading. SB1 Markets may also change the trading venues offered, provided the customer is notified in advance.

7. Coverage Control

The customer agrees to coverage control on the settlement account before a purchase order is accepted. This involves reserving an amount corresponding to the order size. If there is insufficient coverage or reservation is not possible due to system issues, the trade will not be executed. The reserved amount cannot be used by the customer for any purpose other than settlement of the purchase. Similarly, a coverage check is performed against the customer's VPS account for sales orders. Regardless of whether a coverage check is performed, the customer remains responsible for settlement of purchases or delivery of shares upon sale.

Proceeds from financial instruments sold but not yet credited to the customer's settlement account will be included and available for trading new financial instruments on the same business day.

For share sales, settlement is booked on T+2 (Trade Date + 2 days). The amount cannot be used by the customer until settlement is booked, unless it is used for trading other financial instruments via the share trading portal.

If the customer uses or transfers the funds before settlement is booked, the bank will charge overdraft interest.

8. Orders

Upon order registration, the customer receives an order number. Until this number is received, the order is not registered, and the customer cannot assume the order will be executed. Receiving an order number means the order is registered and considered active, but not yet executed.

Execution confirmation is shown when the order moves from active orders to the customer's portfolio. A trade confirmation (sluttseddel) is sent via email as final confirmation. Orders can be canceled by the customer until executed; once executed, they cannot be canceled.

If there is insufficient coverage in the settlement account (buy orders) or the financial instruments are not available in the VPS account (sell orders), SB1 Markets may reject the order. Orders may also be rejected if not submitted in accordance with these terms.

For limit orders in shares traded within the EEA that cannot be immediately executed, the customer consents to SB1 Markets assuming that the customer has instructed SB1 Markets not to immediately publish the limit order, unless SB1 Markets decides otherwise.

9. Brokerage Fee

Brokerage fees will be charged to the customer's settlement account (see section 2) according to the current pricing for share trading via Online Banking.

10. Identification and Security Procedures

Rules for identification, login, and security procedures are governed by the Online Banking Agreement.

The customer must always use satisfactory and virus-free equipment. It is the customer's responsibility to ensure that their equipment, software, and network meet SB1 Markets' requirements for using the share trading service. The customer must ensure that security solutions, routers, and/or firewalls do not block data to and from the service.

11. Liability

SB1 Markets is responsible for executing orders initiated by the customer from the moment the order is confirmed received. The company is only liable for direct losses caused by negligence or intent on the part of SB1

Markets. It is not liable for indirect costs or losses unless caused by gross negligence or intent.

SB1 Markets is not liable for unauthorized actions unless the correct login credentials were used.

SB1 Markets is also not liable for losses due to:

- Network errors, operational disruptions, or communication failures at SB1 Markets
- Network, technical, or communication issues or other problems on the customer's side
- Communication errors before the order is confirmed received
- Service access being blocked after prior notice via SMS, email, or Online Banking
- In case of such errors, the customer may contact SB1 Markets' trading desk for assistance.
- SB1 Markets is not liable for damage or loss due to legislation, government decisions, or extraordinary events such as force majeure (e.g., war, strike, blockade, boycott, lockout). This applies even if SB1 Markets is affected by or initiates such actions.

12. Portfolio

The customer is provided with a portfolio overview in the share trading service. If discrepancies arise between the overview and the VPS account holdings, the customer should notify their local SpareBank 1 bank.

Note: During events like stock splits, emissions, or similar changes affecting the number of financial instruments, the portfolio overview may be temporarily outdated. SB1 Markets is not responsible for the accuracy of the portfolio overview and does not offer portfolio monitoring.

13. Trading via the Share Trading Service in Online Banking

In accordance with the Norwegian Securities Trading Act, all customers trading financial instruments must be classified into different categories to tailor the level of investor protection. Protection varies depending on the customer's knowledge, experience, and other factors. Customers are classified as either non-professional clients, professional clients, or eligible counterparties. Non-professional clients receive the highest level of protection, while eligible counterparties receive the lowest.

SB1 Markets has chosen to classify all customers using the share trading service via Online Banking as non-

professional clients. For more information, see the general business terms for trading financial instruments.

In connection with pure order execution of non-complex instruments on behalf of the customer, SB1 Markets is not required to perform a suitability test regarding whether:

- the service meets the customer's investment objectives,
- the customer is financially able to bear the risk of loss associated with the service,
- the customer has the necessary experience and knowledge to understand the risks involved.

14. Suspension of the Share Trading Service

SB1 Markets may suspend access to the share trading service at any time if it has reason to believe that the customer:

- (i) materially breaches or is likely to breach the terms or given instructions,
- (ii) acts in violation of laws or regulations governing securities markets or breaches trading venue rules, or is suspected of such behavior,
- (iii) acts or is likely to act in a way that harms SB1 Markets or causes other damage.

SB1 Markets may also suspend the service to correct errors (e.g., communication line or server issues), perform maintenance, or carry out updates. Suspension of Online Banking may also affect access to the share trading service, regardless of the cause.

Customers should contact their local SpareBank 1 bank if they experience issues with access or use of the share trading service.

15. Intellectual Property Rights

All intellectual property rights, technical solutions, and features related to the share trading service belong to SB1 Markets, its service provider, or subcontractors. The customer may not lend, sell, or otherwise dispose of the service or any software received in connection with it.

16. Disclosure of Customer Information

SB1 Markets may disclose customer information—i.e., neutral customer data and detailed information (examples below)—to the customer's local SpareBank 1 bank, including:

- confirmation that the person is a customer of SB1 Markets,
- transaction details,
- information about holdings of financial instruments.

Disclosure of customer information is a prerequisite for trading financial instruments via Online Banking. Disclosed information may be stored in the customer registry of the local SpareBank 1 bank.

See SB1 Markets' general business terms for more information on personal data processing, and the company's Privacy Policy available at www.sb1markets.com/disclaimer.

The customer consents to confidential information provided to SB1 Markets being shared with the Ethical Council of the Norwegian Securities Dealers Association or the Financial Complaints Board, if required for complaint handling.

17. Termination

The customer may terminate the share trading service without prior notice unless otherwise agreed. SB1 Markets may terminate the agreement if the customer breaches the terms. The reason for termination must be communicated to the customer.

If the customer dies, is dissolved, or declared bankrupt under the Bankruptcy Act of 1984, the right to use the service ceases.

If the customer has not used the share trading service for three years, the customer relationship will be terminated without further notice.