

Danske Monthly Investment

Applicable from 20 April 2026

These terms and conditions are a translation of the Finnish-language terms and conditions. In the event of any discrepancy or inconsistency between this English translation and the Finnish-language version, the Finnish-language version shall prevail.

Terms and conditions for regular investment orders [Danske Monthly Investment].

A regular investment order (an "order") is placed in accordance with these terms and conditions for Danske Monthly Investment.

In addition to these terms and conditions, the terms and conditions of the Danske Trade Online agreement, and/or the terms and conditions of the Equity Savings Account agreement, including the terms and conditions applying to the investment service and custody in force at any given time, apply to monthly saving. These terms and conditions supplement the aforementioned agreements and the terms and conditions applying to them. These sets of terms and conditions apply to regular orders you place for fund units in investment funds and for equities.

Your Danske Monthly Investment order terminates at the same time as your Danske Trade Online agreement or your Equity Savings Account agreement terminates.

You will receive the Key Information Document before placing your first subscription order. You must familiarise yourself with the Key Information Document and other investment fund material also during the validity of the order. Material will not be delivered separately to you in conjunction with later orders made.

The updated Key Information Documents, fund prospectuses, fund regulations in force at any given time can be found on the website of the relevant fund management company. You can also obtain physical copies of these on request from Danske Bank's customer service.

The Regular investment service is referred to as "Danske Monthly Investment".

Monthly saving with an Equity Savings Account

You can also place a regular purchase order in the Danske Monthly Investment service for your Equity Savings Account agreement. Instead of issuing individual, separate purchase orders for equities, you can use the Danske Monthly Investment service to submit a continuous order in which the cash in your Equity Savings Account is used to regularly purchase equities selected in the service to the custody

account of your Equity Savings Account (Equity Savings Custody). You must have a valid Equity Savings Account agreement in order to be able to place a regular order for equities. You can start placing a regular order for equities by selecting Equity Savings Custody account as the custody account in the service.

The Equity Savings Account Agreement, the terms and conditions thereof and of associated agreements, such as the general terms and conditions for custody and the investment service, apply to the regular order related to the Equity Savings Account and equities. These terms and conditions for Danske Monthly Investment apply only as applicable. The terms and conditions that apply only to funds do not apply to a regular order for equities.

1 Regular order

The order is placed as a regular order to buy, which means that orders are placed at pre-determined intervals.

Trading in fund units takes place in the form of subscriptions and redemptions as described in the fund materials such as the Key Information Document, the fund prospectus and the fund regulations. However, units in some investment funds may be traded on a regulated market or other marketplace.

The Equity Savings Account Agreement, the terms and conditions thereof and of associated agreements, such as the general terms and conditions for custody and the investment service, apply to the regular order related to the Equity Savings Account and equities.

1.1 Regular order date

When setting up a regular order, you choose the date on which the regular order is placed for the first time. After this, the order is placed on the same date in each following month (Order Date) until it is cancelled or terminated. The day on which a regular order is chosen to be executed is referred to as an Order Day.

On the Order Day, Danske Bank transmits the order to a securities broker, marketplace or fund management company for execution. The order will be executed in accordance with the terms and conditions of the investment service valid at any given time and the marketplace and investment fund materials, such as the fund regulations.

If the Order Day is the 29th, 30th or 31st day of the month, the order will be transmitted on the last day of any month that does not have the 29th, 30th or 31st date, as applicable. If the Order Day is not a banking day, the Order Day will be moved to the following banking day.

If you wish, you can choose to have one or more investment-free months.

1.2 Amount of the order

On each Order Day, Danske Bank calculates how many fund units or equities the order will be for based on the amount of the original order. If the chosen fund or equity trades only in whole units, each order is placed for the number of fund units or equities that Danske Bank estimates can be bought for the original amount specified. In such cases, the settlement amount may differ from the amount originally specified for the regular order.

Danske Bank may set a minimum threshold for orders placed as regular orders.

1.3 Market orders and the price limit used

For funds or equities that trade only in whole units or equities, each order placed is an order to buy with a predetermined price limit. Each order is valid for one [1] banking day.

The price limit used for the order is always 5% higher than the last known price. The system determines this price.

1.4 Aggregated orders

All the orders you place as regular orders for units in the same investment fund or for equities and with the same Order Date are aggregated.

1.5 Non-execution of an order

Danske Bank will not notify you of non-execution of the order on the Order Day. Nor will Danske Bank replace such order. The subsequent regular order will be placed on the next Order Date.

2 Order generation

If, for any reason, a specific order cannot be generated, Danske Bank will notify you of this by sending you a message in eBanking and the Mobile Bank.

2.1 Sufficient funds control

Danske Bank checks the balance of the chosen payment account or Equity Savings Account on the Order Day. If the available balance is insufficient to cover the order, the order will not be placed. A regular order is placed on the morning of the Order Date.

If more than one regular order is in force for a specific

payment account or Equity Savings Account, the order that was created first will be placed first.

If more than one order has been created on the same day, sufficient funds control will be done in descending order with the regular order with the highest order amount being checked and placed first.

If there is insufficient balance in the payment account or Equity Savings Account, Danske Bank will check on the first banking day after the Order Date to see whether sufficient cash has been deposited into the payment account or Equity Savings Account to place the order. If there is sufficient balance in the payment account or Equity Savings Account, the order will be placed on that day.

If there is insufficient balance in the payment account or the Equity Savings Account on the subsequent banking day, no further attempts will be made to replace the order concerned and Danske Bank will notify you by sending you a message in eBanking and the Mobile Bank.

3 Modify or cancel a regular order

You may cancel a regular order at any time without notice. You can only cancel future orders.

You may modify a regular order.

Please note, however, that individual orders are binding and may not be cancelled or modified once they have been placed on the Order Day.

A regular order will be cancelled without notice if the custody account and/or payment account of Equity Savings Account used for the regular order is closed.

A regular order will be cancelled without notice when the owner of the payment account linked to the regular order deceases, and Danske Bank receives information about the account owner's decease.

A regular order will be cancelled without notice if no regular orders have been executed for 12 months.

4 Suspension of trading

If trading in the chosen fund or equity is suspended before an order is placed, no order will be placed. Danske Bank will notify you by sending you a message in eBanking and the Mobile Bank.

5 Funds or equities available

Danske Bank chooses, at its discretion, the equities or investment funds whose units may be bought under a regular order.

Danske Bank may at any time, at its discretion, cease offering investment in units in a particular investment fund or in a particular share under a regular order. If you have placed a regular order for such a fund or equity, you will be given one (1) month's written notice before trading ends after which all future orders for units in the fund or the equity concerned will be deleted.

If a fund to which you have made a regular order merges with another fund, the regular order will automatically continue with the receiving fund after the merger.

6 Sale of fund units or equities

If you wish to sell fund units or equities bought under a regular order, Danske Bank will forward the order to the securities broker, marketplace or fund management company for execution. The order will be executed in accordance with the terms and conditions of the investment service or Equity Savings Account valid at any given time and the marketplace or investment fund materials, such as the fund prospectus and fund regulations.

7 Fees

Danske Bank may charge a fee for the regular order and may charge broker fees on each individual buy order.

Information about fees and charges (including broker fees) is available on Danske Bank's website and in the fund price list on the fund management company's website.

8 Changing and terminating the Danske Monthly Investment service

If Danske Bank makes changes to the Monthly Investment terms and conditions, you will receive one (1) month's written notice of the changes before they are applied.

Danske Bank may terminate the order you have placed through Danske Monthly Investment at six (6) months' notice. Notice will be given either by letter or electronic message. Termination does not affect fund units or equities already bought and these will remain in your ownership.

You will be considered to have been informed of a change to or termination of the service once a week has elapsed since the notice concerning the change or termination was sent to you.