

EUROPEAN STANDARDISED INFORMATION SHEET (ESIS)

This document was prepared on 2 January 2018 for the following person:

This document was prepared in accordance with the information you have provided so far, as well as with the prevailing situation in the financial market.

The information below is valid until 2 January 2018, with the exception of the interest rate level and cost details.

After that date, the details may change in accordance with the market situation.

This document does not obligate Danske Bank A/S, Finland Branch to grant you a loan.

1. Creditor

Danske Bank A/S, Finland Branch

Kaivokatu 6, 00100 Helsinki, Finland

www.danskebank.fi

The bank does not offer information services pursuant to the Finnish Consumer Protection Act

2. Main features of credit

Amount and currency of credit: EUR 170,000.00

Loan period: 20 years

The loan is an annuity instalment loan for purchasing a home.

The **annuity instalment** of an annuity loan contains both the instalment and interest.

The loan period generally remains unchanged. The amount of the annuity instalment may change if the value of the debt-related reference rate of interest changes. The remaining debt capital along with interest is remitted in the last instalment. Change in interest or an extra instalment not based on the loan agreement entitles the Bank to correspondingly alter the loan period immediately and/or the amount of the annuity instalment. The amount of the first annuity instalment may differ from the above-mentioned amount.

The loan interest rate is a variable rate. The interest on the variable rate loan is made up of the reference rate of interest and the margin.

The reference rate of the loan is the Euribor rate.

Euribor rate is the reference rate for the euro zone money markets. The value and quotation dates of this reference rate of interest are based on what effectively applies to international practice at the time.

The interest on the debt remains the same during the rate reset period. The length of the interest rate reset period is indicated by the designation of the reference rate of interest. The first rate reset period begins on the date of withdrawal of the debt's first instalment. The next rate reset period begins when the previous rate reset period has ended.

The value of the debt's reference rate of interest on the credit changes on the starting date of each rate reset period in accordance with the value on that date at the time. When the starting date of the rate reset period is not the Euribor interest quotation date, the value of the debt's reference rate of interest uses the value of the debt's reference rate of interest from the previous quotation day.

Total amount payable: EUR 194,225

This means that you must repay EUR 1.14 for each euro borrowed.

The total payable amount is indicative only. It has been calculated using the interest values in effect on the date this document was prepared and assumptions concerning the loan repayment. The total payable amount

is affected by changes in interest rates during the credit period and any changes in the repayment plan.

Security collateral approved by the Bank, such as the object being purchased, is required as collateral.

3. Interest rate and other costs

The effective annual rate is the total cost of the credit expressed as annual interest. The effective annual rate makes it easier to compare different offers.

The effective annual rate to be applied to your credit is 1.36 %.

The effective annual rate has been calculated on the date this document was prepared, with the assumption that the credit is drawn in full immediately. The effective annual rate depends on the amount of credit, the interest rate, the number of payments, the interval between payment dates, and the fees charged for establishing and repaying the credit.

It consists of the following:

Interest

From withdrawal Reference Rate: Euribor 12 Margin + 1.25000% Total 1.25000%

Total interest amount for the entire loan period: EUR 22,557.00

One-time costs

Fees charged for establishing the credit: EUR 1,020.00

Fees payable at regular intervals

Fees related to the repayment instalments: EUR 648.00 (EUR 2.70 x 240)

The effective annual rate has been calculated using the assumptions concerning the interest rate. Since your credit has a variable interest rate, its effective annual rate may differ from the announced effective annual rate if the interest rate on your credit changes. For example, if the interest rate increases to the highest level in 20 years, the effective annual rate may increase to 7.2 %.

The following costs are not known by the creditor and are therefore not included in the effective annual rate:

- Expenses related to the collateral, such as applying for a mortgage and registering the title to the property, assessing the collateral item or insuring the item to be used as collateral
- The costs of additional services that may be attached to this credit, which are defined in the service agreement for additional services.

Please ensure that you are also aware of any other taxes and costs associated with the credit.

4. Payment interval and number of instalments

Payment interval: Monthly

Number of payment instalments: 240

5. Instalment amount

The amount of the annuity instalment is EUR 802.33 during the period of 2.2.2018 - 4.1.2038.

The instalment shall be paid on the second day of every month.

The payment date for the first instalment is 2.2.2018.

The payment date for the last instalment is 4.1.2038.

Your income may change. Please consider if you are still able to make the payment instalments payable monthly even if your income decreases.

The interest rate on your loan may change. This means that the sum of your payment instalments may increase or decrease. For example, if the interest rate increases to the highest level in 20 years, your payment instalment may increase to EUR 1,295.25.

6. Indicative payment instalment table

You can obtain a separate payment instalment table which shows the amount payable on each due date during the first year and thereafter as total annual amounts.

The table is indicative only, because the final interest rate values are determined on the basis of the quote on the date the loan is drawn.

7. Other obligations

In order to apply the terms and conditions provided in this document to the debtor, the debtor must comply with the following obligations.

The pledgor is obligated until the end of the validity period of the credit agreement to manage sufficient insurance of the assets subject to a right of pledge and to pay the insurance premiums directed at the assets. The bank has the right to request information from the insurance company on the insurance policies related to the assets subject to a right of pledge.

The costs of insurance will not be included in the effective annual rate.

Failing to insure the pledged assets may be grounds for termination according to the terms and conditions of the debt.

In order to obtain credit in general or according to the marketed terms, an agreement concerning insurance for the repayment of the loan or other additional service is not required.

8. Early repayment

You may repay this credit early either in full or in part.

If you decide to repay this credit early, please contact us so that we can confirm the exact amount of compensation payable for the early repayment on the repayment date.

9. Variable features

Additional features:

Amendments to be made to the credit agreement

The debtor shall be entitled to make 2 (two) amendments to the terms and conditions of the loan free of charge during the loan period as referred to in the fees and charges annex to this promissory note in the section Amendments to be made to the promissory note on the basis of a specific condition unless the paragraph below provides otherwise.

However, the Bank shall be entitled to charge for amendments in accordance with the fees and charges annex where there is an event of default under the loan terms and conditions, if the debtor has filed an application for debt adjustment or corporate restructuring to a court of law or if the debtor has received a registered payment default or payment reminder from the Bank.

Instalment-free months

The debtor shall be entitled to 12 instalment-free months at the time he or she chooses. However, the instalment-free period may be a minimum of one (1) and a maximum of three (3) consecutive months during any one (1) calendar year unless the paragraph below provides otherwise. Instalment-free months prolong the loan period accordingly. Interest on the loan shall be paid as per the payment programme.

However, the Bank shall be entitled to refuse instalment deferral where there is an event of default under the loan terms and conditions, if the debtor has filed an application for debt adjustment or corporate restructuring to a court of law or if the debtor has received a registered payment default or payment reminder from the Bank.

10. Debtor's other rights

You have the right to withdraw from the credit agreement by notifying the Bank of said withdrawal in writing within fourteen (14) days of receiving a permanent copy of the credit agreement and its terms and conditions and, in distance selling, also the preliminary information.

If you wish to execute your right to withdraw, you may also notify the telephone bank of it (tel. 0200 2580) or use eBanking services (www.danskebank.fi), section "Messages". A notification through the telephone bank or eBanking services requires the use of Danske Bank's bank identifiers. The notification must specify the agreement to be cancelled.

If you withdraw from the credit agreement, the Bank will charge, as compensation, interest on this credit for the period during which the credit was at your disposal. If the loan agreement was prepared by means of distance selling, the Bank has the right to levy effective annual interest for the time during which the loan was at the debtor's disposal. The amount of interest payable is stated in the Loan Agreement.

After you have withdrawn from the agreement, you must return to the Bank all funds received under the credit agreement in full and with interest no later than within 30 days of submitting the notification of withdrawal. The withdrawal becomes void if the funds are not returned to the Bank.

11. Complaints

If you wish to file a complaint, please contact the bank through a message in the eBanking services or by phone at 0200 2590.

If we fail to handle your complaint to your satisfaction, you may also contact the Financial Supervisory Authority (www.finanssivalvonta.fi), the Consumer Ombudsman or the Consumer Agency (www.kkv.fi) as well as regional administrative offices as district administration authorities under the Consumer Agency (www.avi.fi).

12. Neglecting the obligations related to the credit consequences to the debtor

Consequences of delayed payments:

The Bank will charge interest on late payments on instalments paid after the due date. The interest rate for late payment is seven (7) percentage points higher than the reference rate of interest referred to in the Interest Act.

However, the interest on late payments is always at least equal to the interest charged on the debt by the Bank. Payment reminders are subject to a reminder letter fee of EUR 5.

Payment defaults or other breaches of agreement will result in costs for which the debtor is liable. Such costs include legal costs, costs of collection agencies or fees charged by execution authorities. The rates of these charges are based on the legislation and the price lists of different service providers valid at the time. Non-payment may have serious consequences (e.g. enforced sale) and it may be more difficult to obtain credit (e.g. payment default entries).

If you are experiencing issues making your regular payments, please contact us immediately so that we can help you find a solution.

13. More details

This debt relationship is governed by Finnish law.

The debtor may take legal action concerning disputes arising from the debt relationship against the Bank in the District Court of Helsinki or in the district court of the locality in Finland under whose jurisdiction the debtor's

domicile or permanent residence falls. If the debtor has no residence in Finland, disputes shall be settled in the District Court of Helsinki.

You have the right to receive a draft debt agreement before signing the agreement.

14. Supervisory authority

The Bank's operations are supervised by the Finanstilsynet, Århusgade 110, DK-2100 Copenhagen Ø, Denmark, telephone +45 33 55 82 82, www.finanstilsynet.dk.

Within the scope of the authority, the operations of the Bank are also supervised by the Financial Supervisory Authority, Snellmaninkatu 6, P.O. Box 103, FI-00101 Helsinki, Finland.

The Bank's activities are supervised in the case of consumer issues, also by the Consumer Ombudsman (www.kkv.fi), Finnish Competition and Consumer Authority, P.O. Box 5, FI-00531 Helsinki Finland, telephone +358 (0)29 505 3000 (switchboard).