

Acceptance Form

Investment Services

natural person

Investeringsparkonto

Sweden



Acceptance Form Investment Services natural person Investeringsparkonto, Sweden

Enter the name and address details below of the person wishing to become client of DEGIRO.

Client (hereafter referred to as 'Client')

title male female

First name and last name _____

date of birth _____

place of birth _____

*'Identity document' refers
to a valid passport or
European identity card.*

nationality _____

personnummer _____

identity document _____

number of identity document -----

e-mail address _____

telephone number _____

*US Person under US tax
laws. See for more
information the website of
the IRS.*

mobile number -----

US Person* yes no

Contact information

street _____ name

*DEGIRO will use this
address for
correspondence with the
Client.*

house number _____

postal code _____

city/town _____

country _____

Details of Client Bank Account

*The name must be
consistent with the one in
the identity document and
with the information
provided herein.*

Bank account number: _____

Name of bank: _____

AND

DEGIRO B.V. (hereafter referred to as '**DEGIRO**'), a private limited liability company incorporated under the laws of The Netherlands, with its principal place of business in Amsterdam and registered in the trade register under number 34342820.

BACKGROUND:

- DEGIRO provides investment services to its customers.
- For Swedish residents it is possible to hold Investeringssparkonto Investments under a separate fiscal regime if those Investeringssparkonto Investments are held in accordance with certain conditions stipulated by Swedish law.
- In order to enable its customers to fulfil these Swedish law conditions, DEGIRO has developed the Investeringssparkonto Personal Page.

HEREBY AGREE AS FOLLOWS:

1. Definitions

Capitalised terms in this Acceptance Form Investeringssparkonto have the meaning defined in the Investment Services Conditions unless otherwise defined in this Acceptance Form Investeringssparkonto:

"Acceptance Form Investeringssparkonto " this Acceptance Form Investment Services natural person Investeringssparkonto Sweden.

"EEA": the European Economic Area.

"Exchange": a regulated market (as defined in MIFID) within the EEA or an equivalent market outside the EEA or an MTF (as defined in MIFID) within the EEA.

"Exempted Investments": Qualified Shares, Significant Shareholdings, overnight debit balances in Securities and such investments as from time to time may be specified as such by DEGIRO in the document Preliminary Information Investeringssparkonto in the Investment Services Information.

"Fund Unit": means a unit in an investment fund (either a contractual fund or a funds that is incorporated under company law), that is either (1) a UCITS-fund, (2) an investment fund that is licensed by the Swedish financial services authority to be sold in Sweden and (3) an investment fund that fulfils the following conditions: (a) the fund is licensed and supervised in its home state, (b) the fund only invests in assets in which Swedish investment funds are entitled to invest, (c) the fund is funded by two or more investors, (d) the funds shall apply risk diversification, (e) the fund must be open ended, (f) the fund must disclose information to its investors, (g) if the fund is a contractual fund, it must be managed by a fund management company that is licensed to manage the fund and (h) the assets of the fund must be held by a custodian.

"Investeringssparkonto Investments": (1) Financial Instruments that are traded on an Exchange; (2) Fund Units and (3) money, but not including Exempted Investments.

"Investeringsparkonto Personal Page": the Personal Page of Client opened by DEGIRO under this Acceptance Form Investeringsparkonto and to which the Investeringsparkonto Rules apply.

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"Investeringsparkonto Rules": the Swedish law on the investment savings account (Lag (2011:1268) om investeringsparkonto)

"Qualified Shares": Shares and other financial instruments in or with respect to private companies (*famansforetag*) which are the subject of certain special income tax rules as laid down in the income tax law (*'Inkomstskattelagen'* 1999:1229)

"Relative" a person that is a relative of Client as defined as *'narstaende'* in the Swedish income tax law *'Inkomstskattelagen'*.

"Significant Shareholding" direct or indirect holding of Client and its Relatives jointly, of 10 percent or more of the capital or voting rights in a company (disregarding where such investments are held).

"Standard Personal Page" a Personal Page of Client with DEGIRO that is not an Investeringsparkonto Personal Page.

2. Investment Services Agreement

The Investment Services Agreement is entered into between Parties when both Parties have signed this Acceptance Form Investeringsparkonto (which includes online acceptance thereof). The Investment Services Agreement consists of this Acceptance Form Investeringsparkonto and the Investment Services Conditions. The Investment Services Conditions are available on the Website and can be opened and saved by Client as a PDF file. In signing this Acceptance Form Investeringsparkonto, Client declares that Client has saved and read the Investment Services Conditions. The Investment Services Conditions will apply with respect to the Personal Page Investeringsparkonto unless otherwise has been agreed upon in this Acceptance Form Investeringsparkonto.

3. Information

In signing this form, Client consents to DEGIRO gathering the information relevant to its services concerning and in relation to Client, and including this information in its administration. At the earliest request of DEGIRO, Client shall provide DEGIRO with the information reasonably requested by DEGIRO. Client guarantees that the information provided by Client is correct and that DEGIRO can rely on this information.

4. E-mail and Internet

In principle, DEGIRO provides its services entirely online and Client will make use of DEGIRO's services almost entirely online. In signing this form, Client consents to DEGIRO sending Client all information relating to its services by e-mail or making this information accessible to Client on the Website.

5. Orders

After both Parties have signed this Acceptance Form Investeringsparkonto and Client has been accepted by DEGIRO, Client can trade in Investeringsparkonto Investments via DEGIRO, in observance of the Limits and conditions agreed between Parties in the Investment Services Agreement.

Client agrees not to send Orders to DEGIRO that would lead to Client holding investments on the Personal Page Investeringsparkonto, other than Investeringsparkonto Investments. DEGIRO is entitled to refuse the acceptance of such Orders.

6. Execution Only

Client confirms and accepts that DEGIRO offers its services on an Execution Only basis and that DEGIRO does not, therefore, assess the structure and movements in the Client's Balance and Orders in terms of the Client's assets or investment objectives, so that Client holds sole responsibility for the Orders and positions that it chooses. Client confirms that Client is aware and accepts that DEGIRO does not provide any investment or tax advice. Client declares to be familiar with trading in Financial Instruments and to be aware of the associated risks. Client confirms that Client has studied and understands the documents 'Acceptance Form Investeringsparkonto', 'Investment Services Conditions' and 'Characteristics and risks of Financial Instruments' in the Investment Services Information.

7. Personal Page

7.1 Investeringsparkonto Personal Page

After Client has been accepted by DEGIRO, DEGIRO will open an Investeringsparkonto Personal Page for Client. The Investeringsparkonto Personal Page is a Personal Page to which certain additional conditions apply as specified in this Acceptance Form Investeringsparkonto and in the Investeringsparkonto Rules. On the Investeringsparkonto Personal Page Client may only hold Investeringsparkonto Investments.

7.2 Standard Personal Page

Client agrees and acknowledges that as a condition for the continued use of the Investeringsparkonto Personal Page, Client must next to the Investeringsparkonto Personal Page have a Standard Personal Page or open a Standard Personal Page at the first request of DEGIRO.

8. Receipt of investments on the Investeringsparkonto Personal Page

8.1 Transfer from the own account of Client

After receipt of approval thereof from DEGIRO, Client may transfer Investeringsparkonto Investments that Client holds with another service provider to the Investeringsparkonto Personal Page. Client confirms to be aware that if Client transfers Investments to the Investeringsparkonto Personal Page from another account of Client which is not held in accordance with the Investeringsparkonto Rules, such transfer will be deemed to be a sale transaction from a Swedish tax perspective and will be taxed accordingly.

8.2 Receipt from third parties of Investeringsparkonto Investments

Investeringsparkonto Investments may only be booked on the Investeringsparkonto Personal Page if:

8.2.1 the Investeringsparkonto Investments have been acquired by DEGIRO for the account of Client:

- a) on an Exchange;
- b) from DEGIRO;
- c) from an investment fund, if new Fund Units are issued by the investment fund;
- d) from the issuer thereof, but only in case of Investeringsparkonto Investments of which at the time of the acquisition a position was already held on the Investeringsparkonto Personal Page; or

8.2.2 the Investeringssparkonto have been obtained by DEGIRO for the account of Client:

- a) as shareholder compensation in a merger or split of a company limited by shares, related to Investeringssparkonto Personal Page Investeringssparkonto Investments that at the time of such merger or split were held on the Investeringssparkonto Personal Page;
- b) as payment by the buying company in case of a take-over leading to the exchange of Investeringssparkonto Investments that at the time of such merger or split were held on the Investeringssparkonto Personal Page;
- c) as dividend on Investeringssparkonto Investments that were held on the Investeringssparkonto Personal Page.

8.3 Receipt from third parties of investments that are not Investeringssparkonto Investments Investments that are not Investeringssparkonto Investments, may be booked on the Investeringssparkonto Personal Page only if:

8.3.1 such investments have been acquired by DEGIRO for the account of Client:

- a) from the issuer thereof, if the investments are scheduled to be admitted to trading on an Exchange, within 30 days after issuance; or

8.3.2 such investments have been obtained by DEGIRO for the account of Client:

- a) from the issuer thereof under the issuance of rights, claims or similar instruments in relation to Investeringssparkonto Investments that at the time of the issuance were held on the Investeringssparkonto Personal Page;
- b) as shareholder compensation in a merger or split of a company limited by shares, related to Investeringssparkonto Investments that at the time of such merger or split were held on the Investeringssparkonto Personal Page;
- c) as payment by the buying company in case of a take-over leading to the exchange of Investeringssparkonto Investments that at the time of such merger or split were held on the Investeringssparkonto Personal Page for such other investments;
- d) as dividend on Investeringssparkonto Investments that were held on the Investeringssparkonto Personal Page.

8.3.3 Any other investments that Client wishes to transfer to the Investeringssparkonto Personal Page and that are not Investeringssparkonto Investments, may be refused by DEGIRO.

8.4 Valuation of investments

For Swedish tax purposes, all investments received on the Investeringssparkonto Personal Page will be valued by DEGIRO at the then current market price, which will normally be the last quoted price on the trading day prior to the date of receipt of the investments.

9. Holding of investments that are not Investeringssparkonto Investments on the Investeringssparkonto Personal Page

9.1 Qualified Shares and Significant Shareholdings

If positions held in the Investeringssparkonto Personal Page are to be qualified as Qualified Shares or Significant Shareholdings due to external circumstances or due to a receipt of investments in accordance with clause 8.3 then Client shall procure that within the fixed term of 30 days, such positions in Qualified Shares or Significant Shareholdings are no longer held on the Investeringssparkonto Personal Page.

9.2 Exempted Investments

If Exempted Investments arise or are received on the Investeringsparkonto Personal Page other than in accordance with clause 9.1, than Client must take immediate measures to undo or remove such position in Exempted Investments from the Investeringsparkonto Personal Page.

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9.3 Other investments

If investments are held on the Investeringsparkonto Personal Page, which investments are neither Investeringsparkonto Investments nor Exempted Investments, then:

- if such other investments have been acquired from the issuer thereof and were scheduled to be admitted to trading on an Exchange within 30 days after the date they were issued, then, unless such investments become Investeringsparkonto Investments within such term, Client shall procure that these positions will be removed from the Investeringsparkonto Personal Page within 60 days after issuance.
- if such other investments (a) were held on the Investeringsparkonto Personal Page as Investeringsparkonto Investments, but ceased to be Investeringsparkonto Investments due to external circumstances or (b) have been received in accordance with clause 8.3, Client shall procure that within the fixed term of 60 days after the end of the calendar quarter in which (a) these positions ceased to be Investeringsparkonto Investments or (b) were received, these positions are no longer held on the Investeringsparkonto Personal Page;
- in all other cases, Client shall procure that these positions will be removed from the Investeringsparkonto Personal Page with immediate effect.

9.4 Consideration

If Client reduces or removes any positions in investments that are not Investeringsparkonto Investments, then Client must immediately upon receipt of any payment or other consideration received in return of such investments, transfer such payment or other consideration to the Standard Personal Page or the Bank Account.

9.5 Income

If Client receives any income from or related to positions in investments that are not Investeringsparkonto Investments, then Client must sell such income in accordance with clause 9.4 or transfer such income with immediate effect to the Standard Personal Page, or, alternatively in the case of money, to the Bank Account.

9.6 Duty to monitor and inform

It is the responsibility of Client to duly monitor the Investeringsparkonto Personal Page in order to ensure that only Investeringsparkonto Investments will be held on the Investeringsparkonto Personal Page. Immediately upon becoming aware that investments that are not Investeringsparkonto Investments are held on the Investeringsparkonto Personal Page, Client will inform DEGIRO. If DEGIRO becomes aware that other investments than Investeringsparkonto Investments are held on the Investeringsparkonto Personal Page, then DEGIRO will inform Client thereof.

9.7 Standard Personal Page

If DEGIRO becomes aware that investments that are not Investeringsparkonto Investments or any income and/or consideration that is received in relation to such positions, are held on the Investeringsparkonto Personal Page, then DEGIRO is at any moment entitled to close such positions by entering into transactions for the account of Client or by transferring all or part of such investments, income or consideration to the Standard Personal Page. A separate fee will apply as specified in the document Fees in the Investment Services Information.

10. Transfer of investments from the Investeringsparkonto Personal Page

10.1 Transfer to the Standard Personal Page

Client will be entitled to transfer investments that are not Investeringssparkonto Investments from the Investeringssparkonto Personal Page to the Standard Personal Page. Investeringssparkonto Investments may not be transferred from the Investeringssparkonto Personal Page to the Standard Personal Page.

10.2 Transfer of money

Within the restrictions specified in the Investment Services Terms and Conditions, Client will at all times be entitled to transfer money to and from the Bank Account.

10.3 Delivery to third parties

Investeringssparkonto Investments may be booked by DEGIRO from the Investeringssparkonto Personal Page to a third party, if:

10.3.1 the Investeringssparkonto Investments have been sold by DEGIRO for the account of Client:

- a) on an Exchange;
- b) to DEGIRO;
- c) to an investment fund, if the Fund Units will be redeemed by the investment fund; or
- d) to the issuer thereof; or

10.3.2 the Investeringssparkonto Investments have been delivered by DEGIRO for the account of Client:

- a) to the bidder in case of a public take-over bid;
- b) to the buying company in case of a take-over in the form of the exchange of Securities;
- c) to the majority shareholder under a procedure whereby the majority shareholder acquires all minority shareholdings in the company concerned.

11. Tax

11.1 No advice

DEGIRO does not provide any tax advice or other tax related services. It is the responsibility of Client to monitor and evaluate the fiscal position of Client, taking the Investeringssparkonto Rules into account. As soon as Client becomes aware that Client may no longer take advantage of the benefits of the Investeringssparkonto Personal Page, e.g. due to the emigration of Client from Sweden, Client shall inform DEGIRO.

DEGIRO will endeavour to keep its customers informed about changes in legislation. In this respect DEGIRO refers Client to the document Investeringssparkonto in the Investment Services Information.

11.2 Tax authorities

DEGIRO will provide information with regard to the positions held on the Investeringssparkonto Personal Page to the Swedish tax authorities.

12. Lending and use of Securities

In signing this agreement, Client confirms to have read and to consent to the provisions 4.5 and 9 of the Investment Services Conditions concerning the use of Securities by third parties and the Lending of Securities by DEGIRO. For an explanation, Client is advised to first read the document Investment Services in the Investment Services Information. This document can be found in the Document Centre on the Website.

13. Rights of pledge

In signing the Acceptance Form Investeringsparkonto, Client undertakes to provide security and pledges the Balance to DEGIRO and Beleggersgiro as security for all current and future obligations of Client to DEGIRO and Beleggersgiro, as described in the Investment Services Conditions.

14. Duty of care

Client confirms to DEGIRO that Client shall use the services of DEGIRO prudently and shall ensure not to conduct transactions or take positions that exceed the financial capacity of Client or that are not consistent with the investment objectives of Client. Client confirms that Client shall not conduct any transactions in Financial Instruments regarding which Client does not possess sufficient knowledge and insight and confirms that Client will monitor developments in the Balance closely.

15. Changes

Changes to this document do not form part of the Investment Services Agreement.

16. Term

Parties enter into the Investment Services Agreement for an indefinite term.

Duly executed by:

(name Client)

on

(date)

Signature Client:

What you should return

- This form, completed in full and signed.
- A signed copy of a valid identity document.

Where you should send the form

You can send the fully completed form and attachments by e-mail to: kunder@degiro.se

You can also send the fully completed form and attachments by post to:

DEGIRO B.V., Amstelplein 1, Rembrandt Tower - 9th floor,
1096 HA Amsterdam, the Netherlands

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