

December 2021

Swiss Life Asset Managers Nordic InvestorPortal

Terms and conditions for use

1. Application of these Terms and Conditions

- These terms and conditions (the “Terms and Conditions”) govern the use of Swiss Life Asset Managers Nordic InvestorPortal (“SLAM IP”)

- SLAM IP is an online information site made available by Swiss Life Asset Managers Holding (Nordic) AS, whose address is Pb 1207 Vika, 0110 Oslo, Norway, and whose organization number is 927 075 709, and subsidiaries (jointly “SLAM Nordics”).

- These Terms and Conditions apply to any and all access to and use of SLAM IP, and are binding for everyone accessing and using SLAM IP, whether physical or legal persons, and whether or not clients of SLAM Nordics. Anyone accessing SLAM IP thereby agree to be bound by these Terms and Conditions as a legally binding contract with SLAM Nordics.

2. Changes to the Terms and Conditions

- SLAM Nordics may from time to time change these Terms and Conditions, without warning or notification to the users of SLAM IP.

- The version of the Terms and Condition that is the applicable one is the version that at the time of use is published online in SLAM IP.

3. Separate agreements for services and products

- The provision by SLAM Nordics of services (other than the grant of access to SLAM IP as such) will be subject to and conditional upon the entry into of separate agreements with SLAM Nordics.

- These Terms and Conditions apply only to the access and use of SLAM IP as such, and not to the ordering or performance of any such additional services via SLAM IP.

4. Ownership to and use of the Content

- The contents and materials that are published or otherwise made available on or via SLAM IP (including but not limited to data, documents, images, audios, videos and trademarks), as well as the SLAM IP design, structure and concept (jointly the “Content”), is the property of SLAM Nordics or its licensors. The Content is legally protected and reserved by intellectual property laws, marketing laws and other laws.

- No ownership rights in the Content are assigned or transferred to the users, whether through the grant of access or right to use SLAM IP or otherwise

5. Right of use

- The users of SLAM IP may only use the Content (as defined above) for the following purposes and within the following limitations, and shall refrain from using the Content for any other purpose or outside the following limitations, unless SLAM Nordics has provided its prior written consent thereto:

a) The Content may only be used for personal, non-commercial purposes

b) The Content must not be modified, further developed copied, sold, licensed or otherwise distributed to others.

c) The Content must not be used in competition with SLAM Nordics.

d) The use of the Content must be compliant with any restrictions defined by the licensors of the Content from time to time.

6. Access and denial of access

- Subject to applicable laws, SLAM Nordics may at its absolute discretion decide who is granted access to SLAM IP from time to time.
- SLAM Nordics may at any time withdraw access previously granted to SLAM IP for any or all users, with or without cause, and with or without prior warning. Without limiting the foregoing, SLAM Nordics may terminate the access to SLAM IP in case of use of SLAM IP or its Contents in violation of these Terms and Conditions.

7. Username and password

- Users of SLAM IP may be provided with a username and password. Such username and password must be kept confidential by the user.
- Any abuse by third parties of a user account for SLAM IP is for the risk of the holder of the account holder, and SLAM Nordics cannot be held liable for such abuse, whether or not attributable to the fault of the account holder, or caused by hacking into the system or otherwise.

8. Availability - downtime

- SLAM Nordics intends to, but is not obliged to, make SLAM IP available to the users at all times. The availability may be interrupted, delayed or prevented for shorter or longer periods of time, whether due to technical errors, repair or maintenance, infrastructure or network problems, or due to the decision by SLAM Nordics to close down for good or make temporarily unavailable all or parts of SLAM IP, such decision to be made at the absolute discretion of SLAM Nordics. Such unavailability or may or may not be notified in advance.
- No claims can be made against SLAM Nordics on basis of lacking or delayed availability or SLAM IP or the Content.

9. Content provided “as is” – disclaimer

- The Content (as defined above) is made available “as is” from time to time, and any use of or reliance thereupon is for the sole risk and responsibility of the user. Neither SLAM Nordics, its employees, representatives or licensors, warrant the accuracy, completeness, currentness, truth, reliability or fitness for purpose of the Content, or that SLAM IP is free from viruses, malware, bugs or others, and hereby disclaims any and all liability in relation to all such matters as mentioned, regardless of their kind, importance or consequence.
- No obligation is taken on by SLAM Nordics to update or correct any Content, even if known not to be wrong, inaccurate, incomplete or misleading.
- SLAM Nordics may at its absolute discretion, at any time and without prior warning amend the Content, including by changing or updating or adding new Content, or by removing and deleting previously published Content.

10. No advice, solicitation or offer

- Without limiting the generality of item 9 above, the Content is provided for general guidance and information purposes only. The Content is not meant or expected to be used or relied upon as financial, investment, legal, tax business or other advice. Each user should obtain its own independent advice in relation to the information provided in the Content.
- The Content must not be understood as a recommendation or an offer to sell, or a solicitation of offers to buy. In particular, the Content shall not be understood as being an offer document, and is not prepared in accordance with the regulation regarding investment analyses. It is marketing material only.
- Any estimates and predictions provided in the Content are subject to risks, uncertainties and other factors that may cause actual events to differ materially from any anticipated development. Statements regarding future prospects and developments may not be realized, and past performance

is not a promise of future performance. Investments will always involve the risk of loss.

11. Limitation of liability and indemnification

- Neither SLAM Nordics nor any of its affiliates, employees, representatives or licensors shall be liable for any loss, damage or injury suffered as a result of use of or reliance upon SLAM IP or the Content, whether or not caused by negligence or gross negligence, and whether or not direct, indirect, punitive, special or consequential, and regardless of whether or not SLAM Nordics is or others are advised of the possibility of such damages.
- In no event shall the cumulative liability of SLAM Nordics or its affiliates, agents or licensors arising out of any legal claim in any way connected to the use of the SLAM IP exceed NOK 10,000.
- In case of the unauthorized use of SLAM IP or the Contents, or use by a user in breach of these Terms and Conditions, the user must indemnify SLAM Nordics of any losses caused thereby.

12. Data privacy and cookies

- Use of SLAM IP may result in the processing of personal data and use of cookies on the user's computer. The processing of personal data and use of cookies is subject to respectively our Data Privacy Policy and Cookie Policy.

13. Governing law and jurisdiction

- These Terms and conditions and any use of or reliance upon SLAM IP or the Content is governed by Norwegian law.
- Any dispute arising out of or in connection with these Terms and Conditions, SLAM IP or the Content shall be brought before the courts of Oslo, Norway, as the exclusive legal venue.