

Website and Electronic Services Terms of Use

These terms of use (hereinafter “Terms of Use”) apply to users of Mandatum Life’s website and electronic services (“Service”). In this context, website and electronic services refer to the web service and E-Life service. For the purposes of these Terms of Use, the definition “Web Service” shall be used if the intention is to refer only to the web service.

Users of the above-mentioned Mandatum Life’s services are Mandatum Life Insurance Company Limited’s Estonian/Latvian/Lithuanian customers. The representative of corporate clients is a user as referred to in these Terms of Use when he/she acts on behalf of the company he/she represents.

Channel

Website www.mandatumlife.ee/lv/lt

E-LIFE system (Web service)

Wealth Management Web

User

Open to all users

For Mandatum Life’s contract customers

For Mandatum Life’s contract customers

1. Committing to Terms of Use

The user of the Services must carefully familiarise him-/herself with these Terms of Use prior to using the Services. By using the Services the user of the Services agrees to be bound by these Terms of Use. The use of the Services is not permitted if the user of the Services does not accept the Terms of Use. When visiting the E-Life for the first time, the user of the Services accepts the Terms of Use in force at any given time. Using the Web Service can take place using applicable devices connected through data connections such as desktop computers, laptops, tablets and smart phones. The Services made available for use on various devices.. The Mandatum Life website (www.mandatumlife.ee/lv/lt) provides advice related to the requirements for devices. The content of the Mandatum Life website can differ from each other country by country.

The user of the Services must separately accept the Terms of Use when using the E-LIFE system services as a private individual and as a user on behalf of a corporation.

2. General information about the website and Web Service

The following is a presentation of the various communication channels that these terms apply to. The user of the Services must note that Mandatum Life does not recommend writing texts that contain personal data in messages that are sent through open networks, such as chat messages or unsecured email. The user of the Services must avoid writing sensitive information in open text fields also in secured connections, except where actual claim applications, for example, are concerned.

2.1 Website

The Company’ website provides information on the company and their services and the opportunity to provide feedback and contact the Company. The Company website contains, for example, additional information about the processing of personal data.

2.2 Web Service (E-Life and Wealth Management Web)

The Web Service is a service package produced by Mandatum Life, which makes it possible for the user of the Web Service to use the services as a private individual or as a representative of a corporation, regardless of time and place.

2.3 Devices, programs and data connections

The user of the Services purchases, at their own expenses, the devices, software, passwords and data connections required for the use of the Web Service and the website, and is responsible for their usage and maintenance costs, functionality and compatibility with the Web Service and the website. The Mandatum Life and the user of the Services are each responsible for the appropriate information security of their own data systems. The user of the Services must ensure that the devices, programs and data connections used by it are secured against unauthorised use and prevent the identification data for the Web Service or data included in the Web Service from becoming disclosed.

The Mandatum Life shall not be liable for damages resulting from data that is lost or altered in the public data network or the data network used by the user of the Services. The Mandatum Life reserve the right to interrupt the offering of services if the devices, programs or data connections used by the user of the Services cause a threat to the functionality of Mandatum Life information systems and the security of the Web Services.

3. Special conditions for the website

3.1 Availability of the website

The website is available to the extent offered by the Company at any given time. The Company do not guarantee the reliability or accuracy of the website or that the website could be accessed without any interruptions or errors. The Company reserve the right to limit the use of the website and to make changes to the website.

3.2 Links to websites offered by a third party

The website may contain links to pages owned or maintained by third parties. When accessing such websites the user of the Services must read the possible terms of use and accept them before starting to use the sites. When transferring to a linked site, the user of the Services accepts that the site is not managed by the Company and that the Company has no control over the content of the material created or published on this site. The Company is not responsible for any of the material on sites managed by a third party.

The inclusion of a third party link that is not related to the Company on the website does not in any way indicate that the Company hold an opinion on the products or services included on these sites.

4. Special conditions for the Web Service

These E-life and Wealth Management E-investment terms are secondary to the agreement between the user of the Services and the Mandatum Life. With respect to a service that is used in the Web Service, the terms of the insurance contract concerning the service in question and other contractual terms shall be primarily applied. The Terms of Use for the Web Service are not a part of the insurance contract.

4.1 Use of identifiers

The Mandatum Life identify the user when he/she visits the Web Service at www.mandatumlife.ee/lv/lt using the identifiers approved by the Companies. The use of the identifiers corresponds to the traditional identification of the customer from a document establishing his/her identity.

The user must use the method for logging in to the Web Service that has been approved by the Mandatum Life. The user is responsible for all assignments and messages that have been made or sent with the user's identifiers during their period of validity.

The user shall be liable for the unauthorised use of the Web Service's identifiers if:

- 1) The user has disclosed the Web Service's identifiers to an unauthorised party;
- 2) The disappearance of the Web Service identifiers, their ending up in the hands of a third party without authorisation or their unauthorised use results from negligence on the part of the user or
- 3) The user has neglected the duty to report to the service provider (e.g. the bank or mobile ID issuer which granted the identifiers) the disappearance of the Web Service identifiers, their ending up in the hands of a third party without authorisation or their unauthorised use without undue delay after having become aware of such event.

If the user of the Services has reason to believe that the identifiers or the secret PIN code connected to them have been lost or ended up in the hands of a third party, he/she must follow the instructions given by the bank or mobile ID issuer that have granted the identifiers and those given by the Mandatum Life. The bank is responsible for disabling the bank's identifiers.

The user of the Services is responsible for any unauthorised use of the identifiers until the identifiers have been disabled by the bank that has granted them, by the Mandatum Life or by another service provider.

The Mandatum Life never ask for the personal information, such as ID numbers, online banking codes of the user of the Services by email. The Mandatum Life companies also never send emails that link directly to the log-in page of the Web Service; the Mandatum Life companies instruct their customers to always access the log-in page via their website.

Customer service provides assistance in problem situations.

4.2 The availability of the Web Service and suspension of service

Mandatum Life has a right to restrict or terminate the use of the Web Service for maintenance and repair operations without prior notice. The Mandatum Life companies endeavour to report predictable maintenance breaks or other suspensions of service well in advance. Maintenance work carried out on systems causes regular service disruptions, on which information is given on the website.

The Mandatum Life has the right to make changes to the service selection, extent of the services, demands of the used devices and contents. The Mandatum Life companies shall report any changes on the Web Service.

The Mandatum Life companies have the right to interrupt their offering of the Web Service and leave a request made to the Mandatum Life unfulfilled, if:

- the user of the Services does not abide by the terms and conditions that apply to the Web Service,
- the customer is declared bankrupt or placed in debt restructuring,
- the user of the Services dies or his or her competence is limited,
- there is reason to believe that the devices, software or data connections of the user of the Services endanger the Web Service's security,
- the user of the Services has reported that unauthorised use has been made of his/her passwords on the Web Services or that they have presumably ended up in the hands of third parties,
- another user of the Services/customer has cancelled the authorisation granted to the other, or
- there is reason to believe that the Web Service is used for illegal action or otherwise in a way that may cause damage to the user of the Services, the Mandatum Life or third parties.

4.3 Communication with the user

When necessary, the Company have a right to send messages to the user of the Services, to the email address or mobile phone number given by the user of the Services. A message sent by the Company is considered to have been received when the message has been delivered electronically or has been sent in another appropriate way.

The confidentiality of messages sent through an open data network cannot be guaranteed. The Company shall not take any responsibility for any damage caused by messages sent through an open network.

4.4 Responsibility for using the services

The user of the Services is responsible for all operations that have been carried out in the Web Service using valid identifiers. The content of the operations carried out and messages sent in

the Web Service are considered to be the same as those that have been saved in the information system of the Company. If the information sent by the user of the Services is destroyed, the user of the Services must, on request, give new information. Using all reasonable means possible, the user of the Services must ensure that the material sent does not contain viruses and that it is not otherwise harmful.

The sending and arrival of an offer, response, announcement or other message through the Web Service to the recipient is the responsibility of the sender. The time that an assignment, application or agreement is made and other transactions are verified with the help of the information system maintained and/or a telephone conversation recorded by the Company.

The Company is not responsible for any damage caused by errors or deficiencies in the identification or contact information given by the user of the Services or in the information related to actions taken in the Web Service, or any damages that may have been caused to the user of the Services resulting from the loss or alteration of information in a data network.

4.5 Complaints and requirements concerning the service

The user of the Services must make possible complaints on the Web Service to the Company without delay and no later than 30 days from the time he/she has noticed or should have noticed the basis for the complaint. If the complaint is not filed within this specified time limit, the user of the Services is considered to have accepted the measure. The complaint must be made as specifically as possible by sending the message through the Web Services.

The user of the Services may send possible questions, complaints or contact requests concerning the website or the Web Service with the form provided in the Web Service or by calling the Company's telephone service.

4.6 Service prices

The Mandatum Life have a right to determine a service fee or other corresponding fee for the Web Service by informing of the fee 30 days before it enters into force.

If the agreements or services that the user of the Services uses in the Web Service are subject to handling fees or other fees defined in the terms of agreement, price lists or elsewhere, the Company have the right to choose to either collect the fees directly from the insurance savings or to invoice the customer, subject to other agreements.

5. Responsibility of the Mandatum Life

The information concerning the products or services presented on the website or in the Web Service is a general representation and cannot be construed as a binding offer by the Mandatum Life, or as investment advice or any other binding representation; they are included only as a suggestion to make a purchase offer, unless otherwise expressed.

The Mandatum Life is not liable for any possible damages, losses of profit or interruption of business caused by the website or the Web Services offered on the website, or an interruption

of the services, even if the possibility of this kind of damage has been reported to the Mandatum Life. The Mandatum Life maximum liability is that enforced by peremptory norms of legislation.

The Mandatum Life are not responsible for any inoperability of identifiers required by the Web Service or any other damages related to identifiers.

The website and the Web Service are intended a) for legally competent private customers over the age of 18 permanently residing in Estonia/Latvia/Lithuania, b) for corporate customers registered in Estonia/Latvia/Lithuania.

Due to restrictions related to market price information provided by third parties contained in the Web Service, access to market price information possibly available on the Web Service shall be prohibited to persons residing or corporations operating in Australia.

Insurance policies and the related investment baskets, products and services managed by the Company are not intended for United States residents or corporations operating there.

The market price quotations of investments displayed in monthly reports and other customer materials are only for the personal use of customers of the Mandatum Life as information regarding the performance of the insurance contract; they may not be distributed to third parties or used in connection with other investments. The Mandatum Life customer is aware that the service providers used by the Company are, in this context, third parties that do not, in any situation, bear responsibility towards nor are they liable to pay indemnity to the Mandatum Life customer. The Mandatum Life is not responsible for the contents, availability or accuracy of the information provided by such third parties.

The Mandatum Life is not liable for damages caused by a force majeure or other similar reason. This kind of force majeure could be, for example, a measure taken by authorities, terror attack, war, cyber attack or its threat, industrial action, general power failure, cable disruption or interruption in a data communication network, or break in service or any other reason that unduly hinders the operation of the parties and over which the parties have no influence.

6. Processing of personal data and saving data

The Mandatum Life collect, process and analyse data on the use, traffic, and events on the website and the services offered on it, such as the Web Services, as well as other statistics related to the website.

The user of the Services reserves the right to hand over the data it has given through the Web Service to the Company.

The Mandatum Life is entitled to save data concerning the Web Service contact of the user of the Services and his/her online transactions taking place on different devices in its data systems and process the data for, among other things, the confirmation of online transactions, the risk management of the Companies, to ensure data security, for identifying the user of the

Services, managing customer relationships, for improving the quality and functionality of the Web Service and marketing the Companies' services.

The Mandatum Life use cookies to ensure the proper functioning of their Web Services, to monitor the focus of the interests of visitors to the Website and to target advertising.

Should a user of the Services wish to send the Company a secure message or a message containing information concerning the customer relationship, the Mandatum Life recommend sending the message through the Web Services or by post.

More information on the processing of personal data and the use of cookies can be found on the website www.mandatumlife.ee/1v/lt

7. Intellectual property rights and the right to use the website and Web Service

The website and Web Service contain material that is covered by intellectual property rights. All rights that are not specifically granted to the user of the Services by these Terms of Use belong to the Mandatum Life or third parties. Copying, transferring, linking, distribution, altering, storing of the page or service content or parts of it in any form whatsoever or utilising it in any way for commercial purposes is forbidden without prior written permission from the Mandatum Life. Viewing the website using a device and printing are permitted only for personal use.

Distribution and publication of the contents of the Mandatum Life website is forbidden without separate written consent.

The use of press releases and other public documents for public transfer of information is permitted provided that the source of the information is mentioned. If the user of the Services downloads or copies information from the website, he/she commits to not removing from the material any possible markings or identifiers that show the origin of the intellectual property rights, such as copyright markings.

8. Changing the Terms of Use and the Web Service Terms

The Mandatum Life have the right to change these Terms of Use and the agreement on the Web Services, possible special conditions related to the services, the content of the services and the service selection.

The Mandatum Life shall provide notification of changes on their website and in the Web Service at least 30 days before their entry into force. The user of the Services is considered to have received notification from the Mandatum Life at the latest on the seventh (7) day from the day the notification is made available to the user of the Services on the Web Service or the website.

The changed Terms of Use also apply to agreements signed before the validity of these terms. The user of the Services is considered to have accepted a change if he/she uses the Web

Service or the website after the change. If the user of the Services does not accept the changed terms, he/she cannot use the Web Service.

9. Customer guidance and external legal recourse

For questions related to the services provided through the Internet and the related terms and conditions, the user of the Services should primarily contact the Mandatum Life customer service.

Consumer customers can take any disputes concerning these Terms of Use according to Estonian or Latvian or Lithuanian legal acts.

The European Commission also offers an Online Dispute Resolution forum, specifically intended for consumers living in another EU country, at the address <http://ec.europa.eu/consumers/odr>.

10. Applicable law and venue

These Terms of Use are governed by Estonian/Latvian/Lithuanian law.

Possible disputes shall be resolved accordingly to pre-court dispute procedure or at the Court.

If there is a conflict between different language versions, the Terms of Use and service-related information in the Estonian/Latvian/Lithuania language will be applied.

11. Company's data

Mandatum Life Insurance Company Limited Estonian branch

Business ID: 14330066 Domicile: Tallinn, Estonia

Street address: Viru väljak 2, Tallinn

Mandatum Life Insurance Company Limited Lithuanian branch

Business ID: 300625720 Domicile: Vilnius, Lithuania

Street address: Saltoniškių g. 2, LT-08126 Vilni

Mandatum Life Insurance Company Limited Latvian branch

Business ID: 40003883872, Domicile: Riga, Latvia

Street address: Kronvalda boulevard 3-3, Riga, LV-1010