

AGREEMENT ON FINANCIAL TRANSACTIONS AND ESTABLISHMENT OF SECURITIES No:

| | |
|-----------------|------------------------|
| Bank: | VERSOBANK AS |
| Register code: | 10586461 |
| Representative: | |
| Address | Pärnu mnt. 12, Tallinn |
| Phone | 6 802 500 |
| Fax: | 6 802 501 |
| Website address | |

Of the one part, and

Client:
Personal ID code or register code:
Representative:
Personal ID code:
Address:
Phone:
Fax:
E-mail:
Settlement account:
Securities account:
Depository account:

Of the other part, made this Agreement on financial transactions and establishment of securities (hereinafter Agreement) under the following conditions:

1. Agreement has been made in Tallinn on _____.
2. General conditions of Agreement are integral with Agreement. Client shall represent that he has read the conditions of Agreement and has understood their gist.
3. Doing every Transaction shall concurrently mean Client's representation, that (i) he has informed himself as to conditions of Agreement in the form as they apply at the moment of doing the respective Transaction, (ii) he has understood them and (iii) he accepts them.
4. Relations of Client and Bank, which are not regulated by Agreement, shall be governed by the General conditions of Bank.

Client shall nominate the following persons as Client's representative(s):

| | | |
|-------------------------|------------------|-------------------|
| First name and surname: | Mailing address: | Sample signature: |
| | E-mail address: | |
| Personal ID code: | Phone: | Fax: |

| | | |
|-------------------------|------------------|-------------------|
| First name and surname: | Mailing address: | Sample signature: |
| | E-mail address: | |
| Personal ID code: | Phone: | Fax: |

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|-------------------------|------------------|-------------------|
| First name and surname: | Mailing address: | Sample signature: |
| | E-mail address: | |
| Personal ID code: | Phone: | Fax: |

Restrictions on representation:

5. Parties to Agreement shall agree on following conditions diverging from General conditions of Agreement:

6. If during validity of Agreement, General conditions of Agreement are changed, the special conditions agreed in the above clause 6 shall remain valid insofar as they are not in controversy with changes in General conditions of Agreement.

7. Client shall grant his consent for presentation by Bank of the information under Agreement on Bank's website, and the consent for presentation by Bank of the information under Agreement to his e-mail address noted in Agreement or in the notice submitted by him in the form allowing at least written reproduction. Client shall concurrently confirm that he has continual access to Internet.

8. Signatures of Parties to Agreement:

BANK

CLIENT