

SUMMARY OF THE DESCRIPTION OF ACTIONS UNDERTAKEN BY THE BANK IN ORDER TO ENSURE THE SAFETY OF FINANCIAL INSTRUMENTS AND MONETARY FUNDS OWNED BY THE CLIENT

Accounting of your financial instruments and the money intended for their acquisition in Danske Bank A/S Lithuania Branch is implemented on the basis of the Rules governing accounting of securities and their circulation approved by the Securities Commission of the Republic of Lithuania, Procedures governing accounting of securities determined by Lithuanian Central Securities Depository AB and procedures approved by Danske Bank A/S Lithuania Branch.

Data on the financial instruments and monetary funds that you own are stored and processed in a way that your property can be at any time and immediately separated from the property belonging to other clients and from the property of Danske Bank A/S Lithuania Branch, in order to ensure the accuracy of data and accounts, that they meet your financial instruments and monetary funds stored.

In order to ensure the safety of financial instruments registered in foreign countries and money intended for their acquisition that you own, Danske Bank A/S Lithuania Branch chooses a foreign custodian professionally, carefully and accurately, having regard to the experience of the foreign custodian and its reputation in the market, requirements of foreign legislation and market practice, in order to ensure the clients' rights and regularly reviews the suitability and appropriateness of the foreign custodian. Only those third parties that ensure the separation of your financial instruments and monetary funds intended for their acquisition from the accounts of the funds of Danske Bank A/S Lithuania Branch, personal funds of the foreign custodian and from its clients' accounts of financial instruments and monetary funds intended for their acquisition. Also such custodians contractually undertake not to use your property illegally, not to commit fraud, to administer and store it properly.

Your financial instruments and monetary funds are stored in the accounting of a foreign custodian in the account opened by Danske Bank A/S Lithuania Branch jointly for all clients, except where you express your wish in writing for opening an individual account for you in the accounting of a foreign custodian.

As your financial instruments and monetary funds are accounted separately from own accounts of Danske Bank A/S Lithuania Branch and of other clients of foreign custodians, no execution may be levied to them in the result of the insolvency or bankruptcy of Danske Bank A/S Lithuania Branch or foreign custodians, they cannot be the subject of attachment or their rights cannot be otherwise restricted.

Danske Bank A/S Lithuania Branch is not entitled to use the financial instruments that you own on its own account or on behalf of another client of the bank, except if you give a prior written consent to the bank to use your property on certain conditions according to the particular terms that suit you.