

AGREEMENT FOR RECEPTION AND TRANSMISSION OF ORDERS

PARTIES TO THE AGREEMENT

[Business name OR First name Last name]

Business ID / Personal identity code: [Business ID or personal identity code]

[Address]

[Postal code and city]

Hereinafter referred to as the "Client".

Kvarn Investment Services Oy

Business ID: 3353427-9

Eteläesplanadi 24 A 14

00130 HELSINKI

Hereinafter referred to as "Kvarn X".

The Client and Kvarn are hereinafter jointly referred to as the "Parties" and individually as a "Party".

PURPOSE OF THE AGREEMENT AND SERVICES PROVIDED

With this agreement, the Client and Kvarn agree on the provision of order transmission services, which Kvarn offers to the Client in accordance with the terms of this agreement. Based on this agreement, the Client may submit orders related to financial instruments to Kvarn under the terms of this agreement. In the order transmission service, Kvarn receives and transmits orders given by the Client for execution. The order transmission service provided by Kvarn is an investment service in accordance with the Investment Services Act (747/2012).

Kvarn does not provide custody services for financial instruments or client funds and does not hold the Client's assets or funds.

Kvarn charges a fee for the service in accordance with its currently valid price list. The valid price list is available on the Kvarn X website at: <https://www.kvarnx.com/en/pricing>

DISCLOSURE AND ENQUIRY OBLIGATIONS

Kvarn has classified the Client as a professional or non-professional client in accordance with Appendix 2. The Client has been informed of the classification and its impact on investor protection, as well as the Client's right to request a change in classification. The Client has also been informed about the Investor Compensation Fund and that Kvarn is **not** a member of said fund. The Client acknowledges that they are not covered by the protection of the Investor Compensation Fund.

Kvarn has informed the Client of any fees and charges related to this agreement, including possible remuneration and incentive schemes. The Client has received relevant information regarding Kvarn's procedures for managing conflicts of interest. The Client has also received pre-contractual information, in accordance with the Investment Services Act, about Kvarn, the services offered under this agreement, and the financial instruments. These details are provided in the document "*Investor Information of Kvarn Investment Services Oy*", which is attached to this agreement and available at <https://www.kvarnx.com/en/legal-terms-and-policies/investment-services>.

CLIENT'S CONSENT, APPROVALS AND REPRESENTATIONS

The Client acknowledges having received and reviewed Kvarn's order execution principles as outlined in Appendix 3, and which are maintained and made available at <https://www.kvarnx.com/en/legal-terms-and-policies/investment-services>. The Client accepts and agrees to these execution principles.

The Client acknowledges that Kvarn fulfills its general disclosure obligation under the Investment Services Act through the document "*Investor Information of Kvarn Investment Services Oy*" (Appendix 3). The Client agrees that Kvarn may maintain and provide the currently valid version of this document by publishing it on its website at <https://www.kvarnx.com/en/legal-terms-and-policies/investment-services>.

Kvarn shall provide the Client with information, notifications, and reports as defined in the agreement. The Client acknowledges and agrees that all information (including reports) shall be delivered in **electronic form**.

The Client represents that the information provided in and pursuant to this agreement is accurate. The Client is obligated to notify Kvarn **in writing and without undue delay** of any changes to the information provided. This includes any changes affecting the Client's professional status, which may impact their client classification. Kvarn is not liable for any damages caused by the Client's failure to notify Kvarn of such changes.

ATTACHMENTS AND SIGNATURES

The following appendices are an integral part of this agreement:

1. [General Terms and Conditions for Order Transmission Service](#)
2. [Letter to Non-Professional Client](#)
3. [Investor Information Document](#)
4. [Price List](#)

The Client has reviewed the information and terms in this agreement and its appendices (1–4) and agrees to be bound by them.

This agreement enters into force upon signing and remains valid until further notice.

This agreement has been drawn up in two (2) identical counterparts, one for each Party, in electronic format.

PLACE AND DATE:

[To be filled]

CLIENT NAME:

[To be filled]

KVARN INVESTMENT SERVICES OY

Signed by:

Joonas Järvinen

Joonas Järvinen
Chief Executive Officer