Agreement regarding Information Services via the Internet, etc, between Nordea Bank Abp, branch in Norway (the "Bank"), and the Customer Version 1.0.1

This document has been translated from Norwegian into English. The original Norwegian text is the governing text for all purposes, and, in the case of any discrepancy, the Norwegian wording is to apply.

1.0 In general Information Services via the Internet are a Secured Service provided by the Bank to customers with access to the Internet or similar media, including telephony. The Agreement regarding Information Services via the Internet, etc, is a Net Service Agreement that is subordinate to the Netbank Agreement. In order to gain access to the Information Services via the Internet, the Customer must have read and signed the Netbank Agreement.

2.0. Entry into the Agreement regarding Information Services via the Internet, etc, (the "Agreement") and the individual Information

Services. The Agreement is entered into via the Bank's homepages by the Customer reading and becoming familiar with and, by placing a cross on the Agreement, accepting the terms and conditions of the service. The Agreement may be linked to one or more accounts held by the Customer. The Customer automatically accepts the terms and conditions of a service when the Customer starts using the service. The Bank confirms that an agreement has been entered into by giving the Customer access to the selected Information Services. This Agreement applies to the individual Information Service in so far as it is relevant.

3.0. The individual Information Services. The special terms and conditions and rules applicable to the individual Information Services are stipulated in the description of the services on the Bank's homepages. The Bank may expand or amend the number and types of Information Service.

4.0. Security solution. In accordance with the Netbank Agreement, the Customer is given a password that will give the Customer access to enter into this Agreement regarding Information Services via the Internet, etc, as soon as the Bank has made the service available to the Customer. The regulations regarding security

solutions stipulated in the Netbank Agreement otherwise apply.

5.0. Liability

5.1. The liability of the Customer. The Customer must immediately notify the Bank of any factor relating to the Customer that is of importance to the Agreement. The liability provisions stipulated in the Netbank Agreement otherwise apply.

5.2. The liability of the Bank. The liability of the Bank is stated in the Netbank Agreement.

6.0. Breach of contract. A breach of contract exists if the Customer no longer fulfils the terms and conditions of, or has failed to comply with the Customer's obligations under, this Agreement or the Netbank Agreement.

7.0. Termination in the event of breach. In the event of a material breach of contract, the Bank has the right to terminate this agreement and the relevant Information Services without prior notice and with immediate effect. A material breach of this Agreement may lead to the Netbank Agreement and any other Net Service Agreement being terminated.

8.0. Cancellation. The effect of cancellation is that the Customer no longer has access to the Information Services via the Internet, etc. The cancellation provisions stipulated in the Netbank Agreement otherwise apply.

9.0. Notices. The rules concerning notices stipulated in the Netbank Agreement apply in so far as they are relevant.

10.0. Amendments to this Agreement. The rules regarding amendments stipulated in the Netbank Agreement apply in so far as they are relevant.

11.0. Prices etc. The prevailing set-up fees and transaction prices relating to the individual Information Services are stated in the Bank's price list and/or the Customer's bank statement. The Customer authorises the Bank to charge the agreed prices to the Customer's account. This Agreement, together with information on the underlying Information Services and other relevant information, is available on the Bank's web page www.nordea.no.