

## Terms and conditions

Access to information contained on this website is exclusively reserved for professional investors and financial advisors. Please read the important information below. This contains legal and regulatory information which applies to our company status, use of this website and information about any investment in our products referred to in this website.

### Provision on the modification of terms & conditions:

Nordea Asset Management (NAM) is the functional name of the asset management business conducted by the legal entities Nordea Investment Funds S.A. and Nordea Investment Management AB ("the Legal Entities") and their branches, subsidiaries and representative offices. NAM reserves the right to modify these terms and conditions on this website at any time, with immediate effect and without prior notice.

### Restrictions of Website:

The information on this website should not be accessed by any person or entity in any jurisdiction or country where, by reason of that person's nationality, residence or otherwise, the publication or availability of this website is prohibited. Persons accessing this website are required to inform themselves about and observe any relevant restrictions. NAM does not accept any liability whatsoever for any loss howsoever arising from any use of this website or its respective contents or otherwise arising in connection therewith. NAM cannot be held responsible for any damages or losses that occur from transactions and/or services in violation of the relevant rules of the purchaser's home jurisdiction. This website is in particular exclusively reserved for non-US Persons\*. The information in this website is not for distribution to and does not constitute an offer to sell or the solicitation of any offer to buy any securities in the United States of America to or for the benefit of "US Persons."

### Issuer of the website:

This website is issued and operated by Nordea Investment Funds S.A. (NIFSA), 562, rue de Neudorf, P.O. Box 782, L-2017 Luxembourg, which is authorized by the Luxembourg supervisory authority Commission de Surveillance du Secteur Financier in Luxembourg. NIFSA is registered with the commercial register in Luxembourg (Registre de commerce et des sociétés; or "RCS") under company number B 31619.

### Qualification of the website:

This website is considered marketing communication and is intended to provide the reader with information on NAM's specific capabilities. This website does neither amount to an investment advice nor does it constitute i) a recommendation to invest in any financial product, investment structure or instrument, ii) tax advice, to enter into or unwind any transaction or to participate in any particular trading strategy. This website is not an offer to buy any security. Consequently, the information contained herein will be superseded in its entirety by contractual arrangement in its final form entered into for the purpose of an investment. Any investment decision should therefore only be based on the final legal documentation, without limitation and if applicable, contractual arrangement, any relevant prospectus and the latest Key Investor Information Document (KIID) relating to the investment.

### Generic statement about risks, performance and comparisons:

Estimates of future returns or indications of past performance shown on this website are for information purposes only and are not reliable indicators for future performance. Past performance is not a reliable indicator of future results and investors may not recover the full amount invested. There can be no warranty that an investment objective, targeted returns and results of an investment structure is achieved. Comparison with other financial products or benchmarks is only meant for indicative purposes.

### Limitation of liability regarding accuracy / completeness of the information:

Whilst NAM will make every reasonable effort to ensure that the information contained on this website is accurate as at the date of publication of such materials, no guarantee of the accuracy, suitability, completeness or availability of any such information can be given.

Neither NAM nor any other person accepts any liability whatsoever for any loss/damage (direct or consequential) arising from any use of this website or its contents, to third (3rd) party websites or otherwise arising in connection therewith.

### Provision about specific content and functionalities e.g. views / research / hyperlink to third (3rd) party:

The website of NAM may contain links to other third-party websites that you may access following links from this website. NAM accepts no responsibility for the information provided on any such sites and assumes no responsibility for any illegal, inaccurate or incomplete content on the website to which the user has been referred, especially in cases where any damages result from the use or non-use of such incorrect information.

The hyperlinks on this website are only provided for convenience and information purposes. NAM is not responsible for the content of external internet websites that link to or are accessible from this website. The Legal Entities adherent to NAM does not assume any responsibility or liability with respect to any website accessed through this website.

Unless otherwise stated, all views expressed are those of the Legal Entities adherent to NAM, these views do not constitute investment or any other advice.

### Copyright provisions:

The entire content of this website is subject to copyright with all rights reserved to the Legal Entities adherent to Nordea Asset Management and any of the Legal Entities' branches, subsidiaries and/or representative offices. You may download or print out a hard copy of individual pages and/or sections of the website, provided that you do not remove any copyright or other proprietary notices. Any downloading or otherwise copying from the website will not transfer title to any software or material to you. You may not reproduce (in whole or in part), transmit (by electronic means or otherwise), modify, link into or use for any public or commercial purpose the website without the prior written permission of NAM.

### Operational capabilities of the website:

NAM will make every reasonable effort to keep this website operational at all times but no guarantee can be given. Whilst NAM makes every reasonable effort to ensure that the website is free from viruses and defects it is your responsibility to ensure that the correct equipment is used to protect from anything that might damage it when using this website.

\* US Persons are generally defined as a natural person, residing in the United States or any entity organized or incorporated under the laws of the United States. US citizens living abroad may also be deemed "US Persons" under certain rules.