

TERMS AND CONDITIONS OF CURRENCY RATE PROTECTION

Valid from August 20, 2018

1 GENERAL PROVISIONS

1.1 The name of provider

- 1.1.1 Currency rate protection service is provided by Eurex Capital OÜ (hereinafter Eurex). Eurex is a company which deals with finance intermediary services.

1.2 Definitions

Currency rate protection is a service that enables a client to sell bought currency back to Eurex with the initial currency rate.

1.3 Application of the terms and conditions

- 1.3.1 The currency rate protection service could be used by any natural persons as well as by legal entities who have signed a contract with Eurex or who have applied for signing a contract with Eurex and/or who has been identified by Eurex.
- 1.3.2 The terms and conditions of currency rate protection are available at Eurex's Offices as well as on the webpage of Eurex at www.eurex.ee.

1.4 Applicable law and jurisdiction

- 1.4.1 The law of the Republic of Estonia shall be applied to the all relationships between Eurex and the Client.
- 1.4.2 Foreign state laws are taken into consideration as much as it obligatory by current law.
- 1.4.3 A natural person, with place of residence in a foreign country and a legal entity, incorporated in a foreign country, is obliged when using a service to follow the law, including the limitations and obligations to inform, etc, established therein, applicable in their country of residence or location.
- 1.4.4 A disagreement between Eurex and the Client shall be resolved by the Tallinn District Court in Estonia, unless otherwise provided by law or agreed by the parties.

1.5 Establishment and amendment of the terms and conditions of currency rate protection

- 1.5.1 Eurex shall establish the terms and conditions of currency rate protection.
- 1.5.2 Eurex is entitled to make unilateral amendments to the terms and conditions of currency rate protection.
- 1.5.3 Eurex shall inform the Client of the amendments to the terms and conditions of currency rate protection at Eurex's webpage or at Eurex's Office at least 1 month in advance of coming into effect of the amendments.

1.6 Termination of service

- 1.6.1 Eurex has a right to terminate the service unilaterally without announcement.

2 HOW TO USE CURRENCY RATE PROTECTION

- The currency rate protection costs 7.50 (seven point fifty) euros per one currency.
- The currency rate protection service could be used only when buying currency in cash.
- The amount exchanged with currency rate protection could not exceed 250 (two hundred fifty) euros.
- Currency rate protection must be used within 30 days from the initial currency exchange.
- Currency rate protection applies only to banknotes and not to coins.
- In order to execute currency exchange protection it is necessary to prove the existence of initial purchase invoice together with the purchase invoice of currency rate protection.
- Eurex has the right to decline from repurchase if the currency rate has changed more than 10 per cent from the currency rate of initial purchase.