InvestmentDeposit account

The InvestmentDeposit account is a time deposit account. Its return consists of a deposit interest and a possible additional interest. The additional interest of each InvestmentDeposit lot is bound to the performance of the market rate of a reference asset. Shares, indices, commodities, foreign currencies, real estate or combinations of the above can serve as reference assets.

InvestmentDeposit account Currency 7/2014

Sales period	3 June 2014–30 June 2014
Maturity date	30 June 2015
Minimum deposit	500 euros
Deposit interest	0.0%

Additional interest's reference asset and basis*

The predicted additional interest is 3.0%* (variation range 2.0%–4.0%) The additional interest will be paid at maturity if the euro has depreciated against all the emerging currencies (BRL, INR and ZAR). In other words, the additional interest will be paid if the rates of EUR/BRL, EUR/INR and EUR/ZAR on the closing date of 16 June 2015 are on or below of the starting level of 8 July 2014, i.e. all the emerging currencies have appreciated against the euro.

Actual annual interest

- 0.0% (without the additional interest).
- 3.0%* (The predicted additional interest is 3.0%, deposit period 12 months).

Reference asset type

Currency basket; euro/emerging markets' currencies:

- Euro-Brazilian real (EUR/BRL)
- Euro-South African rand (EUR/ZAR)
- Euro-Indian rupee (EUR/INR)

Risks

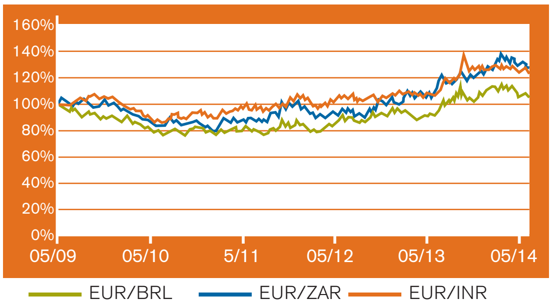
If the additional interest is not realised, the yield on the deposit is 0%.

* The final additional interest will be confirmed on 8 July 2014 and it will be within the variation range of 2.0%– 4.0%. The additional interest is not annual interest.

Compare various deposit alternatives (the following product comparison example is based on information as on May 2014)

	Investment-Deposit account	A time deposit account with fixed interest
Deposit amount	500 euros	500 euros
Deposit period	12 months	12 months
Actual annual interest rate	• 3.0%*, if the predicted additional interest of 3.0% is realised • 0.0% if the additional interest is not realised	0.9% (situation as on 21 May 2014)
Tax-at-source on interest income	30% (as of 1 January 2012)	

The performance of the currency pairs May 2009–May 2014**



The graph indicates the performance of the different currency pairs during the past five years. The starting values have been indexed at 100%. For example, when the EUR/BRL rate goes down, the Brazilian real appreciates against the euro, and when the EUR/BRL rate rises, the real depreciates against the euro.

General information of the InvestmentDeposit

The InvestmentDeposit account is a time deposit account. The asset reference type affecting the possible additional interest changes by each new lot. The amount of the deposit interest, the fluctuation range of the additional interest and the basis on which the additional interest is determined also change by each new lot.

Interest paid on the InvestmentDeposit account and how it is calculated

Deposit interest

The deposit interest is fixed for the entire deposit period and is paid from the deposit date to the maturity date, excluding the maturity date. The deposit interest is determined by deposit lot. Please note that the deposit interest may also be 0%.

Additional interest

The reference asset type of the possible additional interest paid on the deposit capital, the possible variation range of the additional interest amount and the determination basis, calculation method and payment of the additional interest are determined separately for each lot and are stated in the special terms and conditions concerning additional interest.

The additional interest is not annual interest.

Deposit guarantee and taxation

The assets in an InvestmentDeposit account are covered by the deposit guarantee valid at any given time in the scope laid down by law. Please note that the additional interest is not covered by the deposit guarantee unless it has been paid to an account.

The deposit interest paid to the account and the possible additional interest constitute income as referred to in the Act on Withholding Tax on Interest Income for natural persons with general tax liability in Finland and for Finnish death estates.

Further information

Information on the deposit interest of the InvestmentDeposit account, the basis for the additional interest, the deposit period and other lot-specific details are available in Nordea's branches in Finland, online at nordea.fi and through Customer Service.

How personal customers can open an InvestmentDeposit account

You can open an account by calling Customer Service, tel 0200 70 000, Mon–Fri 10.00–16.30 (local network charge/mobile call charge), or by visiting one of our branches.

Corporate customers can request further information from

- your contact person at one of our branches.
- Nordea Corporate Service, tel 0200 2121, Mon–Fri 8.00–18.00 (local network charge/mobile call charge); you can also ask for a personal appointment with a service adviser.

* The final additional interest will be confirmed on 8 July 2014 and it will be within the variation range of 2.0%– 4.0%. The additional interest is not annual interest.
** Historical performance and Nordea's forecasts are not guarantees of future performance.

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